

Routes to Delivery

A report into how Community-led Housing can contribute to addressing Oxford's housing need

Appendix 1: Case studies of Oxford community-led housing



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Case study: Kindling Housing Cooperative



Interview with Andy Edwards (Kindling founding member)

1. *The scheme: vision, objectives, scale, location*

Kindling Housing Co-operative bought a property in Cowley at the end of 2016 with scope to accommodate six adults. The co-operative was set up to provide a safe, stable and supportive environment and affordable

housing both now and for future generations in Oxford. The members of the founding group were responding to their own needs for affordable housing and their concern over the impacts of cuts to housing support and the continued financialisation of housing which have resulted in the situation where many people are struggling to find suitable accommodation.

Their aim was to provide a productive living space for a diverse group of individuals, a space that was low impact, consensually run, engaged with its local community and actively working towards social change. They wished to take control of their housing situation and create a secure, affordable, low-impact, collectively owned and managed home together for themselves and for future generations. The co-operative is in an urban location that has connection to a modest growing and green space. They wanted to



demonstrate a different way of living: taking control of their infrastructure, connecting to the community and ecosystem, whilst being practical, empathic, active and egalitarian.

2. *Who the scheme was for: number of people; ages; tenures; affordability; special needs*

Kindling Housing co-operative was set up for people who are doing social and environmental work together with many other membership criteria that have been decided by the co-op members.

In August 2018, Kindling had six full members, including social entrepreneurs, campaigners and designers who are involved in a range of environmental and social justice causes and who wish to live in a non-hierarchical and ecologically sustainable way.

All of the members previously lived in houses in multiple occupation (HMOs) and were concerned they were priced out from buying a home in Oxford. Each member pays a symbolic £1 membership fee and monthly rent to the housing co-operative. When members leave, they get their £1 fee back. The Primary Rules of the co-operative ensure that the house remains in common ownership in perpetuity. Once the loans have been repaid, the equity in the co-operative will be used to support new co-operatives in setting up.

Kindling's rents are currently below market rents but above Local Housing Allowance levels. The housing costs for members derive from Oxford house prices and the way that the scheme is financed, which is 100% debt. Kindling bought the property on the open market at Oxford prices in 2016. They were caught by a large unexpected tax bill when the threshold for a higher 15% rate of stamp duty was reduced to include any homes over £500,000. As a result of the market conditions that they faced when they set up, Kindling rents are challenging even for professionals –

particularly those working in social enterprise and the charity sector.

3. *Benefits of the scheme*

The benefits of living in Kindling are that the residents are in control of their housing and can decide everything about it including remodelling the house, what colour to paint the walls, where their energy comes from and what rents to charge (within financial constraints). Being members of a housing co-operative changes their relationship to their house and their place in a way which is not available to anyone in private rented accommodation. Being in a housing co-operative connects them to a network of people who are doing inspiring work. They are learning new skills, improving their knowledge and understanding, increasing their confidence about managing the house including financing and loans. In the process the members are becoming more capable and gaining transferable skills that could be used for running other enterprises which could lead to employment opportunities. They are working as part of a team of fellow housemates/members.

Kindling is set up as a fully-mutual co-operative, which means that its assets are collectivized. The assets belong to the co-operative movement in perpetuity and their value is not subject to the rules and fluctuations of the market. Rather than being a tool to generate ever more capital, the house can serve its original purpose as a home which is managed and cared for directly by its member tenants. This provides individuals doing social change and community benefit work with a secure home in Oxford where they would otherwise be priced out of the market.

Kindling has been able to set its rents roughly halfway between market rents and housing benefit (the local housing allowance). This means that in relation to the market the co-operative rent is cheap. However, in relation

to local wages for social sector jobs, it is still only just affordable.

4. Interest in the scheme

An initial meeting in 2014 attracted over 30 people. A small group of people then formed who had the skills and energy to take the project forward, capacity to attend weekly meetings for a year and who could realistically aim to live in the co-op and pay the rent. There was a lot of interest in the scheme at talks and conferences and Kindling's website was accessed thousands of times. Kindling attracted 18 investors, many of whom committed funding at very short notice in order for the house to be purchased. Investors included friends, work colleagues and supporters contacted through word of mouth, and via email, a website and Facebook. Loans are paid back with up to three per cent interest, guaranteeing a better rate than a savings account for investors but a lower rate for residents to pay back than a traditional mortgage. Kindling received no government support or grants in setting up.

There were two Oxford Mail press articles about Kindling in its early stages.

5. Barriers faced: the work and skills required

For the initiators creating this scheme the process was very difficult and the barriers were "just short of insurmountable". The group who set up the housing co-operative were highly skilled and committed. They included two architects, people with project management skills and shared political commitment to finding an alternative housing solution that would meet their needs. They were able to use their own skills to extend and remodel the house to accommodate more members in order to make it affordable.

They found that there was no relevant local professional expertise available for setting up the co-operative. Specialists such as solicitors, accountants, valuers, insurers and estate agents had no idea about this model of housing and in some cases found it impossible to comprehend it. Because of this some actors thought it was risky, including sellers. Financial advisors to Kindling were not aware of the change in stamp duty which hit the co-operative with a very large additional financial liability in its early stages.



Oxford housing co-op 'could go bankrupt' after taxman demands extra £48k in stamp duty

THREE months ago members of a housing co-operative in Oxford were celebrating a year together under the same roof.

7:32am Tuesday 5 December 2017



Novel approach to Oxford's housing crisis? Investors help six friends get on the property ladder

A FIGHTBACK against Oxford's "medieval" private rented sector has begun in a quiet Cowley street with the arrival of the city's first housing co-operative for 16 years.

7:14am Monday 1 August 2016

6. Barriers faced: funding

Kindling Housing Co-operative was initially financed by a mortgage from Triodos and loans from individual investors. Only two banks would lend to a housing co-operative (Triodos and Ecology Building Society) at this time. The banks assessed the background and experience of all of the members before they would lend the large sums involved. Kindling also received a loan from the long-established Oxford housing co-operative Dragonfly (established in 2001) which is now able to offer mutual support to other housing co-operatives.

Kindling was the first co-operative to be affected by a change in stamp duty tax in 2014. Any 'corporate body' (a firm, a trust, a partnership, or a co-operative) has to pay a one-off 15 percent rate of stamp duty and land tax (SDLT) when a residential property is valued over a certain amount. Originally, in 2012, the 15 percent rate came in if the property was worth more than £2 million. In 2014, the authorities lowered the threshold to £500,000. Kindling was contacted by tax authorities (HMRC) and had to pay the 15 percent stamp duty, levying an extra £50,000 plus £10,000 in additional fees and charges. The additional amount was not included in the original business plan, so Kindling had to re-finance with a 40-year mortgage from Ecology Building Society with an 85% loan to value ratio in order to avoid bankruptcy.

7. What types of support did your project get and what did it need?

The group that set up Kindling were highly skilled but they still found this process a very steep learning curve. They needed to develop a lot of skill and knowledge in finance, developing their own financial feasibility assessment using a template provided by Radical Routes. They also had to gain legal skills, conveyancing, campaigning, gaining local support, building regulations, planning regulations, facilitation, conflict resolution. It can be challenging to manage group dynamics

while living together, developing the scheme together, managing the co-operative, sharing meals and taking joint decisions.

A great deal of support was available through Radical Routes such as a finance model, tenancy documents, model set of rules. Other Radical Routes co-operatives gave advice including Dragonfly Housing Co-operative in Oxford.

The group did not seek advice or support from the Council as they were buying their house on the open market and could proceed within permitted planning rights. They did seek advice from professionals but found that none locally had any experience with a housing co-op model.

8. Challenges/barriers to CLH in Oxford generally

There are no professional advisors or enablers in place to help groups who wish to do community-led housing. The high price of housing is the main barrier. The competition over buying property is also a factor, with private landlords and the universities snapping up all the obvious properties.

9. Contribution to meeting Oxford's housing needs

Community-led housing could transform the housing system, but it needs to professionalise and be supported. Community-led approaches are struggling to take off in the unique situation of Oxford as a commuter city for London and with world class universities. Community-led housing needs the support of well-informed professionals of all types who can advise, signpost and give pointers that will avoid the community group wasting time. Partnerships with the council and universities would be helpful to provide this. But the community-led housing sector must be bottom up and avoid adopting a paternalistic approach, but rather focus on acting as an enabler for groups to realise their own housing aspirations, rather than that of 'doing' housing to people.



Case study: Bid for Stansfeld (Headington Quarry) site

Diana Musgrave (Oxford Cohousing)

1. *The scheme: vision, objectives, scale, location*

In 2014, Oxford Cohousing began developing a bid to buy the Stansfeld Outdoor Education Centre site on Quarry Road in Headington for cohousing. The 18-acre site included old buildings which had been classrooms, dormitories and offices, and secondary woodland. In 1919 it was bought by John Stansfeld, then the rector of St Ebbe's, to provide a country retreat for the urban poor of Oxford. The site was owned by Birmingham City Council and had been used for school groups for many years. In 2014 the Council was offered the site for sale on a 250-year lease.

Who the scheme was for: number of people; ages; tenures; affordability; special needs

The scheme was designed for a wide range of people of mixed ages and financial capacities. The proposed tenure mix was aligned to the city council's requirements: 50% at market value, 40% at social rent and 10% shared ownership. The group would have preferred one third of each tenure type to provide a better social mix, especially more homes affordable for young families and young professionals from whom there had been many enquiries. An ambition was for the design to be as accessible as possible for disabled and older people.

2. *Benefits of the scheme*

The prospectus for the scheme states that it would deliver "much needed new housing in

Oxford in a form and for a purpose that is different from the market norm and will point the way to a more sustainable way of developing and living. In doing so it will deliver value to the vendor for its land through a commercially viable, planning-policy-compliant scheme; and it will create a fitting legacy from Birmingham City Council's long-standing stewardship in tune with the ideals of Rev Dr John Stansfeld, in whose lifetime the site was used to provide temporary homes for families suffering due to a housing shortage."

The prospectus also sets out the benefits of cohousing:

- Cohousing is a way of living that has been established in several countries around the world for many years. Cohousing schemes tend to be small enough that

Plan of the site

Source: Birmingham Property Services
Planning Appraisal January 2015



everyone can be familiar with each other but large enough not to force them to be. Cohousing communities are built around a shared desire for a sense of belonging, neighbourliness and mutual support that many people feel is missing from modern life and contemporary housing developments.

- By pooling resources and acting collectively, cohousing communities gain more control over their environment. In particular, they can ensure that both commissioning and maintenance costs are effectively controlled to maximise economic sustainability.
- In cohousing communities everyone has their own private home, but everyone also benefits from extra shared facilities and spaces that allow – but don't require – members to do things together. Living in a cohousing community brings a few extra responsibilities, but many more benefits.
- Features of cohousing communities include: a common house – a building with a range of shared facilities for use by members of the community; common ground – shared garden spaces often used for growing food as well as for play and recreation; the exclusion of cars from the community as far as possible; and a strong ethos of environmental and social sustainability in how the community is designed, built and managed.

In addition, Oxford Cohousing is committed to delivering the following:

- an underlying legal structure that ensures democratic governance by all the households;
- the whole space is configured to promote interaction between households;
- a high proportion of homes are genuinely affordable in perpetuity for young people and families;
- homes for residents from the city's housing register;
- a mixed community of varying ages and abilities;
- a low-carbon footprint including low car-usage

3. Interest in the scheme

Oxford Cohousing is a diverse group and many of its members were interested in living in the scheme. At the time of the bid the group had 25 members and a friends list of over 100 people. Some members own homes in Oxford and would have been ready to move into the market homes. There was excitement about the project in the wider community and the group expected to recruit further residents when they had secured the site.

4. Barriers faced: the work and skills required

The sheer amount of work is a major barrier. Preparing this bid enabled Oxford Cohousing to fully appreciate the work that has to be done to acquire a site. The group had already done much of the work on group formation, vision and objectives in previous years. They had also explored the legal structure that they would require and with the help of a member who was a lawyer they had set up a basic company limited by guarantee.

The work on the bid was largely done by two people in the group with help from paid experts. Following discussions with two companies they asked Transition by Design (TbD) to do a site appraisal. They also commissioned surveys to assess the potential extent of building: an access survey from mode transport planners; an ecology survey from Judy Webb, as the land is designated a Site of Local Interest for Nature Conservation (SLINC); and a preliminary survey of trees covered by Tree Preservation Orders. TbD used the results for a 'massing exercise', including a workshop with members, to determine the number and layout of houses



The site in 2014

that might be put on the site. The group also received advice from others in the UK Cohousing Network, particularly Stephen Hill.

Finance and cash-flow were critical considerations and the group did a fresh survey of its members' resources, asking how much they could potentially invest and what funds they were willing to put at risk at an early stage. For financial modelling to assess the land value, Oxford Cohousing commissioned Jimm Reed, who had project-managed the LILAC cohousing build in Leeds. They met with Oxford City Council (OCC) planners for an initial discussion. They also investigated partnering with local housing associations and considered partners to manage the woodland on the site. They had several meetings with people and groups in the area who wanted the woodland to

continue to be used for education, and discussed community concerns such as traffic.

The landowner, Birmingham City Council, began marketing the site in March 2015 in a two-stage process with initial submissions required in May. An important consideration for Oxford Cohousing was whether to trigger a six-month moratorium on the sale which could be imposed under the Community Right to Bid as the site was listed as an Asset of Community Value. Oxford Cohousing discovered that this would merely prevent a sale from being finalised for six months, but would not change the landowner's bid deadlines or their requirement for best value from the site. Oxford Cohousing decided not to trigger the moratorium.

There was considerable time pressure and the group commissioned a development expert to manage the preparation of its tender. They contacted possible partners and the group began working with TOWN who were also in the process of bidding to develop cohousing

at Cambridge. The group pursued contacts with housing associations and the City Council was identified as a possible partner for the affordable homes. The development expert continued the financial modelling to determine the size of Oxford Cohousing's offer for the land. This required frequent updating as new information became available. Meanwhile the group reviewed funding available from members and continued fostering its links with the community around Stansfeld.

Oxford Cohousing's first stage bid was submitted on time in May. It was shortlisted and a more detailed bid was invited for a September deadline. The group understood that five bids had been submitted and three had been shortlisted.

The stage two bid required further work on all aspects of the project, including further surveys into wildlife (by The Ecology Consultancy), engineering (by Elliot Wood) and further site layouts (by Mole architects). TOWN arranged for these and agreed to cover the costs if the bid was not ultimately successful. The group committed to funding professional input and talked further with lawyers about the legal structure that would be required in the longer term. In August a pre-planning meeting was held with the Council. Formal finance offers were received from Unity Trust Bank and Charity Bank. The bid was submitted on time in September. At the end of October Oxford Cohousing were informed that the landowner had decided to proceed with another offer but that its bid "was very competitive on price, the only difference was that the other bid was unconditional".

5. Barriers faced: funding

The group was able to raise £9,000 towards the cost of the bid from a small group of committed members. This was supplemented by an equivalent amount from TOWN which would have become payable by the group if the bid had succeeded. This money was

needed for the surveys, pre-planning advice, financial viability appraisal, architecture, negotiations with banks and project management. In addition, Locality provided £800 towards the cost of financial modelling.

The group did not succeed in attracting grant funding beyond the £800 provided by Locality. This was partly due to a problem of timing, because Locality's funds were largely committed when the group contacted them and a new funding round was not then available.

Another significant barrier was lack of reserves. Oxford Cohousing funded and assembled a competitive bid backed by TOWN. They had members willing to fund the deposit for the site had their bid been successful. Their offer was supported by Unity Trust Bank and Charity Bank. However, Oxford Cohousing could not commit to an unconditional bid because the bank funding would not be released until planning permission had been achieved.

6. Barriers faced: making homes permanently affordable

Oxford Cohousing considered working with a housing association (registered provider) to help build and manage the affordable homes on the site. It was more difficult to find a suitable partner than they had expected. To address Oxford's affordability challenge Oxford Cohousing wanted the affordable homes that they built to remain affordable in perpetuity and not subject to the Right to Buy. To achieve this, they were considering using a Community Land Trust (CLT). One of their members had set up the Oxfordshire CLT so had considerable knowledge of what is involved and was also familiar with the process of becoming a registered provider which was another option for Oxford Cohousing.

7. Challenges/barriers to CLH in Oxford generally

The group's experience on this and other bids in which they have been involved demonstrates the hugely competitive nature of buying land in Oxford. This tempts developers to raise their bids to levels at which it is not viable to include the number of affordable homes required by the Local Plan. In contrast, Oxford Cohousing positively wants social-rented homes and a higher proportion of shared-ownership homes than the council policy requires.

8. *Contribution to meeting Oxford's housing needs*

Unlike some cohousing groups, Oxford Cohousing is committed to ensuring a mixed tenure development. Even without significant grant funding, the group's bid for cohousing at Stansfeld was competitive on the open market and included 50% affordable homes.

If land acquisition costs or grant funding permitted, the aspiration was for two-thirds of Oxford Cohousing's homes to be genuinely and permanent affordable in order to include people on low and moderate incomes such as young professionals, retail assistants and bus drivers who keep our city working.

Cohousing in a mixed community provides a supportive neighbourhood for members as they age. There is also potential for cohousing specifically for older people. Carers could be offered affordable housing within the community which could make cohousing possible for people with a learning disability or those needing ongoing assistance for other reasons. Oxford Cohousing has met with the County's Social Care Commissioners to explore the possibility of partnership working.



Case study: Bid for Wolvercote Paper Mill site

Fran Ryan (Homes for Oxford)

1. Please tell us about your scheme: vision, objectives, scale, location

In 2016, Homes for Oxford bid for the Wolvercote Paper Mill site. The proposal was to provide 260 homes for local people, including 86 homes for social rent, 87 intermediate homes that would be genuinely affordable in perpetuity alongside around 87 market homes. HFO's bid was credible and supported by locals and community-led housing groups who wanted to be part of it, but the successful bidder was able to offer a higher price for the land and their bid was unconditional (i.e. not dependent on final planning permission).

Cover artwork: John Lewicki, Transition by Design.

Homes for Oxford's vision was for the whole site to be configured to promote neighbourly support and green lifestyles. The homes were to be built in clusters. The site was to be largely pedestrianised with cars kept to a minimum (less than .75 per household) and parked on the edges of the site. There would also be some office space and a regular bus service.

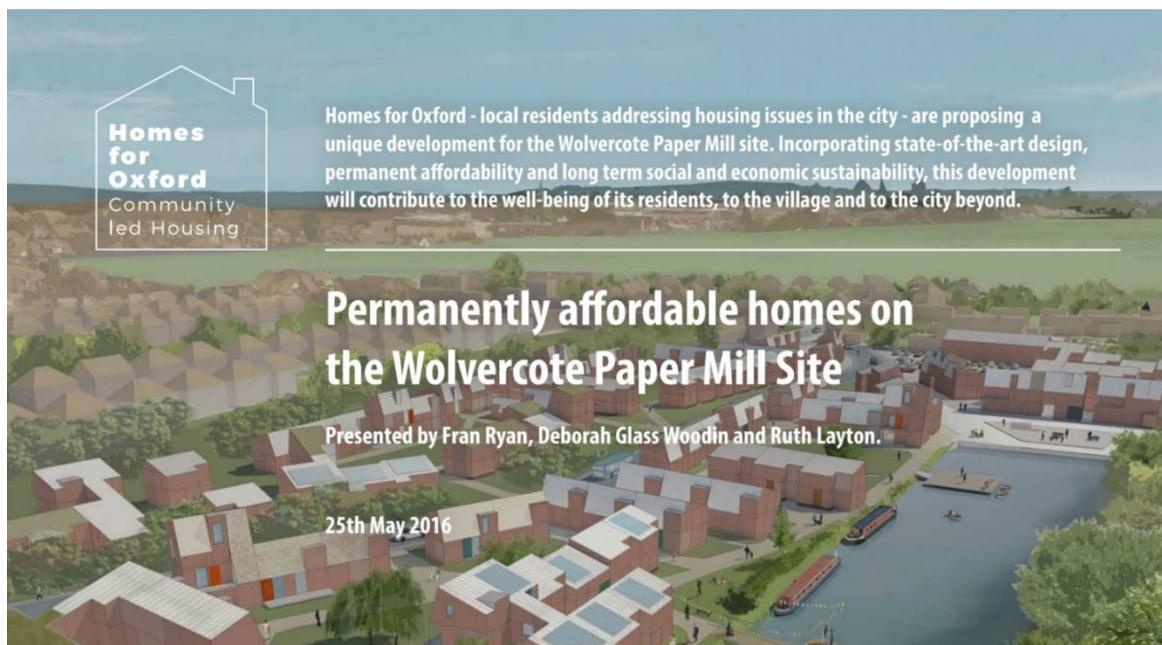
Once the homes were built the land was to be transferred to and managed by a community land trust which would be run by residents, local villagers and professional experts.

2. Who is your scheme for: number of people; ages; tenures; affordability; special needs

The scheme was for local people (260 homes = approx. 600 people), mixed tenure and inter-generational. A range of community-led housing groups were interested to take on clusters on the site as part of the scheme including Happy House, Care Coop (Disabled people and their carers), SOMA (a housing co-operative for people on the housing register including people with learning disabilities) and Kindling Housing Co-operative as well as Oxford Cohousing (who would have built two cohousing clusters) and the Oxfordshire Community Land Trust.

3. What benefits would your scheme deliver?

The scheme would deliver permanently affordable housing (two-thirds of the homes) and significant social benefits (less isolation, more neighbourliness and mutual support) and also environmental benefits (addressing flooding, energy efficiency and transport).



Homes for Oxford - Clusters

C1 - Oxford Cohousing 01

C2 - Custom sale

C3 - Mixed: City Council + Shared Ownership +
Open market + Key worker

C4 - Happy House Co-op

C5 - Self-build quarter + Kindling housing Co-op

C6-10 - Mixed: City Council + Shared Ownership +
Open market + Key worker

C11 - Oxford Cohousing 02

C12 - Oxfordshire Community Land Trust

Total: 260 dwellings 238 car park spaces



4. How much interest was there in your scheme?

The various community-led housing groups that were willing to take on clusters was an indication of interest among people who wish to live in a community-led scheme.

The scheme raised £5 million within one week via a fund-raising effort hosted by Oxfordshire Community Foundation.

A meeting in Wolvercote to discuss the bid was over-subscribed with many people standing (village hall seated capacity 120).

5. What barriers did you face?

Homes for Oxford benefitted from experienced Directors with over a decade of local experience in co-housing bids and setting up the Oxfordshire Community Land Trust including managing the procurement and development of a small site at Dean Court, Botley. However, Homes for Oxford felt they lacked credibility and sufficient track record for such a large scheme. They were able to pay for the expertise that was needed to develop the bid including help with valuation and negotiation and a quantity surveyor who would have acted as the employers' agent had the bid been successful.

Any serious bid for a scheme requires money "at risk" on the scale of tens of thousands which in this case was provided by a benefactor.

Another challenge was getting the balance right between moving quickly and taking decisions and community engagement and involvement with interested people. The lead



people had to manage the expectations of participants and make sure the process was robust, realistic and business like. There were high expectations among broader participants about what would be possible and understandable naivety about the development process.

6. What types of support did your project get and what did it need?

Homes for Oxford had training on group process and governance and paid for the professional expertise that was needed in valuation, development finance, negotiation, quantity surveying. The Council's Housing Company expressed willingness to take on development and management of the social rent and shared equity homes. If the bid had been successful Homes for Oxford would have needed to pay for expertise in how to structure ownership of the different types of housing and to ensure robust processes were set up for ongoing management and governance.



7. What do you see as the challenges/barriers to CLH in Oxford generally?

Access to land is the main barrier in Oxford.

8. What contributions to meeting Oxford's housing needs do you/your organisation consider community-led housing can make?

Community land trusts are the only mechanism that can deliver sustainable mixed tenure homes that are permanently affordable.

Case study: Bid for Irving building, St Mary and St John Primary School Hertford Street

Deborah Glass-Woodin (Homes for Oxford)

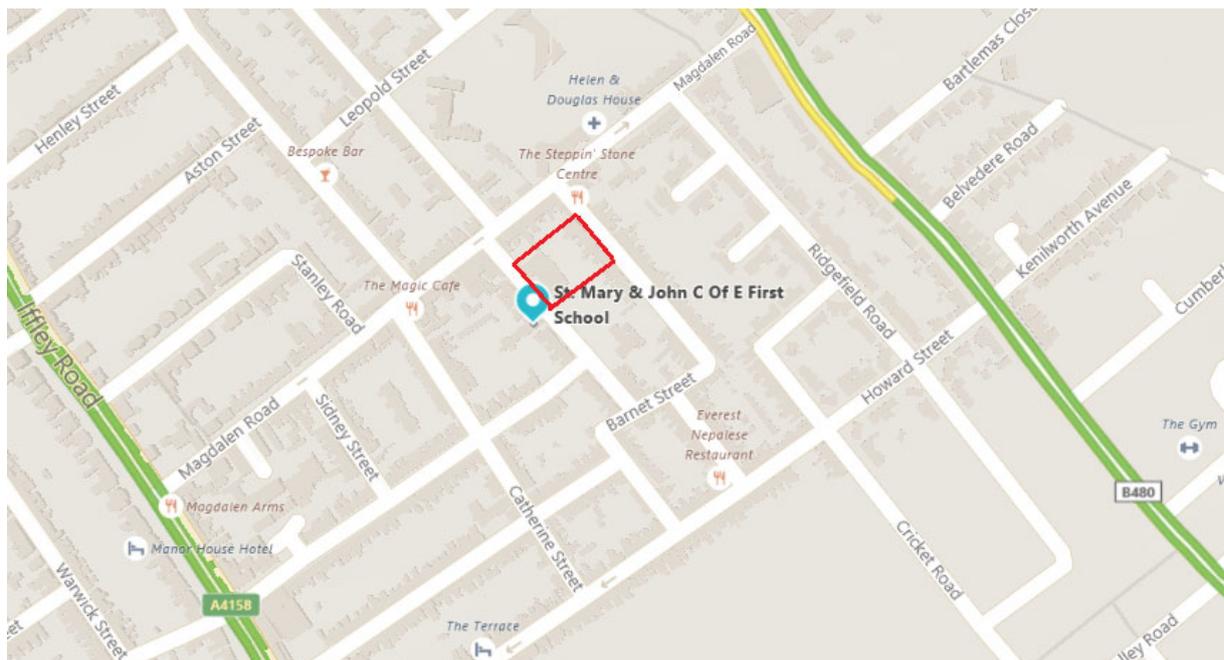
1. Please tell us about your scheme: vision, objectives, scale, location

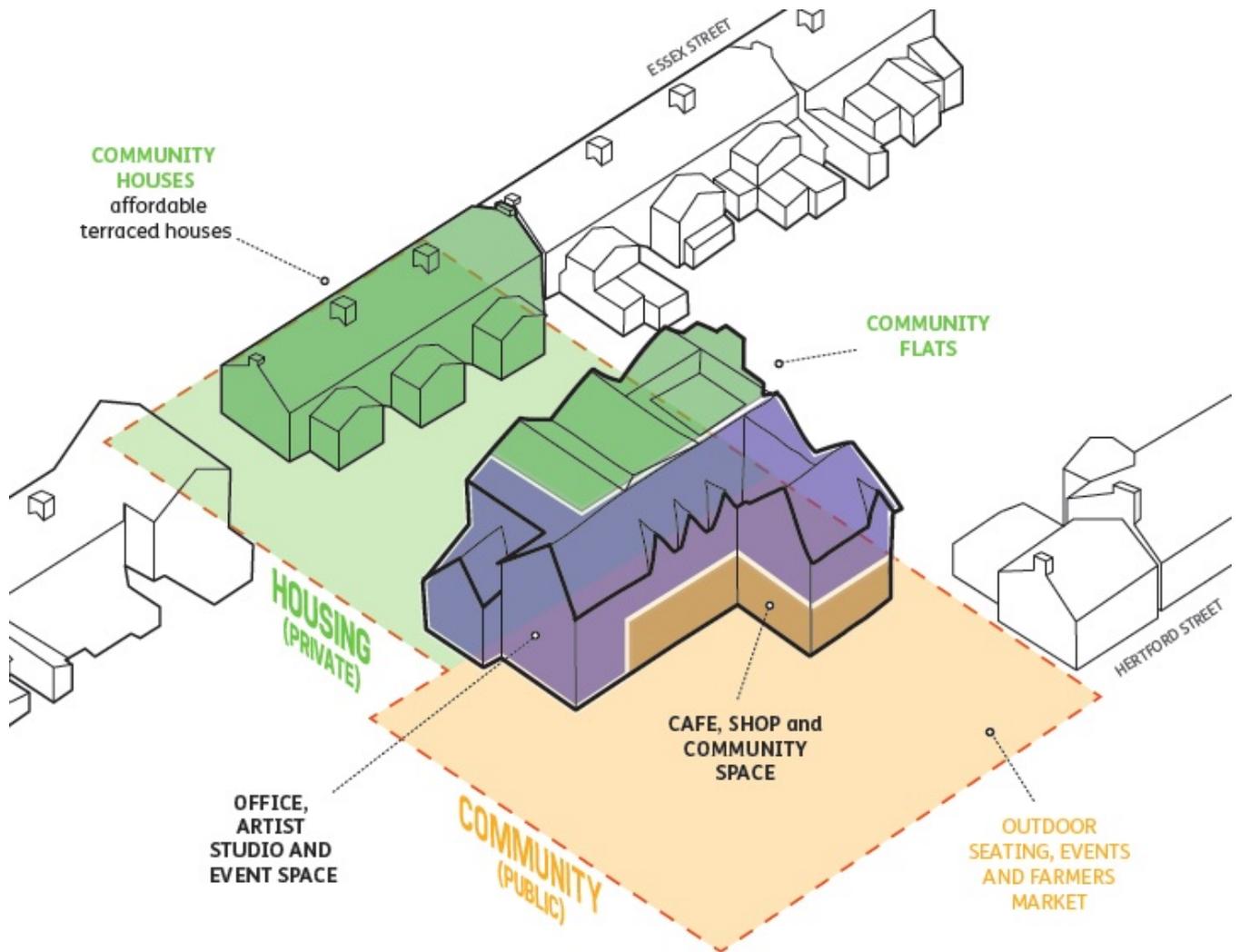
Homes for Oxford is an alliance of local housing organisations, combining passion and expertise to combat the housing crisis in Oxford. It is a community-led organisation created by Oxford residents for Oxford residents to meet the need for genuinely and permanently affordable housing.

The Irving building was owned by a local educational charity, Cowley St John Parochial Church Council. The much-loved Victorian school building was in use until July 2015 for forms one to three of St Mary and St John Primary School. In July 2015 the building was closed and put up for sale. The building was registered as an Asset of Community Value so the community had 6 months to put a bid together.

Homes for Oxford wanted to buy the building and convert it into a mix of a dozen homes co-operatively owned and managed by residents and a community hub. Their vision was to create a thriving sector of community-owned permanently affordable homes in the city. Homes for Oxford explored a number of options with the help of architects Transition by Design. Their preferred option was renovation of the existing Irving Building for flats and community uses and construction of a new terrace of houses. The renovated Irving Building would provide community and office space for charities and social enterprise and two and three-bed truly affordable flats for key-workers.

Initial plans were to build a terrace of new homes on Essex Street and to convert much of the existing Irving Building into flats. The Hertford Street side would be transformed into a community-hub and office space which might include meeting space, affordable office space for local start-ups, a play area for local children, social gatherings to bring the community together and a café.

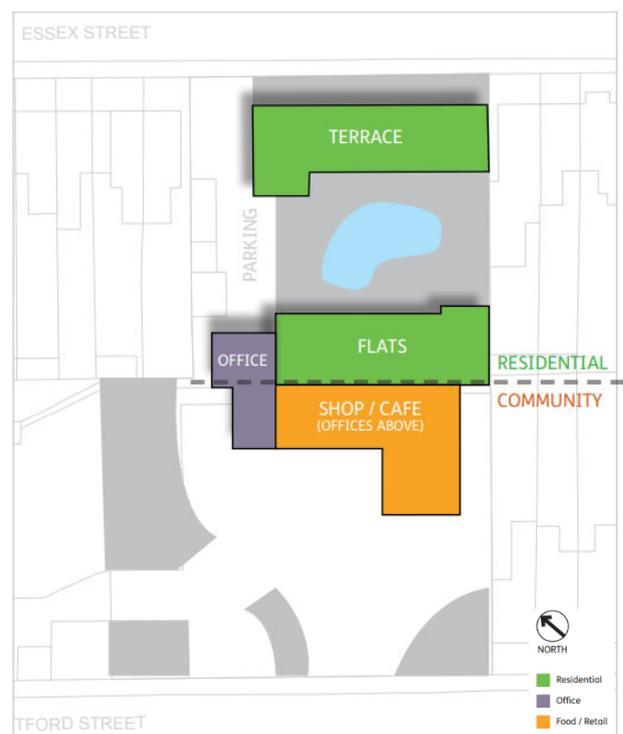




Plans by Transition by Design
www.transitionbydesign.org

Homes for Oxford were determined to make this housing as genuinely affordable as possible as well as complying with City Council planning policy of 50% affordable housing. They calculated that this could be funded by selling the houses on the Essex Street side on the open market and by accessing grant, philanthropic and community share funding.

The land was to be owned by a community land trust to ensure that the affordable homes remained affordable in perpetuity, guaranteeing that the homes could not be sold on the open market. The land trust would lease the homes to a housing co-operative and all the residents would become members of the co-operative.





Parking concerns were to be addressed by on-site parking provision and restricted car ownership by making it a condition of the residential and office leases that people car share and/or are members of a car club.

2. Who is your scheme for: number of people; ages; tenures; affordability; special needs

The scheme was designed for a range of people and tenures. At least half of the dwellings were to be affordable (social rent, shared equity, affordable rent).

Because the housing was to be managed by a housing co-operative, tenants of the social housing who were allocated homes by the Council would have also been required to sign up to a commitment to community living.

An aim was to give local teachers and care workers in housing need first refusal on some of the shared-ownership homes as well as working with the Council on nominations for tenants of the social rented homes.

3. What benefits would your scheme deliver?

Homes for Oxford is committed to delivering the following benefits:

- Affordable homes for local people, ensuring that they remain genuinely and permanently affordable.
- Reduced environmental impact to ensure the long-term future of the local and wider community, through high eco specification construction, restricted car ownership and provision for bicycle parking.
- Homes and outdoor space designed for community living, mutual support and well-being.

Benefits of this scheme were:

- There would always be people on-site due to the range of uses (residential / office / cafe / retail / community space / events)
- Improved street-frontage to Essex Street

- Sheltered garden and pond (incorporating sustainable urban drainage) create community resource for residents
- The not-for-profit housing co-operative legal structure means that any surplus income generated would go back into the community
- Community Land Trust landownership means that the affordable value of the homes would be retained in perpetuity.

4. How much interest was there in your scheme?

Many people in the community in the neighbourhood of the Irving building were supportive of the scheme. Forty people came to a public meeting. Fifteen local people distributed 1,000 leaflets door-to-door. Homes for Oxford received messages of support from Bob Price (Leader of the Council), Peter Thompson (outgoing chair of Oxford Civic Society), Jayne Woodley (Oxfordshire Community Foundation), Danny Dorling (Oxford University) and many others who would like to see a community-led housing project start in the city.

5. What barriers did you face?

The amount of work involved was one barrier. An extraordinary effort was made by a handful of volunteers with very busy lives. Although many people were supportive in theory, very few people are able to lead or actively help run this process.

The bidding process happened twice. The building was registered as an Asset of Community Value so for the first round the community had a moratorium period of six months to organize a bid. Homes for Oxford put together a bid very quickly in a determined attempt to stave off the wholesale disposal of the site to a developer. A developer's offer was accepted, but this acceptance was withdrawn after community protest and a public meeting. The charity trustees decided to review whether it was

best value for the community. The second bid, when the school was re-marketed, was a full proposal with a brochure. The bidding process was by closed envelope. Homes for Oxford bid an amount that was nearly twice as much as a valuer's estimation of the site's value. Homes for Oxford had no reserves so had to make their bid conditional on planning permission for change of use. The community-led group could not take on the risk of planning permission being refused. The winning bid by a local church also offered significant community value and was unconditional.



Finance was another barrier. Homes for Oxford required 100% loan finance. Once the site was secured, they planned to launch a Community Share Offer for people to invest for a return. However even before the site was secured, Homes for Oxford estimated that their costs were at least £13,000. These costs included:

- Initial scheme plans
- Detailed architect drawings
- Pre-application planning costs
- Further business and finance planning
- Grant applications
- Project management
- Publicity and press

This money was raised through donations from supportive local residents and philanthropists and some grant money.

6. *What types of support did your project get and what did it need?*

Homes for Oxford knew what they had to do and what help they needed from their experience with previous bids. They consider that this scheme was within their reach as a community group in terms of size and level of complexity.

Homes for Oxford did not focus on group formation until they had secured the site, although its constituent organisations Oxfordshire Community Land Trust and Oxford Cohousing already had group processes in place.

Business planning, development options, feasibility appraisal, risk and site evaluation were commissioned from development expert Jimm Reed. Free advice on fundraising came from Ethex and Oxfordshire Community Foundation. Jimm led on negotiations with Charity Bank. Homes for Oxford paid a quantity surveyor to value the site. The Council gave pre-planning advice which the group had to pay for. Transition by Design were commissioned to draw up plans for scheme design and architecture and produce the brochure.

7. *What do you see as the challenges/barriers to CLH in Oxford generally?*

Homes for Oxford see the barriers as closed bidding in a highly competitive environment, lack of financial reserves, lack of ability to take on risk (this requires community groups to make their bids conditional on planning permission) and lack of clarity for trustee boards on how to address the requirement for best value under charity law.

Another barrier that Homes for Oxford identified was the need for community-led

housing groups to stay on-side with all stakeholders from the council to the vendor to the local people and to be perceived as credible and 'playing the game' while at the same time needing to campaign, lobby and influence changes in practice and policy which is also an important energy and skill vital in any community-led project.

8. *What contributions to meeting Oxford's housing needs do you/your organisation consider community-led housing can make?*

Community-led housing provides sustainability, community and genuine affordability over the long-term i.e. it is a vehicle for delivering much more than just numbers of houses.

Case study: Animate Cohousing – early stage proposed scheme

Fiona Mullins (Animate founding member)



1. The scheme: vision, objectives, scale, location

Animate Cohousing was set up in March 2017 as a community interest company limited by guarantee with co-operative governance and an asset lock. It also registered as a community land trust, although their ability to provide affordable housing was aspirational and would depend on financial viability.

The aim was to provide cohousing in an existing neighbourhood block in east Oxford where two of the directors live.

Their vision was that over 20 years Animate Cohousing would transform the city block, providing beautiful and sustainable spaces to live, work and play. The neighbourhood would have a far greater degree of mutual support, shared space and shared resources than is typical in cities. It would provide a vibrant setting in which people of all ages, stages, interests and backgrounds who live in it can thrive. It would be an environment that is healthy for both people and wildlife.

Their mission was to build a neighbourly thriving cohousing community on an existing suburban block in Oxford.

This scheme aimed to 'retrofit' cohousing. The cohousing community would develop over

time by refurbishing existing properties and building some new units. Animate Cohousing would do this by buying homes on the city block as they come up for sale (approximately 2 each year), refurbish them as cohousing dwellings and where feasible build additional cohousing dwellings in the back gardens and in the gaps between semi-detached buildings and then rent the units or sell them leasehold to members. Gradually, over perhaps twenty years, the block would be transformed from an ordinary east Oxford neighbourhood with semi-detached buildings, back gardens and fences, to a community where decisions about the buildings, shared facilities and land use would be taken jointly.

By retrofitting cohousing on an existing block, the scheme would make use of and adapt the existing dwelling stock and land. The homes and gardens on this block are quite large. The starting point was that all of the land on the block was owned by different owners. Several plots were owned by community minded people who were interested in the idea. In the first year of the project, two rental properties were for sale, one owned property was for sale, one rental was advertised for rent. This project would evolve slowly and there would be owner occupiers and tenants in shared houses living alongside housing that is owned by Animate Cohousing, some leased, some rented.



The founders knew that new build cohousing had proven to be extremely difficult to achieve in Oxford due to land prices, competitive bidding and shortage of suitable sites and so they decided to start from an existing neighbourhood in a great location with services already in place. Examples of this type of 'retrofit' housing, based on existing building stock are N Street Co housing in California, USA and an emerging project in Knowle West suburb in Bristol, UK.

Animate Cohousing also aimed to catalyse sharing amongst neighbours on the city block and near neighbourhood such as shared gardens, shared tools, car-sharing, shared meals and events. The company would also will offer property management services to its own properties and to all property owners on the city block and near neighbourhood, ideally employing its own residents to do this.

However, in August 2018 a decision was taken to close the entity as none of the initiators had any capacity to take it forward.

2. Who the scheme was for: number of people; ages; tenures; affordability; special needs

Animate Cohousing aimed to benefit the people who live in a particular east Oxford neighbourhood, primarily those living in homes on the city block who wished to be included in the scheme and also nearby neighbours. The tenures would be mixed, from rental to leasehold in order to provide housing for a mix of people at different life-stages who could support each other and contribute to a thriving neighbourhood. Affordability would depend on the finances of the scheme but the feasibility study and business planning indicated that after 15 to 20

years the company would have flexibility to offer low rents to some residents.

3. Benefits of the scheme

The aim was broadly to build a 'better' neighbourhood for the benefit of people living there. What would make the neighbourhood 'better' was to be defined through participatory processes with initiators and then with residents but initial views on this in their vision and objectives document were:

- Compact high eco-specification dwellings at reasonable cost for people who live and work in the area
- Tenancy self-management and participation in democratic control for rental residents
- Lower living costs for residents through sharing skills, resources and space
- Neighbourly support and connections reducing risk of isolation across the community
- Animate will be a community anchor organization supporting a wide range of activities and initiatives across the neighbourhood
- Employment for local people (maintenance, administration, construction, landscaping)
- Property will remain in community ownership for community benefit in perpetuity.
- A community hub building will provide community space for the wider community.

The initiators identified the following benefits in putting together communications material for the scheme:

- Decent homes. Well-designed compact housing and shared amenities will lower living costs and offer enhanced security of tenure.
- Happy families. Children will enjoy shared play space and families with

young children will have support from neighbours at a different life stage.

- Less isolation. People will be involved, know their neighbours, share their skills and enjoy a high degree of mutual support.
- Local jobs. Animate Cohousing will employ local people where possible for administration and maintenance so as to keep money circulating within the local economy.
- Thriving neighbourhood/s. Animate will be a community anchor organisation, supporting other activities and projects.

4. Interest in the scheme

Participation in open meetings was typically between 8 and 12 people.

- At an initial public meeting in Nov 2016, 11 people gathered to discuss the project and their ideas about living in cohousing.
- In December 2016, 10 people brought food to share and discussed progress and challenges.
- On Saturday 4 February the initiators presented the scheme in an open meeting to about 8 people.
- On 22 June 2017 12 participants ranging in age from 8 months to 70 participated in a design workshop.

They had about 2-3 enquiries per month via the website over 18 months. The enquiries were from people wanting to live in a scheme, but were not willing or able to contribute to setting it up.

Two of the initiators spoke to every neighbour on the city block where they hoped to begin the scheme. They found three neighbours very interested, three others broadly interested in more community sharing and neighbourliness and the remaining (perhaps three-quarters) not at all interested. They felt that understanding and interest in the idea in the immediate neighbourhood was low. Many of the homes are rented with people who will

not necessarily stay in the neighbourhood for very long.

5. *Barriers faced: the work and skills required*

Everything to do with setting up a new organisation and housing scheme was new for the initiators which made it a very steep learning curve. They had expertise in community development, architecture and living in a community. In every case they found the local advice they sought was inadequate, had no idea about what they were trying to do, gave completely wrong advice in some cases or turned out not be worth the meeting time involved. They could not get meetings with Council officers to ask basic questions about how this scheme would fit with planning policy and regeneration objectives.

Over 8 months their process involved choosing a name, business planning, clarifying the aims and scope, feasibility assessment and cashflow, considering the legal entity that will best support their aims, setting up the community interest company, setting up a website, communicating with others, holding events, opening a bank account. This was a very large workload for three people with busy lives with most of it falling on one person.

6. *Barriers faced: funding*

There appeared to be no opportunity to bid for funding at this time (2017) other than the Lottery Awards for All grant which paid for an expert to help with viability and business planning. Once they registered as a community land trust they were eligible for about £4,000 support. However, during 2017 the Directors all needed to step back for personal reasons. At the point when the Community Housing Fund was released in July 2018 there was no capacity remaining to take the scheme forward.

7. *What types of support did your project get and what did it need?*

Animate had two days of professional input from Oxfordshire Business Support. Advice on setting up and feasibility assessment work was provided by Blase Lambert of Confederation of Co-operative Housing and funded by a Lottery grant.

8. *Challenges/barriers to CLH in Oxford generally*

There is little awareness of the benefits of community-led approaches to housing and no support infrastructure to nurture initiators of these schemes.

9. *Contribution to meeting Oxford's housing needs*

The initiators thought this scheme could have made a contribution to improving the housing available using the existing housing stock, increasing the density and providing a more resilient and enjoyable neighbourhood.