



**The case for new co-operative
housing in Cambridge**

**Argyle Street Housing Co-op
Cambridge**

Executive summary

This report sets out the case for a new cutting-edge low-carbon, community controlled housing development in Cambridge. Cambridge needs 734 new social homes per year, in addition to other affordable housing. Including some co-operative housing in this figure would help meet many local, regional and national housing objectives. Developing co-operative housing offers the following benefits (Chapter 1):

- Zero-carbon, sustainable building
- Active citizens in sustainable, mixed developments
- Training and capacity building
- Tenant participation and control
- Lifetime homes in a supportive environment
- Cost effectiveness

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The experience of the Argyle Street Housing (ASH) Co-operative in Cambridge bears witness to the advantages of co-operative housing. ASH is a Registered Social Landlord which has been successfully providing co-op housing in Cambridge for over 25 years, and is ideally placed to help build more. A new co-op would be able to share effort and expertise with ASH, complementing the advantages of a compact community with the efficiency of a wider pool of shared resources.

ASH Co-op has good relations with other, larger RSLs. In particular we have an understanding with BCHS, part of the Accord group, who we expect would act as our development agents. Accord is an approved development partner of the Housing Corporation with an exceptional track record of sustainable development of affordable housing, including co-operatives, delivered on time and to budget. We also have support from a larger local RSL, Cambridge Housing Society.

ASH Co-op is seeking support for a new development in Cambridge, including (Chapter 3):

- showcase sustainable building
- community involvement in the design of the scheme
- a new self-governing co-operative on a single site
- communal areas and workspace
- a mixture of family housing, smaller flats and shared housing
- accommodation available to those in most need

Such a scheme would of course have to include plenty of rented accommodation, and we are open to the possibility of a mixture of other tenures. We are confident that the planned new development will demonstrate that co-operative housing is one of the best ways of providing sustainable housing where people want, and can afford, to live.

Photographs: all photographs without captions are of ASH Co-op in Cambridge

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Introduction

This report, by the Argyle Street Housing (ASH) Co-op, sets out the case for new co-operative housing forming a part of the strategy for providing affordable housing in Cambridge. Cambridge needs more housing, and more affordable housing. These generally agreed statements are confirmed by the Housing Needs Survey 2002.¹ This shows a need for 734 new units a year, which only social housing can meet. This is over 80% of the expected build rate, and compares with an average at the time of only about 50 new social homes per year. In addition it identifies a need for 'intermediate' or sub-market housing, e.g. low-cost home ownership, for broadly-defined 'key workers'.

ASH Co-op, already a provider of co-operative, affordable housing in the city, is best placed to make the case for more co-operative housing, and to help provide it – with support from the Accord Housing Group, a Birmingham-based RSL with experience of developing co-ops.

1 [1], sections 13 & 14.



Member's story: Alison Power

I have lived at Argyle Street Housing Co-operative for over six years, in the same ten-person shared house. I have always played an active role in the co-op, including two years as Allocations Co-ordinator, three years as Chair, and in my current role of Maintenance Co-ordinator, as well as being a member of various other working groups. I have attended several training courses including Interviewer Skills, Chairing Meetings Workshop, Fundraising For Your Co-operative, Presentation Skills, First Aid, and Basic Maintenance. These have all been very useful, not just for my involvement in ASH Co-op, but also on a personal level. I am also currently studying for the Chartered Institute of Housing's Graduate Conversion Course in housing management. This has been very helpful for understanding the finances of Registered Social Landlords and has given me a good grounding in development processes and procedures. With the wide variety of skills I have developed over the last few years, and my positive experience of co-operative living, I have now committed to a career in housing management and am currently working on a temporary contract at a housing association in Cambridge whilst searching for a permanent position.

Overall, my experience of co-operative living has been very positive and I would like to see much more of this kind of accommodation in the Cambridge area.



1. Why co-operative development?

What is a housing co-operative?

A housing co-op is an association formed for the purpose of providing housing to its members. It is owned and controlled by its members. Most UK housing co-ops are also Registered Social Landlords (RSLs); the co-op is regulated by the Housing Corporation, and membership is open to those in housing need. While a member they occupy housing owned by the co-op, for which they pay rent. Appendix 1 contains a detailed description of Argyle Street Housing Co-operative, a housing co-op in Cambridge with over 80 members.

Co-ops usually provided more effective housing management and better value for money, and delivered wider social and community benefits

A report in 1996 for the Department of Environment compared various types of housing co-op with other social housing.² It found that co-ops usually outperformed their local authority and housing association counterparts, provided more effective housing management and better value for money, and delivered wider non-quantifiable social and community benefits. Previous research has found that co-op residents feel safer than other social housing tenants, and suffer fewer burglaries.

Zero-carbon, sustainable building

There is widespread awareness nowadays of the importance of incorporating environmental measures in new building, but the effectiveness of these measures depends to a large extent on buy-in and involvement by residents. The high degree of community involvement in a co-op encourages residents to be aware of such matters and committed to making them work. ASH Co-op members have a strong commitment to sustainability issues, and in building a new development we hope to create a flagship environmental scheme with minimum-impact use of materials, low energy use, on-site renewable power generation, as well as other best-practice environmental design; the details, of course, will depend on the site available and be closely tailored to it. The Council 'encourage innovation and demonstration projects by RSLs' in sustainability.³

The Accord Housing Group, with whom ASH Co-op expect to develop in partnership, has a strong commitment to reducing carbon emissions and is working towards achieving the environmental standard ISO14001. It is one of the first housing associations in the country to calculate the carbon footprint of its business activities. It has been recognised by the Housing Corporation as one of the most advanced in the country in the delivery of low carbon housing. Accord has worked with Bill Dunster, architect of BedZED, the UK's largest carbon-neutral community; they completed their first development together in 2005 in Dudley. Accord has also built using Norwegian low-carbon, timber-framed houses, manufactured offsite. Their first such development was completed earlier this year in Redditch – also in a housing co-operative.

Active citizens in sustainable, mixed developments

Because members of a co-op have common interests with their neighbours and must work with them in meetings and in other ways, it fosters a

2 [2].

3 [3], section 6.3.

sense of community and helps build informal support networks. At ASH Co-op, most members know each other, making it a successful example of a supportive, mixed neighbourhood. The co-op and its members are also actively engaged in the wider local community, for example through links with local enterprises and with a neighbourhood residents' group. ASH Co-op members work in a wide variety of areas including building trades, entertainment, retail, catering, programming, etc, often in small local enterprises; an unusually high proportion are self-employed. Many have been helped into work by fellow members.

Training and capacity building

Giving tenants control of their own housing allows them to build up skills and confidence which they can use at work or in other areas of their lives. In accordance with the international Co-operative Principles, co-ops provide or pay for training for their members, who acquire and are able to use a huge variety of skills – from gardening to chairing meetings and dealing with figures – that help to improve their lives and job prospects beyond the co-op. *See the inset members' stories, such as Alison Power (on page 3).*

Tenant participation and control

Members of a co-op control their own housing and environment. They are not passive recipients of housing and services, but also providers: together, they must take on or delegate functions such as rent collection and maintenance if the co-op is to survive. ASH Co-op, like hundreds of other co-ops throughout the country, has survived and thrived for over 25 years, showing that tenants successfully rise to these responsibilities. Because members know that their input makes a real difference, co-ops achieve very high participation rates, as ASH Co-op's experience shows (see Appendix 1).

Lifetime homes in a supportive environment

ASH Co-op's development proposals include building 'lifetime homes', which are accessible and adaptable to the needs of residents, for example as they become older or lose mobility. However, even the best designed home cannot meet the social needs of its occupants. The community aspect of a co-op means that it can often house older people



Low energy development by Accord at Francis Court in Dudley





Samantha Dyer and 'Little Syd'

I wouldn't want to live in any other type of housing other than co-op housing. I have lived here for 20 years and have found it an empowering environment in which to spend my life. I moved in as a young 20-year-old and have grown up to be a parent with a partner and a 6-year-old child called Syd, and although Syd and I live in a one bedroom flat, and although Syd's dad lives in a room next door but one, and although we would all dearly love to live together as a family, we stay here because we love living here and can't think of a better environment in which to bring up our child.

Syd says 'I like living here because we have a big garden where we can all play.' In the communal gardens Syd has other children to play with, and is part of a larger community where he is surrounded by other adults who love to talk, teach and play with him. He is confident around adults and is growing up in an environment where he sees people around him taking responsibility and control of their own housing.

I have gained many useful skills that have helped me when applying for jobs. Some of these have come from work I have done for the co-op, such as my role as a Development worker, and some from courses the co-op has sent me on such as environmental sustainability, which led me to working for the City Council as their LA21 officer.

I can't imagine that I will ever be able to afford a mortgage in Cambridge, and to go into rented accommodation where I have no say in my housing is a totally alien concept to me. I dearly want to see Argyle Street develop new family housing and am excited at being involved in the process of designing my new home.

or disabled people, or those with some other special needs, who would find it difficult to live independently in another environment. Although it is not 'supported housing', there is a level of support provided by the community. The additional support in shared housing can benefit young people who may otherwise be unable to sustain a tenancy, and vulnerable young people who have a particular need for support in building or rebuilding their lives. While co-operative shared housing is not the solution for those with exceptional support needs, for some it can offer the type of support and community life that will enable them to gain the skills and confidence to move on with their lives.

Although it is not 'supported housing',
there is a level of support provided
by the community

Cost effectiveness

Because members take on part or all of the management, co-ops are cheaper to run than otherwise similar top-down organisations. The inclusion of some shared housing in a scheme also contributes to lower build and running costs, compared to housing the same number of people in self-contained units. This can make co-operative housing an attractive option for meeting affordable housing targets.

2. Developing with ASH Co-op

ASH Co-op has not been involved in new developments since its foundation in 1981. There are several reasons for it to be so involved now. ASH Co-op was designed for young, single, mobile people - indeed students were among its intended membership, and the accommodation officer of CCAT (now Anglia Ruskin University) was one of the people involved in setting it up. Its accommodation, largely in shared houses, means that it still attracts a fair number of such people. However some members have lived at ASH Co-op for many years and the accommodation it offers no longer really meets their needs; for example, it has almost no very suitable family accommodation. Since they remain deeply committed to co-op housing, they have stayed, but would like to see co-operative family housing developed in Cambridge. The need for this goes far beyond the current membership of ASH Co-op, and indeed, we believe that the opportunity to live co-operatively would benefit many people in housing need. ASH Co-op is in a better



position to be involved in this than at any time in its history, both financially and organisationally.

ASH Co-op has therefore been actively seeking to develop in recent years. There has been an active development group and we have allocated a budget and additional staff time. This has allowed us to

- investigate other co-op housing development, of which there is currently something of a renaissance nationally
- research local, regional and national development objectives and housing needs
- produce our own vision for a new co-operative development
- investigate potential partner organisations, two of whom gave presentations to ASH Co-op members

This led to the agreement we now have with the Accord Group, a Housing Corporation approved developer with a long track record of successful developments, including co-operatives. We are also lucky enough to have the support of Cambridge Housing Society, a local RSL with plenty of experience of developing social housing in Cambridge.

In November 2006 we held a one-day conference about co-operative development in Cambridge. It was well attended by interested local people and organisations. There were speakers from Redditch Co-operative Homes, URBED in Manchester, Cambridge Architectural Research and others, and an address by Cambridge MP David Howarth.

3. ASH Co-op development proposals

Showcase sustainable building

ASH members are keen to develop, to the greatest degree possible, in a sustainable way. On any new-build scheme we aim to achieve the highest affordable certification level, up to Level 6, of the Code for Sustainable Homes,⁴ successor to the EcoHomes scheme. Thus we hope to achieve zero-carbon homes by use of high insulation, passive solar gain, appropriate on-site renewable generation depending on the site, community heating, etc. We also hope to maximise the use of rainwater, and to ensure that water run-off is properly managed. We will make sure that recycling facilities are conveniently available to all residents, and that these considerations apply to the construction, not just the use, of the buildings – if possible using ‘Modern Methods of Construction’, in particular offsite manufacture where appropriate.

Above all, as a co-operative, we recognise (as does the Code) that homes however efficient are not sustainable unless they house sustainable communities. With 25 years’ experience of running a successful housing co-op, we think we have more stringent criteria for this than most. Like the City Council⁵ we want to create ‘new affordable housing which is as sustainable as possible, both in terms of energy and environment and in creating sustainable communities’.

A co-op by its nature provides a community where older people are most likely to find the kind of support that enables them to continue to live independently. So it is important that the homes

4 [8].

5 [3], section 5.

Swann’s Terrace in 1982, in the early months of ASH Co-op



provided should be accessible or adaptable for the needs of older or disabled people. This is particularly so since if someone is living in a supportive community it would be doubly undesirable for them to have to move out at a point when, for example, their mobility was reduced! The Lifetime Homes Standard provides a specification for this. The Regional Housing Strategy⁶ rightly calls Lifetime Homes a mechanism to ‘minimise social exclusion of older people’.

As noted above, the Accord Housing Group share ASH Co-op’s commitment to the environment and have a particularly notable track record of sustainability in new developments.

Community involvement in the design of the scheme

The RHS mandates that ‘Local people and potential new residents should be consulted and involved in design issues’⁷ and it is important to us to be involved the design of the new scheme. The design process will involve current ASH members; other proposed new residents, once an allocations policy has been put in place; and existing residents near the proposed scheme. As a co-op, we have extensive experience of making collective decisions, which we will use to ensure that all parties have the the opportunity to influence the design.

A new self-governing co-operative on a single site

While the new development will almost certainly have legal and financial ties to ASH, at least to begin with, we expect that from day to day it will be independent and controlled by its members, like any other co-op. Co-operatives based on one site, with shared amenities, form a stronger sense of identity and community. The co-operative structure works better, as all members are also neighbours, and the whole space is managed by the people who live there.

Proposed zero carbon development by Accord,
Wolverhampton

6 [9], section 6.59.

7 [9], Policy framework: housing, improving health and well-being, page 39.



We believe that, in order to maximise the viability and the benefits of co-operation, a self-governing site should not be too small; on the other hand the sense of neighbourhood and of personal involvement means that it shouldn't be too big either. We think a development should not have fewer than 50 adult bedspaces or many more than 150.

Our preference would be for a site within 5 miles of Cambridge city centre to encourage cycling and use of public transport. Ideally we would like a site close to ASH Co-op's current site to facilitate the sharing of resources, expertise and staff, and to retain the community links of current members who want to transfer. The former Priory Motors site on Mill Road would be ideal. The results of the Council's local consultation on the Mill Road site (including an adjacent site) demonstrate that other local residents also need more affordable accommodation nearby.⁸ Like ASH, they were particularly keen to see family housing on the site. Another possibility, considering that ASH wants to build a highly sustainable development, is to use part of the Council's site at Clay Farm. But without land we cannot develop, and we would consider any site that would allow us to realise key parts of our vision.

Communal areas and workspace

ASH Co-op believes that high-density housing promotes sustainable communities. However, allowance must be made for communal and recreational space. PPS3 remarks⁹ on the need to consider how far a development provides access to 'community and green and open amenity and recreational space' and says that 'particularly where family housing is proposed it will be important to ensure that the needs of children are taken into account' with garden and play areas. A good-sized community space is also essential to the functioning of a healthy co-op. If suitably designed and positioned relative to the public realm, it could also be available for use by the wider community.

We would like to see a development that integrates residential with work space

We would also like to see a development that integrates residential with work space. A relatively high proportion of current ASH Co-op members run businesses or do musical or artistic things and would benefit from being able to rent work or studio space. This was recognised by the East of England RHS (sec. 7.37): 'One in 20 people in the Region is employed in creative occupations ... there is a shortage of accommodation with studio places. An increase in live/work spaces would support the development of the creative and knowledge-based economy'.

A mixture of family housing, smaller flats and shared housing

ASH Co-op wants a new co-operative development with a mix of housing that fits the needs of the wider community, and its own current and future members whose housing needs change. We therefore want a mix of housing types with a good proportion of family accommodation, some self-contained spaces for single people and couples, and some shared housing, as well as community space. Ideally we would like some workspace integrated with the development. Each of these is dealt with below. We have not given detailed proportions for each housing type, which will depend on the site available and other constraints.

8 [4].

9 [7], sections 16–17.

Member's story: Richard Rippin

I moved into ASH at the age of 18. I found the democratic structure of the co-op really empowering as a young person – it was exciting to have a genuine say in how my home and community were run. Being involved in meetings and in helping to run various aspects of the co-op as a volunteer, gave me life experience and confidence that I would have been unlikely to get elsewhere.

It was exciting to have a genuine say in how my home and community were run

Working in the co-op office gave me my first taste of working with computers, which eventually led to my working on and eventually managing the IT Help Desk at the County Council. Subsequently, the affordable rents at the co-op helped me get through a three year degree course at Anglia Ruskin University and now enable me to have a reasonable standard of living while I'm in the process of getting a small business off the ground. The strong sense of community at the co-op, the skills I've acquired as a direct result of living here, have all enriched my life enormously over the last 13 years. I hope to continue to live in a co-operatively managed setting for many years to come.



A former member writes: Jane Wilson

Living in the Co-op was great as a single person, but personally I thought it really came into its own when starting out as a family. Instead of the isolation that new parents can very easily face, we remained part of an active and supportive community, and our daughter had her very early years in an inherently social environment, not dependent on our ability to go to coffee mornings, or attend charged for 'mother and baby classes'. Even though she can hardly remember her first two years in the Co-op, she has grown up to be a socially skilled, independent and responsible child.

It is a great shame that the co-op is not able to provide proper family housing: our one bedroom flat couldn't realistically accommodate two adults and a growing toddler and we had to leave. Moving into a non-co-operatively managed block of flats, where our second child was born, showed just how isolating the standard housing model is, even for experienced parents.

The co-op provided our family with a home which extended beyond the four walls of our flat

The co-operative model gives people the opportunity and means to develop effective social networks with their neighbours, absolutely essential for parents with young children, especially as the traditional family networks become geographically dispersed. The co-op provided our family with a home which extended beyond the four walls of our flat.



Family housing

The scheme will include a significant proportion of family housing in the range 2–5 bedrooms. Family housing is the element most conspicuously lacking from ASH Co-op's current accommodation. There are some children, but suitable accommodation is limited and many former members have been forced to move out as a result. There is also a wider community need for affordable family housing. The city's Housing Needs Survey found¹⁰ that single parents were among those most likely to fall into housing need. The need it predicted was principally for 1- and 2-bedroomed homes, but the Council's own housing needs register shows 'a continuing need for larger properties, to meet demand for transfers of existing tenants'.¹¹

Shared housing

Shared housing is the main type of housing at ASH Co-op. The low void rate of the current site, and high tenant satisfaction, show the enduring demand for such housing, which is not met or indeed recognised by most housing providers. We are encouraged to note that the Local Plan states that 'housing in multiple occupation adds to the mix and range of housing to meet the needs of a diverse community and workforce and help in the creation of mixed communities'.¹²

Shared housing, where it is suitable, has many advantages from the point of view of the Council's key objectives. It is inherently more environmentally sustainable than completely self-contained units, since it reduces the demand on space, materials and services such as heating. In addition of course it increases the density that can be achieved on a site, and the chances of a financially viable scheme since the per capita costs are lower.

Shared houses, by bringing people together, can strengthen a community and help residents support each other. As noted earlier, this can be particularly valuable in the case of some vulnerable young people who need a degree of support to, for example, help sustain their tenancy, without the expensive professional support needed by supported living schemes or the practical problems of realistic exit strategies that they present.

The popularity of shared housing across tenures is reflected in the fact that mortgage lenders have started to offer standard packages to friends buying a house to share,¹³ and house-sharing is also popular in the private rented sector in Cambridge. The city has a large number of single-person households including students, professionals, young people moving out of their parental home, etc. We believe that sensitively designed and managed shared housing would be the solution of choice for many of them.

Some 1-bedroom flats

ASH Co-op has a small number of one-bedroom flats. Demand for these is consistently far higher than we can meet, from both within and without the existing membership. This corresponds with the findings of the 2002 Cambridge Housing Needs Survey that the great majority of need would be for 1- and 2-bedroom properties.

10 [1], section 6.

11 [3], section 4.4.

Accommodation available to those in most need

Lettings

ASH Co-op will discuss with the Council in advance a lettings policy for the new site, based on housing need. The Regional Housing Strategy refers¹⁴ to lettings policies to ‘accommodate homeless households in well-functioning communities, whilst also helping to achieve mixed communities’. This seems to describe well the balance that must be struck to take account of housing need while maintaining the sustainability of the co-op.

Tenure

We note that the Cambridge Housing Needs Survey¹⁵ predicts a need for 857 affordable units a year – over 80% of the total build rate – which could only be met by social rented housing. On the other hand the survey also finds a need for ‘intermediate’ housing such as low-cost home ownership (LCHO) for the growing number of people whose income is not low enough to qualify for social housing, but not high enough to afford market housing. As PPS3 points out,¹⁶ intermediate housing can free up existing social rented homes and thus reduce the demand for new ones, as well as providing a wider choice.

We would be happy to create a scheme, like ASH Co-op, of rented social housing. However, we are open-minded on the exact tenure structure. We are committed to the principle of housing being accessible to those in most need, so any scheme would need to include a sizeable proportion of rented housing. If a scheme mixes tenures, it is important that the co-operative structure and the allocations procedure do not disadvantage members renting their homes against those with an equitable interest. The RHS notes that in mixed-tenure developments there should be ‘no segregation in location or design’.¹⁷

Community controlled housing organisations have found a variety of ways to link other tenures in their area into their structures, in order to establish a community that is not confined to the rented housing. They recognise the benefit to themselves of creating a wider community, and also want to spread the benefits of living in a genuine community to other tenures in their area.

Whatever tenures are used, it’s vital to us that that housing built as affordable co-operative housing remains affordable and co-operative. The Regional Housing Strategy concurs, stating¹⁸ that it supports LCHO ‘only where there are arrangements to maintain the properties’ affordability in perpetuity’. If a mixed tenure scheme were to be built, therefore, we would consider creating a Community Land Trust with a scheme along the lines of Mutual Home Ownership (MHO) which involves shared equity in a whole housing co-op, rather than shared ownership of individual homes. This allows residents to build up an investment in their home but, as this is in the form of equity rather than ownership, the home always remains within the co-op, and is never lost to the pool of affordable housing.

14 [9], sections 8.68–9.

15 [1], sections 12–14.

16 [7], section 29.

17 [9], page 47.

18 [9], section 8.37.

Co-operative decision-making at work: doors and windows

In 2006 ASH Co-op identified a need for a major overhaul of its external doors and windows. The ensuing decision process well illustrates how the Co-op members are involved in managing their housing.

The General Meeting (GM) asked the paid staff to investigate and report on the different options. It agreed that the windows should be double-glazed to reduce fuel use. Three possibilities were identified; the cheapest was to replace the windows with u-PVC units. Replacing with timber, optionally aluminium-clad, would be dearer but more efficient and sustainable. A third option was a comprehensive programme of repair, fitting double-glazed units in the existing frames. The GM agreed to pay a local architectural practice to report on the feasibility and cost of this.

At a further GM potential contractors made presentations and were questioned by members. The meeting preferred new aluminium-clad timber units, on grounds of sustainability, appearance and long-term value. However, members asked the staff to clarify the Co-op’s financial position, to ensure the work would not jeopardise its future viability. A subsequent GM agreed to proceed with the preferred option, and chose one of the shortlisted contractors.

Some minor design decisions remained. A meeting decided between various window types presented by the manufacturer. A small subgroup was asked to produce colour options, and came back with three possible colour schemes. A final GM agreed on one of these, and the order for the works was issued.

The whole process was quite long, but this was appropriate for what was probably ASH Co-op’s largest expenditure in its 26-year history. As the account above demonstrates, it also gave time for the members to make real and important decisions about the environment they live in.





Appendix 1: About ASH Co-op

ASH Co-op is a Registered Social Landlord (RSL) and has been successfully providing affordable housing since 1981. Its accommodation consists largely of shared houses ('houses in multiple occupation' or HMOs), with a few one-bedroomed flats and one family house; in total there are 85 units in 22 dwellings. Being a co-op means that the housing is mutually owned and run by the residents themselves: they are both the tenants and, collectively, the landlord.

All major decisions are taken by the General Meeting (GM), at which all members may attend and vote. General Meetings happen at least once a month, and additional meetings may be called if needed. They are complemented with a number of Working Groups to undertake or co-ordinate routine work in a number of areas, including rent, maintenance, welfare, allocations, finance, employment, development, etc.

The GM agrees and reviews policies in all areas, according to which routine decisions can be made by working groups or staff. It also elects group co-ordinators and officers such as chair and treasurer. Groups report back to the GM by way of the co-ordinators. Most day-to-day administration is carried out by two paid staff. The decision to employ these was, of course, also taken by the GM.

A high proportion of members attend at least some GMs: out of 85 current members, 50 have attended a General Meeting in the last year, and the participation rate is much higher still when including all members who take part in working on allocations, grounds, maintenance, rent, welfare, etc. Partly as a result of this working together and of the relatively small number of members, most ASH Co-op members know each other, making it a successful mixed neighbourhood with a true community feeling.

Applicants for a void in an HMO at ASH Co-op attend an open evening, where they learn about the advantages and responsibilities of membership, and an interview. The latter aims to establish that they are prepared to take part in running the co-op and that they are in housing need. On passing the interview they are added to the shortlist. When a void arises in an HMO, the other members of that house can choose their new housemate from the shortlist.

Member's story: Ben Palmer

It is both a pleasure and a joy to live in a truly democratic environment where community comes first. It is lovely to find that as soon as you live in Argyle Street, everybody says hello to you, and it often takes much longer to get to your door after stopping to chat to your neighbours. The wealth of talent and creativity and life right outside my door is a constant inspiration.



As an RSL, ASH Co-op is regulated by the Housing Corporation. As a fully-mutual co-operative it is registered as an Industrial and Provident Society with the FSA. It is also a member of the Confederation of Co-operative Housing, the UK membership body for housing co-ops, and the National Housing Federation.

Key performance indicators and finance summary

ASH Co-op was built in 1981 for a total cost £946,030. £786,912 of this cost was funded by Housing Association Grant. The remainder ASH Co-op is repaying by a 60 year mortgage. At the end of the financial year 2006-07 ASH Co-op had £294,814 in the bank. During the year the Co-op made an operating surplus of £66, 631 after transfer between reserves. In 2007-08 we plan to replace our doors and windows.

Rent and allocations

During the year 2006-2007 the total rent collectable inclusive of services was £237,501.00. At the end of financial year 2006-7 the total arrears, including services but excluding money owing from Housing Benefit, was £318.42. The total rent and services paid in advance was £6072.00. At 27 July 2007, the total arrears were £2823.10.

The total bad debt written off in 2006-7 was £1754.13, or 0.74% of collectable rent. Of this sum, £1734.80 was due to one ex-tenant who left with exceptional arrears. The bad debt for 2007-8 to date at 27 July is zero.

The loss due to voids in 2006-7 was £3586.70 (1.5% of collectable rent). Average time to let was 29 days. For 2007-8 to date at 27 July, average time to let is 22 days.

Repairs

The proportion of repairs completed within target times in 2006-7 were as follows:

<i>Emergency (1 day)</i>	<i>Essential (5 days)</i>	<i>Routine (30 days)</i>
100%	97.5%	100%



Appendix 2: Accord Housing Group

Accord Housing Association, one of the largest locally-based housing groups in the country, is a unique and developing housing and regeneration organisation.

Accord recognises that housing is at the heart of creating sustainable communities and specialises in involving customers and communities in identifying and providing innovative and enterprising solutions to housing and community needs. It excels in instigating and delivering wide ranging projects, from low carbon housing schemes, Co-operative housing, to Community Wardens and training and employment initiatives such as self-build.

Although Accord's main activity is to provide general family rented housing and low-cost housing for sale to meet the needs of local communities, it also excels in the following areas:

- Social and economic regeneration
- Self build housing
- Community services and care
- Housing and services for the elderly
- Housing co-operatives

The following statements were included in the May 2007 Housing Corporation Assessment (HCA):

- Accord as lead partner communicates well with the Housing Corporation
- Accord makes good use of the Information Management System
- The Partnership targets for the first year have been achieved
- Additional schemes were also provided to achieve additional completions
- The Partnership is well managed
- Accord has demonstrated through various developments that it is capable of producing high quality affordable housing
- In many ways it is the leader in the West Midlands for developing schemes that achieve high ratings for EcoHomes and other quality indicators
- One of its schemes in Redditch was featured on national television and is regarded as an exemplar of its type

Accord is about to launch its National Development Strategy for Housing Co-operatives.

Matrix Housing Partnership

Matrix Housing Partnership is a national development and regeneration partnership which aims to achieve efficiencies in procurement, management and service delivery. It has full Investment Partnering status with the Housing Corporation.

With Accord as lead partner, along with Ashram, Caldmore, Rooftop and Trident Housing Associations, Matrix is one of the 20 largest housing associations in the UK, operating in

Low carbon housing manufactured offsite.
Redditch Co-op Homes / Accord



more than 20 local authority areas. With a programme of over 1,000 units in the 2006–2008 Development Programme and a further 3,000 units planned for 2008–2011, Matrix delivers around 50% of its programme to meet the specific needs of vulnerable people from BME communities or those requiring care and support.

Accord, as the Development Partner, manages a professional team of over 20 staff to deliver the Matrix development and regeneration programme. Matrix's experience of specialist provision includes:

- The completion of 7 self-build projects;
- The completion of new developments for a range of Housing Co-operatives and Tenant Management Organisations including: Redditch Co-operative Homes, Watmos, Castle Vale Housing Action Trust, Shahjalal Housing Co-op, Starley Road Housing Co-operative, Bordesley Green Teambuilders, Paddock Housing Co-op, Boroughs Street TMO, and Bushbury Triangle TMO;
- Working with BME Housing Associations including: Ashram Housing Association (part of the Accord Group), Nehemiah Housing Association, Shahjalal Housing Co-operative;
- Working with specialist Housing Associations, including John Grooms Housing Association (wheelchair standard housing), CHADD, and Sense;
- A partnership with a Norwegian house manufacturer to deliver high quality, low carbon housing at affordable prices.



Self-build development at Castle Vale, Birmingham / Accord

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Co-operative housing for over 60s in Breedon Gardens, Redditch. RCH / Accord



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