

Community-led housing: ordinary people doing extraordinary things



What is community-led housing?

Community-led housing schemes have six main features:

They put **local communities in the driving seat**. They decide where homes are built, what they look like and who occupies them; they create community assets which can generate income for a town or village which can be used to support other local priorities

They are usually small scale – most developments are less than 20 homes and some are much smaller. No two developments are the same.

Although most schemes are **set up and run by local people in their own communities**, they can also be initiated and supported by housing associations, local authorities, landowners and developers



What is community-led housing?

They provide **genuinely affordable homes for rent, shared ownership, sale or self-build** on sites that are often difficult or even impossible for mainstream housing providers to develop

Schemes meet long-term local housing needs, by the community retaining a legal and/or financial interest in them 'in perpetuity', ensuring they will always be available to local people who need them and at a price they can afford

Community-led housing is **not for profit, involving considerable voluntary effort** from those who decide to become involved. It's an effort that several hundred communities across the country have already made, with many successful developments initiated by Parish Councils

Different types of community-led housing

- **Community Land Trusts** provide affordable homes for local people in need – for rent or shared ownership - by acquiring land and holding it as a community asset in perpetuity
- **Housing Co-operatives** involve groups of people who provide and collectively manage affordable homes for themselves as tenants or shared owners
- **Cohousing** schemes involve groups of like-minded people who come together to provide self-contained, private homes for themselves, but manage their scheme together and share activities, often in a communal space
- **Community self-build** schemes involve groups of local people in housing need building homes for themselves with external support and managing the process collectively. Individual self build is not regarded as community-led housing.

Sources of support

The Government's £300 million Community Housing Fund

Homes and Communities Agency Shared Ownership and Affordable Homes Programme 2016-2021

Capital and revenue funding + community asset transfers from local authorities

Specialist local authority staff

Partnerships with housing associations, other developers and landowners

National grant funding for start-up and pre-development work

Lending through banks, building societies and social investment funds

Cross subsidy for affordable rent and shared ownership from market sale

Community share issues (crowd funding)

Why community-led housing in Northumberland?

Many homes in our towns and villages are now unaffordable by local people who may need to work in the community, downsize or rely on family support, but are forced to live elsewhere

In villages where local services are under threat, a community-led housing scheme can kick start other initiatives to keep essential services going, some of them through community ownership

Second home owners are increasingly reducing the supply of affordable homes in many villages, at a time when demand for them is increasing

There is a track record of successful community-led schemes in the County that can encourage others to take the initiative

We have a supportive County Council that wants to see more community-led housing schemes and is prepared to back them with funding

Support in Northumberland

Northumberland County Council has £1.3 million from the national £300 million Community Housing Fund in Year 1 – with more to follow in the next 4 years

The County Council is employing a new Community Housing Officer and will shortly have a Community Housing Fund grants policy in place

Communities CAN – a technical support agency set up by Community Action Northumberland with funding through the County Council – can help get local initiatives off the ground and work with them through to completion

The County Council has specialist staff able to advise on legal structures, governance and business planning

Karbon Homes (formerly Isos Housing) has experience of partnering with communities to deliver community-led housing projects

How popular is community-led housing in Northumberland?

There are completed schemes in Wooler, Stocksfield, Allendale, Holy Island, Prudhoe

14 potential schemes in the County are currently being looked at by Communities CAN

2017 Parish and Town Council survey results (44 responses):

- 54% of Parish and Town Councils in Northumberland want to see more affordable homes provided for local people in their areas; only 13% do not
- 77% of PCs and TCs feel high property prices is the main issue behind the lack of affordable homes; 25% feel community opposition is the main issue for them
- 19 PCs and TCs say they can identify pieces of land they feel may be suitable for small community-led housing schemes and most are aware of their ownership
- 26 PCs and TCs are keen to know more about community-led housing and how they might help provide it locally



- Cohousing (various legal models)
- Community Anchor (various legal models)
- Community Gateway Cooperative
- Community Land Trust
- Development Trust
- Group Self Build Cooperative
- Housing Cooperative
- Pending
- Self Help (various legal models)
- Tenant Management Organisation