

Lessons From The UK

Cohousing in the UK:
how to apply this
experience to the
Canadian movement
(March 2022)

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on behalf of the

**Canadian
Cohousing
Network**



Acknowledgements:

This short research project would not have been possible were it not for the invaluable contributions of the following:

- Wendy Reid Fairhurst
- Mary Huang
- Alan Carpenter
- Henning Mortensen
- Kathy McGreenera
- Dr Gordon Lovegrove
- Allan Shepherd
- Hope Cohousing
- Halton Cohousing
- Bridport Cohousing
- Still Green Cohousing
- On The Brink Cohousing
- Sussex Cohousing
- Friendship Cohousing
- Our Urban Village
- Compass Cohousing
- Mosaic Village

Contents

Introduction	P. 1
Ch. 1: History of Cohousing in the UK	P. 4
Ch. 2: Loneliness	P. 6
Ch. 3: Cohousing for Seniors	P. 10
Ch. 4: Custom and Self-Build	P. 16
Ch. 5: Community Housing Fund & Hubs	P. 21
Ch. 6: Ecosystem and Innovation	P. 25
Ch. 7: Recommendations	P. 31
Ch. 8: Conclusion	P. 36
References	P. 37

**'We shape our
buildings and
afterwards our
buildings shape us.'**

— Winston Churchill on the
rebuilding of the Chamber
of Commons after WWII.¹

¹ UK Parliament, Churchill and the Commons Chamber, *UK Parliament*, [no date], <https://www.parliament.uk/about/living-heritage/building/palace/architecture/palacestructure/churchill/>, accessed March 7th 2022.

Introduction



Cohousing, while by no means a new movement, remains, at best, a niche term within the wider landscape of housing in Canada. Despite the first Canadian community being lived-in for over two decades now, we are yet to see the rapid acceleration of projects. Furthermore, where groups have made progress, many remain in the 'forming' stage and stay this way for years, decades, or the project falls apart entirely.

There are a number of aspects in which cohousing communities within the UK have made progress. While the sheer number of developments is nowhere near as ubiquitous as in Denmark, the birthplace of cohousing, strides have been made regarding research, funding, and outreach. Cohousing in the UK, while still not a mainstream source of housing supply, now has recognition at every tier of government, from local to national. Ultimately, this work seeks to highlight the success that groups in the UK have achieved, particularly in regards to securing funding, achieving affordability, and, more generally, the wider propagation of the cohousing movement.

This report will share some of the progress that has been made, and will suggest recommendations on best practices that Canada can adopt to help more groups form their own communities. These suggestions are by no means exhaustive, but provide a general direction of where the movement should head.

It is important to note a few caveats regarding this research. Given the nature of cohousing, as the majority of groups create their own communities, there is no silver bullet for success as each project has its own context, which is part of the identity-building and uniqueness of a group. Nevertheless, there is no need to reinvent the wheel for every new project, and an overarching theme of this research is the need for information sharing and cross-sector support.

In addition, neither Canada nor the UK can be described as a homogenous group; the UK is made up of four nations, each with their own varying levels of devolved power, and the provinces and territories of Canada exhibit huge differences, often even within the same body of authority: there are different obstacles to overcome when navigating the ever-increasing cost of real-estate of Vancouver, and the infrastructural challenges a group may face in rural Scotland. Thus, it becomes clear that the intricacies of comparing the two will not yield an exact formula for cohousing groups to follow.



It is also worth noting that, given this report's focus on affordability and funding, there are some wider issues to be aware of. It goes without saying that the effects of the pandemic continue to be felt. Global supply chain issues, labour shortages, and the increase of price of raw materials all have a huge impact on the cost of goods and services, and the impact of each will not be identical in all regions.

Furthermore, Brexit continues to dominate the political landscape of the UK. A number of groups noted the impact this has had on their communities in that the transition out of the European Union has resulted in some of the aforementioned problems being exacerbated, particularly in regards to labour shortages.

As such, these overarching conditions cannot be understated, and this report should be viewed through the paradigm of the political, social, and economic climates we live in.

Origins of Report

In order to provide some clarity regarding how this report came into existence and where it sits amongst the literature, I will provide a brief outline of the background to this work. The Canadian Cohousing Network was able to secure funding for the position through Career Launcher, a program by Colleges and Institutes Canada and funded by the Government of Canada, which seeks to provide meaningful employment for students and graduates. Wage subsidies are provided to qualifying organizations based on their strategic plans aligning with Canada's progress towards its Sustainable Development Goals. The Canadian Cohousing Network's mission particularly resonates with the UN SDGs of sustainable cities and communities, and good health and well-being.

I, the author, Paul Clark, hold an undergraduate degree from the University of Reading in Politics & International Relations. Having graduated from a university within the UK, and having immigrated to Canada a number of years ago, my background and understanding of both Canadian and UK politics uniquely positioned me to undertake this work.

Given the nature of this position, the 'research' should be read with the caveat that it is an independent body of work. There was no connection to any academic institution, and so should be understood as something of a business analysis; perhaps best described as 'grey literature'.

Research Methodologies

Primarily, information was obtained through information-gathering discussions, henceforth termed as an 'interview' (although, once more, it should be noted that this was independent work and so did not require a passage through ethics as would academic work), and undertaking literature research of relevant material, from government papers and publications, to articles and journals. The interviews were semi-structured: there was some continuity across them in regards to questions about funding, government support, and the role of the local council amongst others, but they were not rigid. Given the evolving nature of the community-led housing scene, and with the purpose of this research to learn about success factors in the UK, I believed it was important to let the participants lead the direction of the discussion. These interviews were conducted using Zoom, to be stored on the Canadian Cohousing Network Zoom account. It was clarified with participants that myself, and those on the Affordability Working Group of the CCN, would have access to these recordings but that they would not be distributed wider than this.

Issues in Research

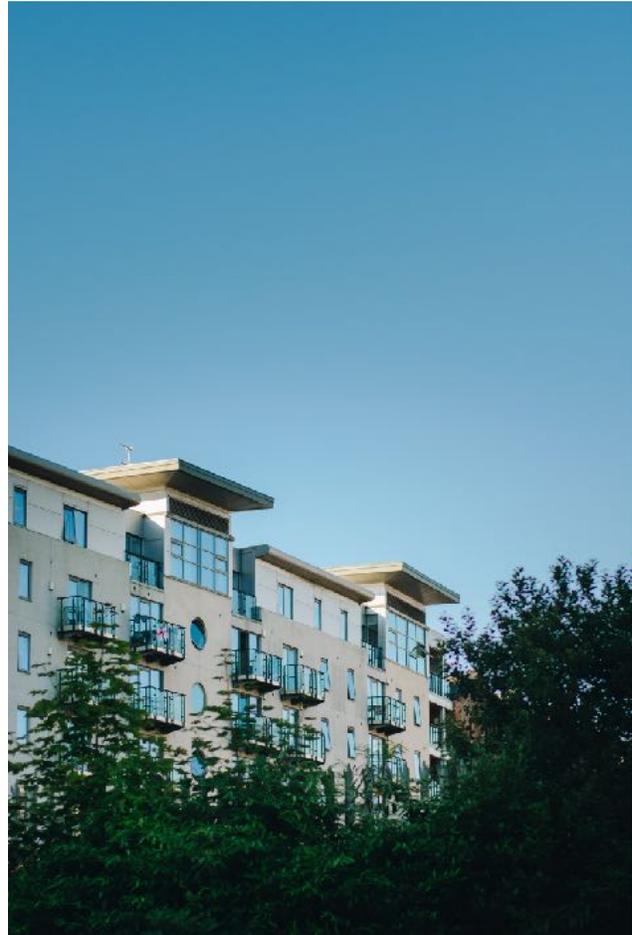
During my research it became apparent that there exists a gap in the data, even with accurately tracking the number of cohousing communities. Many directories only list groups that are part of their network. While this is understandable in terms of not listing absolutely anyone that has a passing interest in cohousing, it does increase the difficulty of finding entirely accurate data. Both the UKCN and CCN only lists current members. One of the primary recommendations following this report is to improve the centrality of data, both in a single resource and as an evidence base for policy.

Ch. 1: History of Cohousing in the UK

It should be noted that the cohousing movement in the UK is still somewhat young and undeveloped when compared with some nations, particularly the likes of Denmark and the USA. Whereas these two countries now have thousands of citizens that call cohousing home, the UK has approximately 18 fully formed, lived-in communities.

Nevertheless, the UK is poised to explode with a number of new groups, with approximately 70 in the immediate pipeline (defined as being somewhere between the group stage and the construction stage).² The first new build cohousing scheme was that of Springhill Cohousing, completed in 2003. Despite the movement taking off slowly in the UK, the number of projects is on a steep trajectory. Cohousing's infancy in the UK is precisely what positions it as a useful reference point to Canada, of which the first community was formed in 1996 in Langley, BC. This is because the UK movement has learnt from its growing pains and has taken direct action in order to understand and solve some of the problems that have arisen. As such, the UK has established a definite *movement* whereas Canada lacks a sense of coherence in comparison.

In addition, many of Canada's laws are steeped in the history of UK common law and the two bodies share close cultural ties. Therefore, Anna Kear, of the UK Cohousing Network, could just have well been talking about Canada when she said that "we are not used to people doing things for themselves, and certainly not housing and housing development".³



It is important to reiterate the legal body in question when referring to the UK, and to recognize the political landscape and the power of devolution. Across the previous two and a half decades, responsibility for housing, among other sectors, was passed to national governments. As such, there is some distinct policy variation. Most of this report will focus on England given that this is where most of the cohousing groups reside, but there will also be discussion on Scotland and Wales. Cohousing is still very young in Northern Ireland with very little public policy support, so the former three nations will form the bulk of the analysis.

² R. McBride, 'Community Led Housing Data', *Community Led Homes*, 2020, <https://www.communityledhomes.org.uk/community-led-housing-data>

³ Communities and Local Government Committee, 'Housing for older people', *UK Parliament* [website], 2018, https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/370/37009.htm#_idTextAnchor122 section 108, accessed January 12th 2022.

One of the most significant factors in the growth of this sector is a direct result of government policy. Cohousing is now recognized as a legitimate form of housing, and this recognition can be found across multiple levels of government: from local municipalities (known in the UK as councils) to being explicitly referenced in national conversations. The reasoning for this is multi-pronged: there has been both significant policy interest in the custom and self-build market, for individuals and community groups alike, as well as on the widespread implications of loneliness: the silent epidemic.

Further, there have been numerous sources of public funding released to groups in order to help get projects off the ground. This is not specific to cohousing, but part of the wider community-led housing movement. Huge progress has been made in research circles, often directly commissioned by the government, with the link between homes and healthcare becoming increasingly clear. Particularly, the article 'Those Little Connections', which explores the link between community-led housing (with a focus on cohousing) and loneliness, which we will return to later.

Ch. 2: Loneliness

Amongst other benefits such as sustainability, reduced reliance on cars, and a move away from speculative housing, arguably the most significant aspect of cohousing is community. Although some shy away from using the phrase ‘intentional community’, for the connotations that come with the territory, it does define this way of living. Shared facilities in an apartment complex, with the occasional conversation with a neighbour, does not quite capture the essence of cohousing. Rather, there must be a commitment to participation. Although each community defines what this means, without joint-decision making, shared meals, and intentional involvement, a complex cannot be described as cohousing. It should be noted that this does not discredit retrofit cohousing communities however, as this is simply a different means to an end.

The design of communities is intended to increase the number of little connections that members have throughout a typical day. The primary methods of delivering this goal are:

- Placing parking on the peripheral, which is often cited as providing the additional benefit of ensuring a safe pedestrianized area for children to play.
- Creating pedestrian pathways.
- Placing the common house central to the plot
- Ensuring high activity areas of the home, most notably the kitchen, face the other buildings.⁴

These factors all help to increase exposure of individuals to others, bridging the gap between them. If social relationships can be viewed as a continuum then community would be close to one end with social isolation towards the other. Nevertheless, as much of the literature clarifies, there is a distinction to be made between being alone and feeling lonely. Many people choose to live alone, and live full and happy lives.

However, problems often arise when feel lonely as a result of social isolation. The impact of covid-19 has drawn the world’s attention to this and government’s are now well placed to cement loneliness as central to strategic plans, and ride the wave of public perception and support for tackling this issue head-on. Evidence suggests that people are turning away from the single-family household as a result of the pandemic. Diggers and Dreamers, a community-living network, reported a fourfold increase in the ten months following the UK’s first lockdown, to just shy of 15,000 members.⁵

Research has led to stark warnings about the impact of loneliness on our health and the results are startling. It has been linked to increased risk of depression, early onset dementia, heart



⁴ C. ScottHanson & K. ScottHanson, *The Cohousing Handbook: Building a Place for Community*, New Society Publishers, Gabriola Island, 2005, p.5

⁵ S. Howard, ‘Is the boom in communal living really the good life?’, *The Guardian* [website], January 17 2021, <https://www.theguardian.com/society/2021/jan/17/is-the-boom-in-communal-living-really-the-good-life>, accessed January 10th 2022.

disease, and a myriad of other concerns.⁶ This research is widespread and found across multiple countries.

Before exploring the link between cohousing and loneliness, it may be useful to paint a picture of the precursor to such research in the wider landscape of public policy to loneliness in the UK. Much of the current conversation is a direct result of the legacy of Jo Cox, a former MP who was tragically murdered shortly after being appointed to her position. Cox's impact is everlasting however, as is her message that we cannot "live in a country where thousands of people are living lonely lives forgotten by the rest of us".⁷

The **Jo Cox Loneliness Commission** was a call to 'start a conversation' around loneliness.⁸ This was a cross-party endeavour with Seema Kennedy MP to accelerate policy response, raise awareness of the issues of loneliness, and reduce the stigma surrounding it. Some of the statistics that were highlighted include:

- 50% of disabled people will be lonely on any given day
- Over nine million adults are often or always lonely
- 3,600,000 people age 65+ say that the TV is their main source of company
- More than 1 in 3 of those 75+ have feelings of loneliness that are out of their control

These figures should sound the alarm in the face of inaction and should not be allowed to continue. Not only is it intrinsically important to help those suffering as a basic condition of humanity, but society as a whole pays for the consequences. The Centre for Economics and Business Research, commissioned by the Eden Project, found that disconnected communities cost the UK economy up to £32**billion** (CAD exchange: \$53bn) each year, equivalent to 1.19% of the UK's total GDP.⁹

At the other end of the scale, the same study found that neighbourliness contributes an annual saving of almost £24**billion**, from sharing resources, increased social connection, and reduction in use of public services "*such as healthcare, social care, welfare and the environment.*"¹⁰ Further, Public Health England found that every £1 spent in tackling loneliness saves the public purse £1.26.¹¹ A study by the London School of Economics found even greater results, with every £1 securing a return as high as £3.¹² While this can be a tricky metric to pin down, much of the research nonetheless exemplifies the savings that could, and should, be made by tackling the issue.

⁶ H. van Woerden, 'The Annual Report of the Director of Public Health', *NHS Highland Public Health* [website], November 2016, <https://nhshighland.publichealth.scot.nhs.uk/wp-content/uploads/2019/02/DPH-Annual-Report-2016-web-version.pdf>, accessed February 12th 2022.

⁷ K. Joplin, 'Combating loneliness one conversation at a time', *British Red Cross* [website], 2017, <https://www.redcross.org.uk/-/media/documents/about-us/combating-loneliness-one-conversation-at-a-time.pdf>, accessed January 18 2022. p.4

⁸ *ibid*, p.4.

⁹ Centre for Economics and Business Research, 'The Cost of Disconnected Communities', *Eden Project Communities* [website], <https://www.edenprojectcommunities.com/sites/default/files/The%20Cost%20of%20Disconnected%20Communities%20Executive%20Summary%20-%20Eden%20Project%20Communities%20and%20Cebr.pdf>, January 2017, accessed January 17th 2022.

¹⁰ *Ibid*

¹¹ *Op. cit.* K. Joplin, p. 11

¹² McDaid, D., Baker, A., Park, A., 'Making the economic case for investing in actions to prevent and/or tackle loneliness: a systematic review', *London School of Economics and Political Science* [website], September 2017, <https://www.lse.ac.uk/business/consulting/assets/documents/making-the-economic-case-for-investing-in-actions-to-prevent-and-or-tackle-loneliness-a-systematic-review.pdf>, p. 4.

Impact on Policy

As a result of the Commission's work, loneliness cemented its place within the national conversation. This resulted in former Prime Minister Teresa May appointing a ministerial lead for loneliness. The Department for Digital, Culture, Media and Sport published 'A Connected Society: A Strategy for Tackling Loneliness' which sought to embed loneliness as a consideration across government policy, and signalled a move towards a holistic approach.¹³ Further, it began to highlight the link between social isolation and loneliness and that, while not the same thing, there are practical measures we can take to "reduce isolation [that] can also help to tackle loneliness".¹⁴ It also proposed that government policy should consider loneliness in terms of design quality, and placed the onus on Homes England to begin this process.

The document was also a watershed moment in the cohousing movement in England. It explicitly stated that the "Ministry of Housing, Communities and Local Government will fund research into the impact of community-led housing, and cohousing solutions on loneliness".¹⁵ Cohousing was now firmly positioned within the national future, and occupied a space within the national government's strategic planning. This research sought to compile data on how community-led housing movements can tackle loneliness, and to unearth the significance of housing, namely that certain types can result in higher levels of social isolation, particularly high-rise apartment buildings.¹⁶

There was now a distinct role for community-led housing in future plans and certain tenets of cohousing repeatedly arose, even if it was not explicitly linked to in the research. For example, the What Works Centre for Wellbeing was tasked by the government to find effective interventions for loneliness, of which one of the more prominent responses was the role of community interventions such as shared meals, which is a staple in any cohousing group.¹⁷ The findings of the Loneliness Inquiry, in response to the Building Better, Building Beautiful Commission, sought to loneliness-proof residential spaces, and the importance of a place "for people to 'bump into' one another".¹⁸ Or, if we return to *The Cohousing Handbook*, the role of "pedestrian pathways".

All of this research ultimately culminated in the report, commissioned by the Department for Levelling Up, Housing and Communities, 'Those Little Connections: Community-Led Housing and Loneliness'.

¹³ Department for Digital, Culture, Media and Sport, 'A Connected Society: A Strategy for Tackling Loneliness', *HM Government* [website], October 2018, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/936725/6.4882_DCMS_Loneliness_Strategy_web_Update_V2.pdf, accessed January 20th 2022, p. 7.

¹⁴ *Ibid*, p. 36.

¹⁵ *Op. cit.* K. Joplin, p.43.

¹⁶ McDonald, M., & Kulakiewicz, A., et al., 'Tackling Loneliness', *House of Commons Library* [website], June 2021, <https://researchbriefings.files.parliament.uk/documents/CBP-8514/CBP-8514.pdf>, accessed January 17th 2022 p. 30.

¹⁷ *Ibid.*, p. 31.

¹⁸ All-Party Parliamentary Group, 'A Connected Recovery', *British Red Cross* [website], March 2021, available at <https://www.redcross.org.uk/about-us/what-we-do/action-on-loneliness/all-party-parliamentary-group-on-loneliness-inquiry/a-connected-recovery>, accessed January 21st 2022. p.46.

Those Little Connections

This report, by the London School of Economics with support from the University of Bristol and Lancaster University, sought to study the link between community-led housing and loneliness which, prior to this report, was often cited by those in communities as a primary benefit but not yet “systemically studied”.¹⁹

The research was carried out through a survey which posed the question: Does community-led housing (and cohousing in particular) have an impact on loneliness? The results were clear: those involved in community projects were significantly less likely to feel lonely when compared with the results from the general public.²⁰ The study showed that respondents signalled a multitude of ways in which community-led housing tackles loneliness, with a positive impact being felt on both social loneliness (a deficit of social interaction) and emotional loneliness (lack of meaningful relationships):

Social loneliness improved by:

- Shared activities
- Spaces for social interaction
- Group support

Emotional loneliness improved by:

- Knowing others are around
- Shared purpose
- Looking out for other members

The report concludes by highlighting a number of recommendations that can be taken to replicate the results of the study elsewhere, including:

1. Support resident autonomy over building management
2. Promote spaces that encourage social interaction
3. Inclusivity and outreach: there are benefits to be had for those that may not even be aware of community-led projects or how to start their own
4. Include key aspects of community-led housing for non-community schemes and the wider housing sector e.g. promotion of shared space to build relationships
5. Improve data collection. It is understood that decisions should be made on evidence and, while this exists, it is often fragmented. The UK Community Land Trust Network currently maintains data, but there is no specific funding to maintain this. This is also true within Canada; while the Canadian Cohousing Network maintains a directory of groups, it is somewhat incomplete and would benefit from better resources, such as specific funding.
6. Calls for the government to renew funding sources to promote community-led housing, such as through further support to the Community-Led Housing Fund (more on this can be found in Chapter 5).

¹⁹ K. Scanlon et al, ‘Those little connections: Community-led housing and loneliness’, *London School of Economics and Political Science* [website], November 2021, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1035018/Loneliness_research_-_Those_little_connections_.pdf, accessed January 26th 2022, p. ii.

²⁰ Ibid, p. 28.

Ch. 3: Cohousing for Seniors

Cohousing groups can typically be divided into two predominant groups: intergenerational, and senior cohousing. Much of the research on loneliness focuses on older people, although it would be wrong to assume other age groups are not affected; The Office for National Statistics found that, in 2019/20, 16-24 year olds were the most likely to self-report as often/always feeling lonely.²¹ Nevertheless, seniors tend to be the focus due to a number of life events that may predispose them to loneliness, such as retirement, the loss of a partner, and ill health.



The demographic shift is present in both the UK and Canada. In **Scotland**, the number of people aged 75+ is forecast to increase by 82% from 2010 to 2035, and seniors will make up 30% of the population.²² Similarly, seniors will make up 25% of the Canadian population by the year 2030.²³ Furthermore, the Baby Boomer generation will not want to just ‘live out’ their days as their parents once did. They are far too engaged in civil society for this to case, and numerous groups have suggested a willingness to remain active into older age. While there are of course social and cultural differences between Canada and the United Kingdom, there are many similarities from which we can draw upon the UK’s experience.

There has been an acknowledgement across the UK that seniors should be able to age-in-place, for the benefit it provides to them as well as society as a whole. The Scottish government in particular aims to help people remain at home for as long as possible. Further, due to cuts in public spending, “marginal cuts” will have little impact: real, lasting change is needed.²⁴

To the Scottish government, this takes the form of both prevention, and including recipients of

public services to be central in the design of said services, largely as a result of the Christie Commission: a hugely influential report on the delivery of public services. It suggests a move away from a paternalistic, top-down approach often employed by government, and instead

²¹ Mcdonald (2021), p.9

²² APS Group Scotland, ‘Age, Home, and Community: A Strategy for Housing Scotland’s Older People: 2012 - 2021’, *Scottish Government*, November 2011, available at <https://www.gov.scot/publications/age-home-community-strategy-housing-scotlands-older-people-2012-2021/>, accessed January 28th 2022. p.9

²³ L. Pfeffer, ‘Questioning the Senior Cohousing Challenge: A Cross-Sector Analysis of Interviews with Leading Experts’, *Carleton University*, 2018, <https://curve.carleton.ca/06bc8ece-4e79-4f7f-8092-454084006734>, accessed January 26th, p. ii.

²⁴ APS Group Scotland (2011), p. 11.

ensure services are created with the individuals receiving them.²⁵ The general idea is that communities should provide their own solutions, and tensions can be found when local services are provided with broad strokes at the national level.²⁶ Evidence suggests that greater involvement of people in decisions about their life produces better, more sustainable outcomes. Further, the adage that prevention is better than cure is central to the Christie Commission, which found that up to 40% of all public spending is attributed to tackling ‘failure demand’ - demand which could have been avoided by earlier, preventative measures. Evidence to the Commission suggests that a collaborative approach between organizations and individuals/communities often provide the most desirable outcome (p. xiii).

Therefore, spending early, and in a preventative fashion, often yields the best long-term outcomes. The Health Accord for Newfoundland and Labrador found an ‘extreme divergence’ in social vs healthcare spending, and presents stark reading. Since 1980, expenditure on social services has risen by just 6%, whereas healthcare spending has increased by 232%.²⁷ The suggestion, very much in line with the findings of the Christie Commission, is to better support community organizations at an early stage, and take steps to develop age friendly communities.

Returning to the Scottish government’s wider strategy, it is estimated that approximately 3000 people over 65 receive more than 20 hours of paid care per week, while around 40,000 people over 65 provide more than 20 hours of unpaid care per week.²⁸ Cohousing thus positions itself in a unique space as it links the ability to age-in-place with informal care that many seniors across Scotland are already providing and would go some way in alleviating feelings of loneliness among carers: The Jo Cox Loneliness Commission found that eight out of ten carers have experienced loneliness as a result of looking after a loved one.²⁹ While the level of care on offer in cohousing is not, and should not, be comparable to professional or medical support, smaller tasks that can be shared have the benefit of taking away the onus from the carer and disperses it into the community.

This level of support is seen as significant for a number of individuals, not just seniors. It can be beneficial for those with children for whom to share their child-minding activities with.³⁰ A study into the wider benefits of cohousing, focusing on Bridport Cohousing, found support for those with learning difficulties. One resident stated that: “We’ve got loads of support, if anything happens... For my son there could come a point when the only people who will know him will be people who will be paid to know him, respite carers and things, and that’s not enough”.³¹

²⁵ Christie Campbell, ‘The Christie Commission’, *Scottish Government*, June 2011, available at <https://www.gov.scot/publications/commission-future-delivery-public-services/>, accessed January 15th 2022, p. 21

²⁶ *Ibid*, p.50.

²⁷ Health Accord NL, ‘Our Province, Our Health, Our Future, A 10-Year Transformation: The Summary’, *Health Accord for Newfoundland and Labrador*, February 2022, https://healthaccordnl.ca/wp-content/uploads/2022/02/HANL_Summary_Document_Web_Feb17-2022.pdf, accessed March 3rd 2022., p.3.

²⁸ APS Group (2011) p.14

²⁹ Koplín (2017) p. 9

³⁰ Scotthanson (2005), p. 15

³¹ J. Hudson et al, ‘The Wider Benefits of Cohousing: The case of Bridport’, *London School of Economics and Politics*, 2019, <https://www.housinglin.org.uk/assets/Resources/Housing/OtherOrganisation/The-wider-benefits-of-cohousing-The-case-of-Bridport.pdf>, accessed February 22nd 2022. p.16.

Cohousing has the potential to offer genuine support to a variety of individuals that may benefit from it. Research has found that those with health conditions are more likely to experience intense loneliness.³² Once again, this cannot substitute professional help, but it is not meant to; it provides ongoing, informal support that professional services may miss. This flexibility may help the vast majority of the older population that live at home, which is approximately 96% of Scots aged 65 and over.³³ While it is important to provide services and care for individuals that require immediate help, they account for a small fraction of the population. Given the statistics that highlight the somewhat ubiquitous nature of loneliness, it is likely that cohousing would help combat some of these problems for the 96% of older Scots that live at home. The report later calls for support for innovative housing models, and specifically references cohousing as a way for seniors to maintain independence.³⁴ They encourage choice for individuals that best suits their needs.

In **England**, there is now substantial depth to the cohousing literature, much of it from the government. In the report 'Housing for Older People needs National Strategy', central to the strategy is a wider availability of housing advice and information on the different types of housing available. The report suggested that "regular social interaction provided by cohousing guarded against loneliness and communal meals ensure that residents ate well" and that the government, in partnership with the UK Cohousing Network, should aid local planning authorities in working with cohousing groups through the planning system, which is oftentimes a difficult space to navigate.³⁵

The Housing our Aging Population Panel for Innovation (HAPPI) reports help to form some of the conversation here. These reports are by the all-party parliamentary group on housing and care for older people. Once again, attention is drawn to the increased interest in cohousing, and points to the New Ground Cohousing, or Older Women's Cohousing (OWCH), as a national success story.³⁶ Nevertheless, there are still a number of barriers due to little innovation and, according to Stephen Hill, sticking to "commissioning the known and knowable" (p.28). Hill also suggests that cohousing holds a place amongst the growing sharing economy, and "belongs on a continuum of new reciprocal relationships, especially in the provision of relational goods". Indeed, the importance of the sharing economy cannot be underestimated: PwC estimated an increase in global revenues were to expand to approximately \$335bn in 2025, from closer to \$15bn ten years prior.

The UK Cohousing Network has seen an expanded role in recent years and had previously made a submission to the Department of Communities and Local Government on the Housing for Older People Inquiry in 2017.³⁷ It highlights the need to focus on research on how to achieve well-being, and that individuals and communities alike will benefit. At the time, there was not enough integrated policy and funding for cohousing. One of the suggestions put

³² Van Woerden (2016), p.20

³³ APS Group (2011) p.12

³⁴ Ibid, p.72.

³⁵ Communities and Local Government Committee (2018), section 108.

³⁶ R. Best & J. Porteus, 'Housing Our Ageing Population: Positive Ideas 3', *HAPPI*, June 2016, https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Other_reports_and_guidance/HAPPI3_Report_2016.pdf, accessed January 28th 2022, p.28.

³⁷ UK Cohousing Network, 'Submission to Housing Older People Inquiry', *UK Cohousing Network*, March 2017, <https://cohousing.org.uk/wp-content/uploads/2017/03/Submission-to-housing-for-older-people-inquiry.pdf>, accessed February 20th 2022.

forward in the submission was the wider benefit of supporting senior cohousing: if seniors have housing options which will benefit them, they are more likely to leave current, often-under occupied homes which can then house others, most notably larger families. A House of Commons briefing paper found that, of households led by someone 65 or over, 55% had at least two spare bedrooms.³⁸ The all-party parliamentary group on housing and care for older people found that 8 million people aged over 60 (representing 7 million homes) were interested in 'rightsizing' if a desirable home was available.³⁹ Additionally, the National Housing Federation found similar results, and that people wish to stay in their own home. It should be noted however, that this did not necessarily refer to their current home, but as opposed to any form of institutionalized care, and preferably one where you can socialize and be feel included on your own terms.⁴⁰

Older people are generally looking for homes that are low maintenance, safe, affordable to heat, provide a secure community, and to be involved in the planning of it.⁴¹ In my interview with them, Hope Cohousing specifically referenced the rising cases of fuel poverty in the UK as a central reason to build better homes for older people. Homes that are easier maintain will permit for greater capacity to age-in-place, and it is important to do so before an individual hits a crisis point.⁴²

It should be reiterated, however, that all of this remains a choice. No one should be made to feel that they are unnecessarily occupying housing stock, nor to feel pressure to leave their home. Rather, education is needed so that individuals can see what options are available to them. Including cohousing as part of the conversation is a central way to do this, and to continue to remove barriers to points of entry. Nevertheless, there is still some wider societal benefit that should not be overlooked. As a result, public investment into innovative housing could be more cost-effective than focusing on investing into starter homes.

Much of what has been found in the UK can certainly resonate in **Canada**. As Canadians age, they are left with a few options regarding care. Those that are able to may hire a caregiver, while others less well-off will require some sort of government funded care. Long-term care (LTC) homes may be out of reach for some. In addition, the pandemic has exposed a number of shortcomings in LTC that need addressing, with a declining public perception of this institutionalized setting. The Canadian Medical Association found that, in a survey, 96% of respondents 65 and over would do all they can to avoid LTC homes, with a large number of respondents concerned about the mental health of occupants.⁴³ Furthermore, 83% believe that LTC homes are understaffed, and 78% believe staff are unpaid. The pandemic has exacerbated public concerns, not caused them, and faith in the capacity of government to respond is at an all-time low. Cohousing is uniquely placed in its ability to help people age in

³⁸ A. Lewis, 'Housing an ageing population: a reading list', *House of Commons Library*, June 2021, <https://researchbriefings.files.parliament.uk/documents/CBP-9239/CBP-9239.pdf>, accessed February 7th 2022, p. 4.

³⁹ R. Best, 'We need 'later homes' for older people, not just starter homes for the young', *The Guardian*, June 2016, <https://www.theguardian.com/housing-network/2016/jun/14/later-homes-older-starter-young-uk-housebuilding>, accessed February 17th.

⁴⁰ National Housing Federation, 'Breaking the mould: Re-visioning older people's housing', *National Housing Federation*, 2011, <https://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/Breaking-The-Mould.pdf>. p.14

⁴¹ APS Group (2011), p.18

⁴² Ibid, p. 39.

⁴³ National Institute on Ageing, 'Pandemic Perspectives on Long-Term Care: Insights from Canadians in Light of Covid-19', *Canadian Medical Association*, March 2021, <https://www.cma.ca/sites/default/files/pdf/Activities/National-Institute-on-Ageing-CMA-Report-EN.pdf>, accessed March 20th 2022, p. 7.

place, with levels of co-care offering an alternative to an institutionalized setting. It would also help to reduce government spending: In 2014, those 65 and over made up 16% of the population, but almost 46% of public health care spending was on this age group. Given the benefits of co-care, healthy and supportive communities, and impacts of loneliness on health, investment could provide an early opportunity for savings, rather than waiting to spend on failure demand. The Union of BC Municipalities also highlight the importance of early action, wherein an inadequate housing supply is a precursor to further societal problems, and is felt in all sectors from health, to justice, and beyond.⁴⁴ Furthermore, if the government is seen as lacking the ability to respond, cohousing provides an opportunity for people to take their aging into their own hands; efforts should be made to allow seniors to design the sort of care they want and need.

The significance of loneliness is made evident in the federal government’s publication, the ‘Social Isolation of Seniors: Volume 1’, whereupon it states that a diverse approach will be required, with a role for public, private, and non-profit sectors. The consequences of social isolation are vast: premature death, dementia, an increased cost in services, and likely to enter residential care sooner than their less-isolated counterparts. It is explicitly stated that “seniors and local residents can be involved in designing solutions for their own benefits”, and that there is a positive impact when they feel as though they are contributing to society (these feelings of belonging may diminish following retirement). It could also be argued that framing the future of seniors in a negative light might contribute to the feelings of loneliness and social isolation, when instead they should be viewed as a group capable of enriching the communities in which they live.⁴⁵ When combined with the UK government assertion that shared meals is effective at staving-off loneliness, some of the keystones of cohousing are described, and are almost calling out to be linked together in a synergistic approach.



There are a number of initiatives put forward in the name of social innovation to help combat loneliness in seniors, such as the Social Connections Program. These schemes rely upon “collaboration among traditional and non-traditional partners... to create accessible community services... [and] are also responding to the local need”. These are the words of the federal government, but these words need to be put into action.

There is a template through which to categorize each of the nominated schemes, and it is possible to adapt this template to fit a housing practice:

⁴⁴ Union of BC Municipalities, ‘A Home for Everyone: A Housing Strategy for British Columbians’, *Union of BC Municipalities*, January 2018, <https://www.ubcm.ca/sites/default/files/2021-08/UBCM%20Housing%20Strategy.pdf>, accessed March 3rd 2022, p.10.

⁴⁵ M. Critchlow & A. Moore, ‘Senior Cohousing How-To Guide’, *Canadian Senior Cohousing Society*, [no date], <https://communitycouncil.ca/wp-content/uploads/2020/01/HOW-TO-Create-New-Build-Cohousing-2016.pdf>, accessed March 5th 2022, p.13.

Community-Led Housing Hub

Purpose: To offer diverse housing models for seniors through increased awareness of cohousing, information, and routes to success

Type of community: All

Jurisdiction: Canada, all provinces

Target population: Seniors, initially, with scope to expand

Timeframe for the project: Ongoing

Organizations involved: Non-profit: Canadian Cohousing Network, other established cohousing groups. Municipalities for zoning support input, federal government: CMHC (or similar) for funding.

Project description: Community-led housing hub (perhaps with a focus on cohousing) to provide information, workshops to individuals and forming groups on how to build their own cohousing project. This can be advice on governing/decision-making structures for the group, recommendation for project managers/architects, and signposting for funding/further information.

Outcomes: Measured in number of people using service, number of communities set up as a result. Also increases civic participation, expanded social networks, awareness of diverse living options.

How core principles of social innovation influence the outcomes: Multi-level government input (municipal, federal particularly), involvement of non-profit groups and established communities. Provides a focus on prevention, local needs, and empowering seniors in the community to “be involved in designing solutions for their own benefit”.

Ch. 4: Custom and Self-Build (CSB)

If the prior discussion can be classed largely as the community side of cohousing, there is another side that is almost as important: that of the actual build. Cohousing without a building is just a community group. This other part of the equation has recently come to the fore, and is just as important for the cohousing movement in the UK, specifically here in reference to England.

This is as a result of the government's push towards home building and home ownership. Various schemes have been introduced such as the Help to Buy scheme in which would-be home owners only need a 5% down payment. Part of this push for home ownership, coupled with lofty ambitions for house building, has also seen support in policy circles for self-commissioned houses. It is seen as an under-utilized sector and is believed to hold the capacity to upscale self-build to provide thousands of additional dwellings each year. Typically this took the form of self-build on individual plots for single-family homes. However, there has since been an understanding that this can apply to group sites too. The housing market in the UK, and similarly in Canada, is "dominated by a small number of volume builders" and, in order to deliver greater housing numbers, we need to look elsewhere: to the government this can be partially achieved by using smaller sites of little interest to major builders, instead employing small and medium enterprises (SMEs).⁴⁶

The Right to Build legislation sought to scale up the number of self-built units through legal implementation. The legislation requires all local councils to maintain a register through which would-be home builders can submit an expression of interest. Councils must then find enough plots to meet this demand. It should be noted however, that there is no legal expectation of councils to find a plot to match your personal requirements, simply that plots are available.⁴⁷

Challenges have arisen in response to this legislation. Despite the National Custom Self Build Association finding that up to a third of the population is interested in commissioning their own house, as of 2020, only approximately 47,000 people were on the register. Some councils have created barriers to the register, such as charging a fee or requiring that applicants already have a mortgage in place (which is near impossible given that the parcel of land for them does not yet exist). It has been suggested that councils are artificially deflating a demand as it would otherwise suggest a demand that has not been met.⁴⁸

This needs to change. Richard Bacon MP has stated that we need a market in which customers matter and, as a result of lockdowns, the importance of where one lives is becoming increasingly important. Housing must be seen as an opportunity, not as a type of pollution, to create better, greener houses that meet people's needs.

The government has acknowledged that there are three primary barriers to growth in this sector:

⁴⁶ Department for Levelling Up, Housing & Communities, 'Self and custom build action plan', *Department for Levelling Up, Housing & Communities*, April 2021, <https://www.gov.uk/government/publications/self-and-custom-build-action-plan/self-and-custom-build-action-plan>.

⁴⁷ L. Davis & J. Woodfield, 'Right to Build: How Does it Help Self Builders Find Plots', *Homebuilding & Renovating*, October 2021, <https://www.homebuilding.co.uk/advice/right-to-build>, accessed March 4th 2022.

⁴⁸ Have We Got Planning News For You, 'Have We Got Planning News For You with Richard Bacon (S2 E12)', *Have We Got Planning News For You*, December 2020, <https://www.youtube.com/watch?v=yg-A47zWo6I>, accessed March 8th 2022.

1. Access to finance: Typically at higher rates and lower loan-to-value, which negatively affects those with little capital.
Response: Schemes such as Help to Build. Similar to the Community Housing fund.
2. Access to land: Not enough serviced plots available.
Response: Funding for authorities to release surplus brownfield land. Self-build and custom build legislation: register.
3. Expertise/knowledge gap: Wider knowledge base of self-build is low.
Response: National Custom and Self Build Association's (NaCSBA) Right to Build Taskforce was established to help local authorities, community groups and other organizations. This was initially funded by the Nationwide Foundation, but since 2020 has been funded by the government.



In response, Richard Bacon was tasked by Boris Johnson to review the current situation and establish a plan to scale up CSB across England. His findings and recommendations were published in 'House: How Putting Customers In Charge Can Change Everything', otherwise known as the Bacon Review.

The Bacon Review⁴⁹

While much of the review deals with the entire spectrum of CSB, this report will largely be focusing on the community-led housing aspects, and any wider information that retains relevance. Just 40 years ago, SME building firms were responsible for two-thirds of all homes. Now that figure is closer to just 12%. One of the primary reasons for this is that it is harder than ever to navigate the increasing complex world of planning rules. It is an expensive, time-consuming process that smaller businesses cannot afford to carry their projects. This results in a less responsive market. We currently have a huge opportunity to rebuild our lived environment, but "it would be a form of lunacy to imagine that this can be done from the top down" (p.22); rather, the opportunities must be given to the smallest denominator.

Part of the problem is that local planning authorities may be more tempted to talk with a few large developers instead of timely engagement with lots of individuals or groups. As such, the

⁴⁹ R. Bacon, 'House: How putting customers in charge can change everything', *Ministry of Housing, Communities & Local Government*, August 2021, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1013928/Bacon_Review.pdf, accessed February 18th 2022.

review recommends that more land should be brought forward for groups. Typically, publicly-owned assets cannot be sold for ‘less than best value’, but there is much debate about what exactly this means.

Less than best.

Part of the debate in releasing government assets (land or buildings) is in determining that asset’s worth. ‘Best value’ is often thought of in a financial aspect, but this can be a very limiting definition. In 2008, the Treasury stated that “Councils do not own land for its own sake or to make profits. Assets are held for pursuing policy objectives”. Financial gain can of course be used to pursue policy, but perhaps these assets hold further value in their public use.⁵⁰

The National Policy Planning Framework specifically focuses on the pillars of social, economical, and environment policy when making decisions. The varied approaches in valuations are defined by the Royal Institution of Chartered Surveyor’s Valuation Professional Standards, which includes equitable value: this highlights the assessment of the price as fair between two parties considering the advantages or disadvantages each party will gain from the transaction.⁵¹ In terms of community-led housing, if a group and a planning authority wish to undertake a task which is mutually beneficial, then equitable value seems a much more appropriate measure. In Wales, the Wellbeing of Future Generations Act 2015 seeks to safeguard assets for this purpose, and not to just reflect on current land and market conditions.

Part of the problem is that what land does come forward can often only be financed by the largest of developers, resulting in very little competition. This stands in stark contrast to almost every other industry, in which customer choice informs the product; in housing, for most the largest financial commitment an individual can make, the product informs the choice. CSB can be largely grouped into three categories:

1. Individual self-build homes
2. Small custom build developments (clusters of housing units)
3. Custom build developments within larger sites (attractive as it reduces price per unit, but lots of challenges here such as sharing a construction site amongst multiple firms.

The Review highlights that small custom build developments especially have “significant potential to grow” (p.63).

Surveys have found that up to one third of the population is interested in commissioning their own house which, based on the approximate 1.1 million housing transactions per year, translates to around 360,000 homes per year (although these figures are not directly transferable as other factors are in play such as the assumption that self-build is higher risk,

⁵⁰ S. Hill, ‘Less Than Best Consideration... more than a little confusing’, *ACES Terrier*, Summer 2021, <https://aces.org.uk/wp-content/uploads/2021/07/2021-Summer-Terrier2.pdf>, accessed March 12th 2022. p. 32

⁵¹ Charli, ‘Considerations and valuations for community-led housing’, *Future of London*, June 2019, <https://www.futureoflondon.org.uk/2019/06/21/considerations-and-valuations-clh/>, accessed February 10th 2022.

despite having a lower default rate than conventional mortgages). In reality, the self-build sector makes up closer to 10,000 units per year, although no reliable data exists to capture all of this information, which is in itself a huge problem.

It is acknowledged that access to land is the biggest challenge to cohousing groups. This is a difficulty faced by the market as a whole, but even more so to those seeking to build diverse housing options, typically community groups. Planning permission is slow, expensive, and geared towards the big developers: huge demands on planning departments across the country have resulted in a ‘tick-box’ approach to planning permission. Homes England has a commitment to housing diversity that simply has not manifested itself, and has instead focused purely on dwelling construction as quickly as possible. As such, the top 10% of building firms control 44% of the total housing output.

The planning system is often tedious and drawn out, with each application effectively decided on a case-by-case basis. This creates uncertainty until the last, which means there is an incentive to avoid innovation. A government white paper, *Planning for the Future*, stated that a change in personnel on the planning authority is one of the greatest challenges to developers, which suggests that the system is too reliant on the inclinations of an individual at a given time.⁵² As such, it is the case that smaller groups often feel they cannot proceed unless they feel almost certain that they will be successful.

Additionality:

Ultimately, the goal is to create a wider selection of housing options and fill in the gaps in a missing market, not to displace current numbers. Greater choice in the market will thus reflect ‘additionality’ i.e. housing that would not otherwise be built. New policy guidelines require local authorities to assess demand for CSB, which could mean allocating plots of land *in addition* to what was already planned for other housing types, such as through CSB exception sites. In addition, people are more likely to oppose new builds if they feel they are not well-designed, with the opposite also holding true. One of the reasons why cohousing projects tend to be expensive is the high level of design that goes into them, as the vast majority in both the UK and Canada aim to incorporate at least some element of sustainability, often to PassivHaus standards, which fits the criteria of ‘well-designed’.



Further, perhaps by imposing a ‘local connection’ test to the plot might invoke support for developments. Indeed, *Planning for the Future* found that just 7% of the public trusts their local council to make decisions about large scale developments that will be good for their local area.⁵³ A ChamberlainWalker report for Mid-Devon Council (commissioned by the Right to Build Taskforce) in 2019 found that CSB developments spend £45 locally for every £100 of

⁵² Ministry of Housing, Communities & Local Government, ‘*Planning for the Future*’, *Ministry of Housing, Communities & Local Government*, August 2020, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/958420/MHCLG-Planning-Consultation.pdf, accessed February 24th 2022, p.13.

⁵³ *Ibid*, p.12.

build costs, compared to just £22 by large house builders (p.99). The utilization of SMEs thus has the further benefit of helping to stimulate the local economy, further strengthening local support.

Recommendations:

The report sought to provide recommendations for the way forward having taken all of this into account, and some of those most pertinent to supporting community-led housing are as follows.

1. Targeted funding to support growth of community-led housing hubs, and to reinforce the strength they have already demonstrated.
2. Make community-led housing a central part of the Affordable Homes Programme, with predictable long-term financing, “to empower low income and often marginalized people to become part of the solution to their own problems” (p.14.)
3. Create a Small Sites Programme as a new umbrella grouping for sites often overlooked by housing associations, ensuring a wide range of participants have access to the sites, creating the much-needed additionality as previously discussed.
4. Offer repayable loan finance to charitable organizations that can help set groups up for success.
5. Raise awareness of other housing models.
6. Greater sharing of key data between landowners and people on registers, with the help to facilitate relationship building. This will be achieved through ongoing support to local authorities.

Ch. 5: Community Housing Fund & Hubs

While cohousing had somewhat secured itself in the national conversation, real world support was, until about five years ago, somewhat lacking. The efforts made to receive recognition for cohousing should not be dismissed, as it was this push towards advocacy and education that led to policy implementation. Throughout my interviews and research, one specific resource was cited as a huge help: The Community Housing Fund.⁵⁴

This was a programme launched by the government of England in 2016 to the tune of £60m per year primarily in order to support community groups through the later predevelopment phase. This was in order to empower local communities to play a role in solving local housing problems. This funding was reduced after the onset of the pandemic to £4m per year, but there have been calls to expand the scope to its previous form.

The objectives of the fund are to:⁵⁵

1. Increase housing supply in England by increasing the number of additional homes delivered by the community-led housing sector;
2. Provide housing that is affordable at local income levels and remains so in perpetuity;
3. Deliver a lasting legacy for the community-led housing sector in the form of an effective and financially self-sustaining body of expertise within the house building industry in England.

Funding is open to community land trusts, co-operatives, cohousing groups, and other housing types that fit the criteria. Many of the groups that I had spoken to cited this as a central to early success. It can be difficult for groups to get started due to the early financial commitment being at risk, which prioritizes wealthier individuals and is a huge barrier to entry to those from other backgrounds. As such, this seed funding acts as an equalizer, providing opportunities for a wider range of people. Community should not become a benefit of wealth. There is still strict criteria to fulfil in order to be awarded these funds, such as plans that the project is financially feasible.

In my interview with Halton Senior Cohousing, they stated that it was used for, among other expenses, covering architect fees and a feasibility study. The funding was approved on the commitment to build 30% of the total dwellings as affordable units. The feasibility study suggested this could be done. Initially the group hoped to build two for social rent costs, and 4 reduced market value, but they could not fund the rentals. As such, 6 reduced market value units were built at 30% less than market, and to remain as such in perpetuity.

Some groups, notably Bridport, were able to secure second-stage funding which would provide some financial backing in the construction phase, but most groups saw success from the first stage. There are a number of financial lenders who have shown a great willingness to support cohousing groups, so construction funding from the government is not always a necessity.

This funding has been a success, being celebrated by various groups that I had spoken to, the Bacon Review, and numerous reports calling for its extension. Perhaps given that it is a relatively new source of funding (only 4 years prior to the pandemic) there is little in the way of

⁵⁴ Community Led Homes, 'Community Housing Fund Revenue Programme 2021/22 Prospectus', *Ministry of Housing, Communities and Local Government*, 2021, <https://www.communityledhomes.org.uk/sites/default/files/inline-files/CHF%20Prospectus%20V3%2023.09.pdf>, accessed January 8th 2022.

⁵⁵ Homes England, 'Community Housing Fund Prospectus', *Homes England*, July 2018, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/772919/CHF_prospectus_-_FINAL_updated_16.1.19.pdf, accessed February 12th 2022.

a direct evaluation, although Nationwide Building Society did undertake research into the assessment of value for money of community-led housing in England, ultimately finding that the benefits far outweigh public investment.⁵⁶ One of the key measurements of this success rests in the capacity of community-led housing to provide additionality, and find spaces to provide homes that other methods of delivery would not. The report found that, over a ten-year horizon, when factoring in health benefits, each every £1 of public support delivers a benefit of £2.70. This does not always have to be provided in the form of direct financing. Rather, one of the primary methods of reducing the barrier to entry is to permit groups to access land at below market rates.

One of the oft-understated benefits is the cumulative gain that can be achieved with funding. Established community housing groups typically provide support and advice to other groups. Certainly, the likes of Halton Cohousing relied upon the prior experience of Lancaster Cohousing, and a number of groups have committed to sharing their expertise, such as LILAC, New Ground, and Hope among others. This knock-on effect has the benefit of delivering 'additional' additional homes for compound gains, and also to provide amenities to local communities. Ultimately it found that, while loans provide the bulk of funding, grants are critical in the early phases of development.

A similar type of funding, the National Community Land Trust Network Start Up Fund (2008-18), published an evaluation in March 2020. Overall it was seen as a success, and fulfilled a number of similar functions to the Community Housing Fund, including start-up funding and technical advice.⁵⁷ 81% of respondents agreed that the fund was critical to their success, as well as the “knowledge acquisition, credibility, and legitimization” of their project. Further, for many at the time, it was significant due to being the only support of its kind at the time. In total, £711,000 was distributed to over 200 groups, with 367 homes being built at time of publication and over 3000 in the pipeline. In total, this would equate to £211 per dwelling.

Regional Housing Hubs

In addition to funding, a number of institutional support mechanisms have been introduced.⁵⁸ Community Housing Hubs have been set up across the country and act as a knowledge base for groups interesting in community housing. They are able to advise on matters that a number of groups have found to be useful. It is an opportunity to receive both expertise and community support as groups often have individuals working together to explore topics, drawing on a wider knowledge base.

In Powys county, Wales, this was taken one step further with the introduction of a Cohousing Officer position, due to collaboration between Powys County Council and the Wales Co-operative Centre. The driving force behind it was an individual on the council with prior knowledge of cohousing. I was fortunate enough to meet with Allan Shepherd and discuss the role with him. It consisted of a 12-month term working two-and-a-half days per week, and was financed by the Integrated Care Fund. Unfortunately, the whole term was not completed before

⁵⁶ G. Colquhoun, 'Housing by the community, for the community: An assessment of the value for money of community led housing in England', *Capital Economics*, September 2020, <https://nationwidefoundation.org.uk/wp-content/uploads/2020/09/999-final-report-capital-economics-housing-by-the-community-for-the-community-sept-2020.pdf>, accessed March 7th 2022.

⁵⁷ H. Lawson, 'An Evaluation of the CLT Start Up Fund 2008-2018', *National CLT Network*, March 2020, <https://www.communitylandtrusts.org.uk/wp-content/uploads/2021/08/Start-Up-Fund-Evaluation.pdf>, accessed March 8th 2022. p.17

⁵⁸ Hudson (2019), p.4

lockdowns were introduced, so the role perhaps did not quite achieve its full capacity. Nevertheless, there was certainly some success to be attributed to it.⁵⁹

Integrated Care Fund

Funded by the Welsh government, this revenue stream sought cross-sector collaboration between social services, health, housing, the third sector and independent providers. When first established in 2014, it was primarily to support older people avoid hospital admission, or inappropriate admission to residential care.

Powys is, by far, the largest county in Wales. It is a rural area with a widely dispersed, older, population, so they wanted to explore the possibility of bringing people together in older age. Part of the housing stock in Wales is made up of 'extra care'. This holds some aspects in common with cohousing, such as shared resources and community building, but differs in that there is no form of self-government. Most capital funding and land tends to go to these projects. There is an acknowledgement about the benefits of cohousing, but no real muscle behind it.



One of the reasons why the role was so important is that there is little in terms of central, organized funding for community groups when compared with England and Scotland, so outreach and education were primary. The daily tasks consisted of meeting with community groups, such as dementia groups, and other that perhaps have not thought about cohousing in-depth. As experienced elsewhere, Allan found that the biggest issues were access to land, finances, and a gap in the knowledge base. Similarly to Canada, cohousing in Wales does not

⁵⁹ Wales Audit Office, 'Integrated Care Fund', *Wales Audit Office*, July 2019, https://www.audit.wales/sites/default/files/integrated-care-fund-report-eng_11.pdf, accessed February 23rd 2022.

always seem supportive of groups that lack the equity to buy in. Registered Social Landlords can access government grants for social housing, but there is little funding for groups outside of this. Further, the group loses some of its autonomy as there is criteria set by the association that needs to be met. Any funding that may be presented is often short-term and, given the community-building and often consensus making that is so necessary in cohousing, the timelines often do not match.

More than just funding, central to the resources needed to maintain this position is policy buy-in from senior leaders and support from local authorities. The policy framework in Wales is geared towards supporting social housing, so community housing is often not prioritized. This could change however, as there is a generation of people aging now that do not want the same as what happened to their parents. Part of the problem is that people are too often seen as being “well enough”, as per the 96% of older Scots that live in their home without aid. If you do not have children, do not suffer from an illness, or classify as a very particular form of low-income, you may not be deemed as suitable to receive help. Thus far, despite a lot of support, noise, and signposting, there is little implementation. Some land was potentially being set aside by the council, in a similar fashion to the CSB exception sites mentioned in the Bacon Review, but the impact of the pandemic put it on hold. As such, groups typically struggle with land access and to compete with larger developers. Unlike England, there is no formal system to register interest so there is an incomplete data set on who might even be interested in pursuing this. Furthermore, the concept of best value once again appears and in Wales this has typically referred to financial gain.

Overall, cohousing in Wales face many of the same barriers seen elsewhere. Roles such as this of a cohousing officer works well to educate planning authorities and community groups alike, acting as a focal point for partnerships. Ultimately the role of the local council and the planning system remains one of the toughest obstacles to overcome. As Allan Shepherd states, “a lot depends on where the eyes of the policy makers are”. This holds true for both national and local levels of government.

Ch. 6: Ecosystem & Innovation

All of the aforementioned factors such as national policy, local planning, and funding streams, make up part of the wider landscape in which cohousing exists in the UK. Arguably its greatest strength, and where we will see an acceleration of projects, is in the ecosystem set up to support cohousing. While each endeavour is unique, defined by its residents, there is something of a structure to follow, without having to reinvent the wheel for every project. Cohousing groups typically take a number of years to form, but should not again face the almost two-decade timeline of New Ground Cohousing.

Local Councils

No true discussion of cohousing can take place without covering the important role that local councils and planning authorities play. Katie McCamant suggests that there is little municipal support for groups on offer in North America.⁶⁰ In the UK this is not necessarily true. While planning authorities can certainly be challenging, they are also instrumental in ensuring that communities have come to fruition. In the face of multiple challenges (that take years to overcome) it is often stated that a cohousing group needs a 'burning soul' to keep the project going through hardships. However, it could be argued that a similar burning soul, or a champion, is needed on the local council to ensure success.

Hope Cohousing said that the help of their council, with one individual in particular, was pivotal to the project and they strongly supported it. This included a grant from the authority for the purchase price of the land, and a reduction in the price of the land to match. Given that this project is to provide affordable rentals in perpetuity, it could not have been funded by private finance. Further, Halton Cohousing found a very supportive council due to the overwhelming success of Lancaster Cohousing (a fully established community in very close proximity).

This responsibility for community-led housing has been agreed upon by a number of councils across England, most notably the Co-operative Councils' Innovation Network (CCIN), a group of 22 local authorities with a commitment to co-operative principles, regardless of political affiliation.⁶¹ This acts as an information-sharing base whereby other councils can see how to support community groups.

The main reasons listed for why local authorities should support community-led housing is as follows:

1. It improves housing supply and provides permanently affordable housing
2. Support regeneration and returning empty homes to use
3. Empower communities to be self-sufficient
4. Involve local residents in their housing needs

A number of recommendations are put forward as to how authorities can enable CLH:

- Policy environment supportive of CLH. The Community Housing Fund is the clearest demonstration of support.
- Land made available through planning policy e.g. exception sites. Also planning documents should clearly state what is required of CLH projects. Mosaic Village, Calgary, also found this

⁶⁰ Canadian Cohousing Network, 'Katie McCamant's webinar "From Dream to Reality" (Jan 2022) with Q&A', *Canadian Cohousing Network*, March 2022, <https://www.youtube.com/watch?v=3b0hT3D031Q>, accessed March 22nd 2022.

⁶¹ Croydon Council, 'Community-Led Housing: A Key Role for Local Authorities', *Co-operative Councils Innovation Network*, November 2017, <https://www.communityledhomes.org.uk/sites/default/files/resources/files/2018-09/community-led-housing-key-role-local-authorities.pdf>, accessed March 2nd 2022.

to be frustrating: a lengthy application was returned due to not meeting particular criteria that was not clear from the outset.

- Land made available through sale or asset transfer, particularly that which may not be of interest to larger developers, and may not be utilized by the public or private sectors alone. Further, authorities with low housing demand may find it beneficial to transfer empty properties to CLH groups at reduced rates (otherwise known as ‘peppercorn rent’) in order to reinvigorate communities. Further, there is a lack of clear guidance, as we have seen, for how council land should be appraised.
- One unique form of support is in the distribution of Revolving Loan Funds, where Cornwall Council has achieved success. This fund has helped five community land trusts build affordable homes, with updates more recently to include rental units too. The fund started at £1m but has since increased its purse to £4m.⁶² It should be emphasized that this fund works best as just part of a local authority’s work with community-led housing groups, and it runs in parallel with a housing hub.

Overall, there are many examples of good practice to share, so it must be made easy for stakeholders to access this information.

Funding

As previously discussed, there exists funding options for groups across the UK. While the most commonly accessed is perhaps the Community Housing Fund, groups have found other support for predevelopment costs. Beyond this, there is also a developing network of financial lending available to cohousing communities. The vast majority of groups that I had spoken to, or researched, that applied for construction financing did so through either Ecology Building Society or Triodos Bank. Indeed, some cohousing groups mentioned that they did not approach traditional lenders as it would be seen as a waste of time.

Building Societies

When discussing cohousing options within the UK, a thorough conversation cannot be had without the mention of building societies. They are financial lenders that are owned by their members, and so while they are similar to banks in some regards, they are a distinct type of organization. Two of the most significant in relation to cohousing in the UK are Nationwide and Ecology. Throughout my interviews a huge number of groups mentioned that they chose Ecology as their lender of choice due to their commitment to sustainability. Nationwide occupies an important, albeit somewhat different, role. Nationwide often offers grants for research proposals and occupy a voice with the national government, engaging on policy issues.

Both Ecology Building Society and Triodos Bank have a commitment to lending to projects with sustainable outcomes. Halton Senior Cohousing found Ecology to be a willing partner due to their history of lending to cohousing groups, and they offered the group a lot of advice and showed a willingness to work through difficulties with them. Further, Ecology offers slightly lower mortgage rates for buildings that are rated to PassivHaus standard. Arguably the closest type of financial lender in Canada is VanCity Credit Union in BC, but they cannot compare to the scale and prior experience of Triodos and Ecology.

⁶² Cornwall Council, ‘Community Land Trust Revolving Loan Fund’, *Cornwall Council*, October 2021, <https://www.cornwall.gov.uk/housing/affordable-housing/community-land-trust-revolving-loan-fund/>, accessed January 27th 2022.

Role of Other Cohousing Communities

A huge part of the growth in the UK can be attributed to existing groups. As groups form they begin to build a knowledge base and often share this with new communities; in some cases it can be pivotal to the awarding of public grants. LILAC and New Ground Cohousing in particular are inundated with information requests, and Halton Senior Cohousing were grateful for the use of Lancaster's facilities when compiling their plan: they used the social room as a meeting place and were able to hold a number of workshops there. Similarly, the project manager of Lancaster also worked with Halton, and their prior experience helped streamline the process. Lancaster City's Council Housing Strategy found that 11% of respondents to a survey expressed an interest in cohousing, with suggestions that this was partly due to the success of the existing cohousing community.

UK Cohousing Network

Following on from the importance of communities in sharing information, much of this is done through the UK Cohousing Network (UKCN). We have already seen some of their impact with their submission to the Department of Communities and Local Government on the Housing For Older People Inquiry. Further, they are a central resource for groups to come together to find information. Some of their additional work includes releasing a monthly newsletter to update the wider cohousing community, advisory roles, such as on LSE's 'Those Little Connections' report, an active social media presence to engage with interested parties, and a plan to increase its role as a facilitator between groups in a match-making exercise.⁶³

Arguably their greatest contribution so far is the creation of their Practical Guide to Cohousing. This is a step by step guide as to how to approach the entire process, with considerations on Group, Site, Plan, Build, Live, Design, and Finance. A number of groups in Canada have said that a similar resource here would be an invaluable source of information. However, the UK has a more mature ecosystem from which to advise groups. Nevertheless, individual membership to the UKCN (necessary for the guide) is only £6 per month: this small figure means that it is a resource available to almost everyone at a very low cost, and provides a point of entry before taking on the financial commitment needed to employ professionals.

Professionals

Wrigleys Solicitors

The nature of the planning system is complex at the best of times, even for what can be described as a simple project. For cohousing, the complexity increases by some degree, which is where the help of professionals can be vital. In the UK, Wrigleys solicitors have worked with a number of cohousing groups, such as Laughton Lodge, LILAC, Five Rivers, Lancaster, Cannock Mill, and On The Brink. This familiarity with cohousing has seen a mutual increase in knowledge, and groups can be sure that they are dealing with legal professionals very comfortable working with groups. One partner has even decided to embark on their own cohousing community. They were integral in developing the Mutual Home Ownership Scheme (MHOS) that has attracted substantial interest, and continue to provide up to date advice such as on how to make cohousing groups more attractive to financial lenders.⁶⁴

TOWN (developer)

They are a forward thinking, sustainable company who describe themselves as "a profit-with-

⁶³ UK Cohousing Network, 'Consultancy and research', *UK Cohousing Network*, [no date], <https://cohousing.org.uk/consultancy-and-research/>, accessed March 15th 2022.

⁶⁴ Wrigleys Solicitors, 'Cohousing mortgages', *Wrigleys Solicitors*, March 2022, <https://www.wrigleys.co.uk/news/community-led-housing/cohousing-mortgages/>, accessed March 18th 2022.

purpose” company.⁶⁵ Arguably TOWN’s most famous project is Marmalade Lane Cohousing in Cambridge, a stunning example of a cohousing development. Intrigued by what the group was trying to achieve, TOWN front-funded Marmalade Lane, reducing much of the financial risk to the community. Since completion of Marmalade Lane, Town are now working with other groups, including Still Green, Angel Yard, Sussex, and Cohousing Upon Tyne (CoHUT). Further, they maintain a list of individuals interested in future cohousing developments, with a specific focus on particular geographical areas. There can certainly be some apprehension when working with a developer instead of a group acting as one themselves, but TOWN have shown a willingness to work closely with communities, and understand the nuances of cohousing and the decision-making process. The benefit to the developer is that cohousing is a very particular type of intentional community, so the vast majority of units are already sold, reducing the time and cost of marketing. At the time of completion of Marmalade Lane, 30 out of 42 units were sold.

Innovation & Diversity

Part of the UK’s recent success in cohousing can be attributed to an increasingly supportive environment towards innovation. As previously discussed, there has been some difficulty here as planning departments may have a tendency to permit ‘typical’ developments, with most financial lenders opting out of supporting these groups. Nevertheless, the growing ecosystem of cohousing development in the UK does lend support to new groups, particularly with the support of:

- Developers: TOWN
- Experienced legal professionals: Wrigleys
- Financial lenders: Ecology and Triodos
- Support from existing groups: Lancaster to Halton
- Partnerships with Housing Associations: Bridport, Hothouse, New Ground/OWCH
- When supportive, the integral role of forward-thinking councils: Hope, Marmalade Lane

As described, there are a number of supportive factors that see cohousing as an *opportunity to meet a community’s needs* rather than just as a challenging group of individuals, which helps to support innovation and diversity. Indeed, the varying ownership models are a prime example of diversity. At one end of the spectrum sits outright sale, such as with Copper Lane. Leasehold ownership is one of the most common with a number of successful groups employing this method, including New Ground, Marmalade Lane, and Forgebank among others. Mutual Home Ownership, such as used by LILAC (discussed below) is unique in its application and has received a significant amount of interest from other groups. Further, some, such as Bridport and Threshold, have partnered with housing associations to provide mixed tenure communities, offering affordable and social rents to ensure that cohousing is available to all.

It should be noted that none of these projects were ‘easy’ or quick to establish but, more importantly, the individuals who founded these communities found support to make their goals a reality. There is no one-size-fits-all approach to cohousing, which by its very nature is one of



⁶⁵ Town, <https://www.wearetown.co.uk>, accessed March 2nd 2022.

its most attractive qualities: communities can create whatever best suits their need. It is a move away from the paternalistic, top-down approach to housing, and instills what the Scottish government calls ‘co-production’, which is defined as “doing with, rather than doing to, communities”.⁶⁶ While earlier groups faced extended timelines, such as New Ground’s *eighteen* year project, there is certainly a more supportive, organized environment for groups to work with. This is not to say that would-be cohousing communities in the UK always find receptive attitudes, particularly when compared with the likes of continental Europe, but there is semblance of a basic structure to follow and a directory of professional help for groups to carve their own path.

Mutual Home Ownership Society

A Mutual Home Ownership Society is a perfect example of what can be achieved with innovation and support (and, admittedly, a lot of determination). LILAC, or Low Impact Living Affordable Community, is as the name suggests: a way to live sustainably both in terms of our impact on the environment and in response to an out-of-control housing market. While few would argue against prioritizing housing for those most in need, there are huge segments of the population, the intermediate market, that may not be reliant on government subsidies but are still priced out of home ownership. Yet again we are returning to the concept of those who are deemed ‘well enough’ as being forgotten. The risk this runs is that, as incomes and prices continue to diverge, we will end up with a larger number of those in greater need. Former Chief Planner of the City of Toronto, Jennifer Keesmaat, highlighted the problem as lack of housing affordability does not just affect individuals without a job, but even those who are fully employed. The government focus on those most in need is “a moral necessity”, but diversity in planning cannot be ignored; we should be able to tackle issues across the housing continuum, not just those at the extreme end.⁶⁷ This view is echoed within the Canadian National Housing Strategy, as it looks to address issues facing a plethora of housing and homeownership options.⁶⁸

MHOS is, as defined by LILAC resident Paul Chatterton, “affordable within parameters”.⁶⁹ It is a form of collective ownership that permits members to accumulate equity shares in a co-operative society.⁷⁰ All assets and debts are owned by the Society. Shares can be purchased up front (like a deposit for a home) and accumulated as part of a monthly ‘rent’. The method of payment can vary between schemes. For example, in LILAC households pay 35% of their income each month, whereas at Quaggy (where there are only 6 tenancies compared to Lilac’s 20) monthly payments are indexed to one-third of average incomes in the borough.

MHOS is not specifically defined by affordability: cost of land and construction is still market-based. Furthermore, LILAC requires a 10% deposit and the scheme rests upon a mix of incomes. There is a degree of flexibility allowed here as finances can be moved around, but total incomes cannot be below the rate at which loans need to be paid back. It should be

⁶⁶ Van Woerden (2016), p. 12.

⁶⁷ Pfeffer (2018), p. 24

⁶⁸ National Housing Strategy, ‘A Place to Call Home’, *Government of Canada*, November 2017, <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy>, accessed March 5th 2022, p.22.

⁶⁹ P. Chatterton, ‘Mutual home ownership: A new route for permanently affordable housing’, *University of Leeds*, July 2018, <http://lilac.coop/wp-content/uploads/2018/07/briefing-note-Mutual-home-ownership.pdf>, accessed March 1st 2022, p.3

⁷⁰ Community Led Housing London, ‘Introduction to Mutual Home Ownership Societies (MHOS)’, *Community Led Housing London*, July 2020, <https://www.communityledhousing.london/wp-content/uploads/2020/07/CLHLondon-MHOS.pdf>, accessed March 1st 2022.

clarified that this is not a form of income-sharing, but the mutual nature of the scheme permits lower-income individuals to still take part. The goal is not ‘affordable’ in terms of social rents, but to create sustainability, a degree of affordability in perpetuity, and to de-commodify housing. It has been shown that LILAC has remained more affordable, and less subject to market forces, than other housing in the area: in 2013, apartments at LILAC were around £3,500 more expensive than comparable units, but by 2019 there were around £21,000 cheaper. When comparing 3 bed homes since 2019 (the report was written in July 2021) Lilac’s price has increased by £21,400, but nearby homes have increased by £73,000.⁷¹ Further, running costs of the dwellings are significantly cheaper: approximately 1% of income vs 4.9% for private renters, and 8.3% for mortgagors (based on the same income). Therefore, while LILAC is sustainable due to the numerous environmentally-friendly features, it finds further sustainability by not being subject to market volatility.

It is a simple idea but requires complex equations: LILAC worked with a software developer in order to engineer an appropriate programme that would help clarify exactly what incomes were needed. Wrigleys Solicitors are seeking to modify the model in order to ensure that it can be replicated. Nevertheless, it provides a prime example of the sort of innovation that is occurring in the UK, receiving much professional attention. The UK has taken quite some time to get there, but there is now a slowly growing acceptance of the need for innovation within housing, and has made a lot of progress in diversification of housing models and tenures.

Community Land Trusts

A Community Land Trust is a nonprofit organization that aims to acquire land in the interests of a community, typically for the provision of affordable housing in perpetuity. Although a relatively young movement in the UK, there now exists over 500 CLTs in various stages of development across England and Wales.⁷²

Bridport decided that they would form a Community Land Trust in order to ensure affordability at 80% of market rates. Lowfield Green will use an MHOS model on land that it plans to lease from CLT YorSpace. Sussex Cohousing is working closely with Brighton and Hove Community Land Trust to provide affordable housing, as current house price to income ratio in Brighton is 13:1. They have set out a belief, echoed in many other conversations, that public land should be used for the public good. Swansea Cohousing and Nottingham Cohousing are also looking at forming a CLT or to partner with one. It has been suggested that they are now almost a mainstream concept given their success and ubiquity in parts of the UK.⁷³

⁷¹ Lilac Learning Team, ‘Living in Lilac: Assessing the first Mutual Home Ownership Society in enabling sustainable living’, *LILAC*, July 2021, <http://lilac.coop/wp-content/uploads/2021/07/Lilac-Impact-July-2021.pdf>, accessed March 2nd 2022. p.8

⁷² Community Land Trust Network, ‘What is a Community Land Trust?’, *Community Land Trust Network*, [no date], <https://www.communitylandtrusts.org.uk/about-clts/what-is-a-community-land-trust-clt/>, accessed March 4th 2022.

⁷³ Hudson (2019), p.13.

Ch. 7: Recommendations

The largest challenges cited by cohousing communities can largely be summarized as: access to land, financing, complex planning systems, and an unsupportive policy context. Below are a number of recommendations based on experiences in the UK and modified to fit the current climate within Canada:

Challenge:

Access to land: Typically difficult for groups to be able to compete with established companies.

Response:

1. One of the responses is to create exception sites that would not typically be suitable for larger developers, or areas that would not be utilized by either the private or public sectors alone. Cohousing groups are often willing to put the time and effort into making a plot work.
2. Ideas of best value should be re-examined to see how it aligns with council policy and strategic direction, which may unlock sites for community use. Assets can be transferred to community groups with decisions based on more than just the financial valuation. Given the unprecedented increase in home prices, and the importance of home being more prevalent than ever, other considerations must surely be taken into account. Should it be the case that no financial discount can be applied, perhaps a deferred payment option should be considered. Community Land Trusts are underpinned by the idea that public land should provide a public benefit, and the transfer of assets to a group that would act as a guarantor for the community would ensure that this is seen as providing an everlasting community benefit.
3. Importantly, land released for community housing should provide net additional homes, and not to be seen as anti-competition: diverse housing stock means that one type of housing is not replacing another. Land released for community homes should be providing additionality, that is to increase the total housing stock, not substituting.
4. Government could also provide finances for local authorities to release land for community groups. Local authorities must not be seen as antagonistic body. Just like would-be cohousing communities, they too are subject to budget constraints. Therefore, financial support from a provincial or federal source on the condition that land is released to community groups would help offset some of these costs.
5. One of the most powerful tools available to local governments is flexibility on taxation. Perhaps partnerships can be facilitated between community groups and developers, with the latter benefitting from tax credits when investing in the former.⁷⁴

⁷⁴ Union of BC Municipalities (2018), p.12

Challenge:

Lack of financial support.

Response:

1. Establish organized revenue streams, such as re-establishing the CMHC Affordable Housing Innovation Fund, with advance notice in order for communities to have sufficient time to make decisions and submit an application. Seed funding for groups along the lines of the Community Housing Fund would be a huge addition to groups who struggle with start up. This lends credibility, and thus viability, to a scheme. Harbourside Cohousing, in Sooke BC, received seed funding from the CHMC and \$50,000 in no interest loans which played a role in forming the development.⁷⁵ By establishing a suitable, consistent revenue stream in line with this, it could replicate the impact of the Community Housing Fund in the UK.
2. Community-friendly financial lenders. There is a huge gap here when compared with other countries. In New Zealand groups can draw from the experience of state-owned Kiwi Bank⁷⁶ for loans, and Ecology, Triodos, and the Co-op bank have provided a real willingness to help see UK groups through their project. This could be publicly financed such as through the CMHC, or similar federal body, given their unique position in the housing sector, or in partnership with a private lender.
3. Advanced funding could be provided in the form of a Revolving Loan Fund, as per the Cornwall Council referenced in this report. Grants would be beneficial for feasibility studies and to cover some predevelopment costs, but these larger sums would be as loans, consistent with what could be provided by a private lender, and to cover potentially unforeseen costs as an emergency fund. Groups would have a timeframe for which to pay this back, with interest. The Wales Co-Operative Centre also highlights this as an opportunity for success, and modelling suggests that they could break even in as little as ten years.⁷⁷

⁷⁵ Critchlow, p. 25.

⁷⁶ M. Jennings, 'Time for cohousing to go mainstream', *Newsroom*, January 2022, <https://www.newsroom.co.nz/time-for-cohousing-to-go-mainstream>, accessed January 9th 2022.

⁷⁷ Wales Co-operative Centre, 'We must lay the foundations for community-led housing', *Wales Co-operative Centre*, [no date], <https://wales.coop/laying-foundations-housing/>, date accessed January 27th 2022.

Challenge

Complex planning systems and local authorities

Response

1. Ensure local authorities have plans for community-led housing. Simplifying this process and making it clear what groups should be aiming for would help make the process as a whole more approachable.
2. Role of CLH hubs: Expertise and knowledge is vital to the success of any group. The planning system, even if somewhat simplified, will always have a degree of complexity. It is important that people have access to community plans and feel as though they can play an active role where they live. A system of regional housing hubs would be a useful source. This could be a phased approach, beginning with a central resource in an area such as BC with its many existing communities, or perhaps somewhere more central as a separate arm of the CMHC. A provincial system would be responsive and a starting point from which to expand to more localized bodies. Furthermore, developers may be more open to working with cohousing groups if they have assurances that they are a group with serious intents: a CLH hub, or similar resource, would help groups organize into a body that understands what is expected of their side of the relationship.⁷⁸ This could also act as a data-gathering body. The National Housing Strategy acknowledges Canada's shortcomings here when compared internationally, as well as the need to "develop a network of housing experts, and so aligns with federal strategic aims."⁷⁹
3. Support and encourage multiple frameworks: ensure that cross-departmental communication is open and that there is an intersectionality of various bodies, such as homes, social and healthcare agencies.⁸⁰ A framework for community input into local decisions is also of utmost importance. Neither municipalities nor communities can succeed without the other, and leadership on this issue, including ongoing training for public servants, could help close the gap.
4. Innovation and a forward-thinking approach must become central to decisions. Typically, the sector seeks developers with a track record, but they are not always best placed in working upon the needs of communities.

⁷⁸ Pfeffer (2018), p.63.

⁷⁹ National Housing Strategy (2017) p. 20

⁸⁰ J. Myers & P. Tjoa, 'Housing beyond market & state', *New Local*, November 2021, https://www.newlocal.org.uk/wp-content/uploads/2021/11/Housing-Beyond-Markets-State_FINAL.pdf, accessed February 7th 2022, p.51.

Challenge:

Unsupportive policy context

Response:

1. A place within the national conversation would signify intent to support community-led groups. An increase of the sheer number of dwellings, as well as safety nets for those who need it most, dominate the dialogue. Federal leadership on this issue would inspire lower levels of government to take cohousing groups seriously. Indeed, there are many successful examples to be drawn upon. Furthermore, much of the funding for housing programs is federally-based, so will follow federal guidelines.⁸¹ As Allan Shepherd mentioned, much rests on where the “eyes of the policy makers” are, so national guidance is necessary.
2. National leadership would influence attitudes of municipalities and local planning authorities. Ultimately these groups have the final say in the approval of developments, and so will play arguably the most important role. Federal leadership and collaboration could have a similar impact as the Cooperative Council Innovation Network in the UK, encouraging information sharing.
3. Data compiling should be a primary focus. Currently, there is no comparative legislation in Canada to England’s Right to Build, in which councils must maintain a list of interested parties. More than just a passive role, local authorities should reach out to their constituents to find out what the level of interest is. This could be done through collaboration with third-sector organizations such as the Canadian Cohousing Network, universities, or other information-gathering sources.
4. Commitment to the cause: The research base is growing in Canada: this resource must be taken advantage of, and we can grow upon the established research from areas such as the UK. Exposure to community housing, and cohousing specifically, should occur so that people understand that they have a *choice* of how they want to live. As previously stated, a survey by Lancaster Council found that 11% of respondents had an interest in cohousing due to the exposure it received and the role it played within the wider community.

⁸¹ Pfeffer (2018), p. 50.

Role of the Canadian Cohousing Network

The Canadian Cohousing Network has the scope for upscaling: it currently provides a cohousing directory and organizes a number of events. Given the size of its current resources it has been integral in developing relationships with groups, but funding is limited. A better resourced Cohousing Network could adopt a similar role to the UKCN (who are partly funded by the Tudor Trust, an independent grant-making trust): this could take the form of a stronger online presence, a monthly newsletter to update interested parties across the country, and act as an advisor to different levels of government who may be interested in learning more about cohousing, as this is the primary source of cohousing knowledge within Canada. Very little funding would be required, just enough to perhaps maintain a single position, and could act in a similar function to that of Allan Shepherd, former Cohousing Officer in Wales. This level of outreach and education could help the movement attain further credibility and become a small, but important, area of housing, rather than the niche it currently occupies.

At the outset of this research, it was difficult to find all of the data I was searching for. The Canadian Cohousing Network, or other suitable partner, could collate information as part of an ongoing project to establish what groups exist, and to anticipate what future demand might be.

A number of cohousing groups within Canada, when informed of the UK Cohousing Network's Practical Guide to Cohousing, have stated that this would be a significant addition to the current literature. Currently, research on cohousing has a disconnect between the initial research any given individual can find, and the employment of professional services. A similar guide to developing cohousing in Canada would bridge the gap, providing a general outline to the process that could be shared with would-be cohousers. The initial investment in cohousing is daunting, and the consultant and predevelopment fees begin to accumulate quickly. Being able to provide this sort of specialist knowledge would help to ease individuals into cohousing, acting as a huge educational resource. Once again, this would work in conjunction with the community housing hubs.

Ch. 8: Conclusion

The United Kingdom has shown growing support for cohousing over the last few years. The Community Housing Fund, focus on Custom Build, and expanding ecosystem has seen a number of groups take large strides towards making their projects a reality. While some nations have utilized cohousing as a somewhat mainstream housing option, the UK is uniquely positioned in respect to Canada precisely for the youth of the movement: it presents opportunities which are certainly within the means of Canada to match, if not surpass. Currently, we seemingly lack the willpower to do so.

A number of recommendations have been made to overcome the barriers to new cohousing groups as a result of the UK's experience, particularly those relating to land access, finance, and the role of varying levels of government. A multi-faceted approach will be required, and will provide the greatest return. Expertise, innovation, and a supportive environment will be more beneficial than financial loans or grants alone. Just as health is informed by a huge array of factors, from housing to self-management, cohousing requires help from multiple sources, in order to tackle problems on a number of fronts.

The loneliness epidemic, and all of its associated ill-health that research has made clear, is a societal concern. This public problem has thus far been primarily left to private solutions. People have largely been left to fend for themselves: the vast majority that are deemed 'well enough' must go it alone. Are we unable to do better? The most vulnerable in society must always take precedence, but there is certainly scope to improve lives beyond that. The good news however, as reported by the Canadian Mental Health Association, is that loneliness is a reversible condition: it is never too late to act on a solution.

Cohousing also maintains potential for those looking to move from supportive housing to independent living. Bridport Cohousing looked into incorporating this in their project, and Angel Yard are looking at purposefully including adults with learning disabilities. Compass Cohousing in Langley are welcoming a new resident, Christian Burton, who, through the Inclusion Langley Society, has found a home, with the Society planning on purchasing a number of units for adults on the autism spectrum. This level of community support permits a wide array of individuals to live full lives and helps to prevent loneliness from setting in or, as one resident from Bridport mentioned, that without cohousing, the only person who will know her son will be "those who are paid to know him".

If we are tackling housing purely through a monetary and numbers-based lens, we are already constructing a narrative underpinned by finances and reports instead of other measures of success such as happiness, health, and sustainability. The number of newly constructed dwellings is not the only important figure, but to ensure we are building the right houses in the right places. Through the current paradigm of monetary savings we are already setting this up to be a losing battle as it cannot compete with the open market. Policy must undoubtedly be based on the best data that we have available, but the results must consider the humans behind the numbers.

The National Housing Strategy calls for advances across the housing continuum, and to empower local communities to engineer their own solutions to the housing crisis. However, signposting alone is no longer enough. Cohousing needs to maintain a position within the conversation, and real implementation is needed. The Union of BC Municipalities issues a call to local governments to be "willing, constructive partners".⁸² Collaborative processes and creative solutions are required to create the types of communities that we want to see. The United Kingdom has offered us a glimpse of what can be achieved, and what success might look like. This is an opportunity for Canada to do the same.

⁸² Union of BC Municipalities (2018), p.40

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