



Co-operative housing – for any community in Wales



Local communities making decisions about their homes can make a huge, positive difference. This is what is being found in the first wave of pioneer projects being developed through the Welsh Government's Co-operative Housing Programme.



The success of the programme points the way for any community, any local authority or any housing association in Wales to develop co-operative housing, enabling more local communities to develop their own housing solutions.

Welsh Government revenue funding has been provided through the Wales Co-operative Centre to assist communities, local authorities and housing associations to develop co-operative housing schemes. For further information, contact David Palmer on 0300 111 5050 or david.palmer@walescooperative.org



The Wales Co-operative Centre is Wales' national body for co-operatives, mutuals, social enterprises and employee owned businesses. The Confederation of Co-operative Housing is the representative body for co-operative housing in England and Wales. Wales Co-operative Centre and Confederation of Co-operative Housing have formed a partnership to ensure effective support for co-operative housing schemes in Wales. Support for some schemes is also provided through the National Community Land Trust Network. The Confederation of Co-operative Housing's basic guide on developing co-operative housing schemes is available at www.cch.coop/newcoophomes

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WHAT IS CO-OPERATIVE HOUSING?

Co-operative housing is community-led housing, managed, and in some cases owned, in accordance with co-operative values and principles. It involves a legal, democratic community membership being involved in decision making about their homes. It is different from other forms of housing because it is about encouraging and supporting local community control over housing and neighbourhoods. It is not a one-size fits all solution. Its principles can be applied in many different ways to meet the needs of local stakeholders.

When the Welsh Government took the decision back in 2010 to start developing an approach to co-operative housing, little experience or knowledge of the sector existed in Wales. Over the space of four years, the Welsh Government, working with the Wales Co-operative Centre and the Confederation of Co-operative Housing, has now initiated 25 co-operative housing projects. Three factors have made the difference:

1 Local enthusiasm

Local people have responded enthusiastically and creatively to the opportunity to develop co-operative housing. The development of community spirit, knowing and working with your neighbours and developing local autonomy are all seen as ways to build strong, local communities.

2 Strong partnerships

All of the schemes under development have come about as a result of partnerships between communities, local authorities and housing associations. Housing staff involved have learnt new skills in working with communities and are as enthusiastic as the communities to enable them to make decisions.

3 Flexibility

There's nothing off the shelf in these schemes! Each has been shaped to fit local needs by the stakeholders involved. Bespoke arrangements have met different requirements, resulting in schemes for people on different income levels and in urban and rural locations. Support and funding arrangements have also been flexible designed to meet local needs.

Enough has been learnt to suggest that the Welsh Government was right to initiate a "bold and ambitious co-operative housing movement." The stage is now set for any community, local authority or housing association to develop the next wave of co-operative housing.



Members of Carmarthen Housing Co-operative at their first training session



Cadwyn development staff showing Home Farm Village Housing Co-operative members their future homes

CO-OPERATIVE RENTAL SCHEMES

Home Farm Village Housing Co-operative and a developing co-operative in Carmarthen are the first two pioneer rental schemes.

Home Farm Village Housing Co-operative

Founder members are due to move into Home Farm's 41 rented houses and flats next to Ely River, Cardiff, in Summer 2015. The homes have been developed by **Cadwyn Housing Association**, who will grant a lease to the co-operative. The co-operative will manage the homes in partnership with Cadwyn. With most of the incoming tenants nominated by **City of Cardiff Council**, the co-operative group has been successfully developing their skills to run the co-operative since early 2014.

The scheme has fitted in well with Cadwyn's community based nature. It has led to them exploring how they can incorporate some co-operative housing principles into a small residential and commercial unit scheme in Beechley Drive, Cardiff. Here, it is intended to start by enabling a community group to manage a garden area with the scope for them to take on more responsibility in the future.

Cadwyn's Ben Hodge, who has been working with the developing co-operative, added that *"it's been really exciting working with the group and seeing it grow. I have no doubt that they will be a successful co-operative, and I am looking forward to working with them as they move into their new homes."*

Carmarthen Housing Co-operative

Hot on the heels of Home Farm Village, the Carmarthen Housing Co-operative is being set up to manage 27 rented family houses on Job's Well Road, Carmarthen. The scheme was originally initiated by **Carmarthenshire County Council**, who asked **Grŵp Gwalia** to develop the scheme. Grŵp Gwalia will own the homes and will have a management agreement with the co-operative. One of the houses will be a shared house for people with learning difficulties.

Founding members for the co-operative have been drawn from Carmarthen's waiting list. With the intention that members will move in early in 2016, the group has just started its development process.

Grŵp Gwalia's Head of Housing, Nick Read, said that *"this has been a positive experience for the staff involved. They have been really motivated by this pilot project. They're looking forward to working with the founder members of the co-operative."*

West Rhyl Community Land Trust (CLT)

A different approach is being taken by West Rhyl CLT. Set up as a co-operative where membership is open to anyone living in the area, **West Rhyl CLT** is establishing a joint board with **North Wales Housing** to manage refurbished and new build rental homes and a commercial unit (intended to be a community shop, bakery and training centre) in former multiple occupation homes in Abbey Street, Rhyl.

The CLT's overall aim is to regenerate the area, which is run down following the loss of the tourist industry, through providing quality homes and other services.

Homes will be allocated through the CLT according to housing need and commitment to the local community. The CLT will manage local estate management issues. Other housing services will be provided by North Wales Housing.

Tŷ Cyfle

Tŷ Cyfle has been set up to provide eight starter homes for 16 to 24 year olds who are in or aspire to be in education, employment, training or volunteering.

Developed by **Bron Afon Community Housing's Own 2 Feet Living Service**, it came about when Afon Youth asked that a derelict community centre be converted into homes. Young people have taken the lead with the initiative and provided each other with mutual support. A skilled youth team supports the tenants and helps them move on to their next tenancy within two years. During that time, they get help with budgeting, cooking cheap meals and being a good neighbour. Tŷ Cyfle also has two community rooms where local residents can access services such as computer training and help with job searching.

Afon Youth has set up a management committee for Tŷ Cyfle with its tenants to set house rules and to self-manage low level issues. Armed with the success of Tŷ Cyfle, Afon Youth is now exploring the possibilities of setting up further co-operative housing.



We are one of the first local authorities in Wales to look at co-operative housing, and I'm delighted that this scheme in Carmarthen has now had the go-ahead. Co-operative housing is one of these solutions that will provide local people with a real alternative. We look forward to delivering the scheme with our partners at Gwalia.

Cllr Tegwen Devichand, Executive Member for Housing, Carmarthenshire County Council

CO-OPERATIVE HOME OWNERSHIP

Loftus Village Association

Loftus Village Association, a shared ownership scheme, is being developed as part of **Seren Group's** garden village project on a large site in Newport. It will consist of 20 homes with a shared space and garden that the co-operative (housing) association will use and manage. It is also intended that there will be community management of common facilities on the rest of Loftus Village.

Seren has initiated the project to create a new home owners option for people priced out of the owner-occupier sector, but the co-operative aspect of the scheme is equally important.

Scheduled to move in at the beginning of 2016, the founder members of the Loftus Village are currently considering how their co-operative (housing) association will operate, particularly focussing on developing an allocations policy and joint repairs and maintenance schemes. They may also use the co-operative (housing) association as a means of establishing other local co-operative businesses.

Gellideg Co-operative

The Gellideg Co-operative is being developed as a joint venture between **Merthyr Valley (MV) Homes** and **Merthyr Tydfil County Borough Council** to provide homes for low income people at 90% of local market rent. Members will be able to take a small, but growing, member dividend with them when they leave. With MV Homes owning the properties, and the council providing prudential borrowing to support the scheme in one of the most economically deprived areas of Wales, the joint venture company will lease the homes to the co-operative, covering the cost of finance and administration. The rest of the rent paid will cover management, maintenance, the dividend and other costs, with the potential for the co-operative to make a small surplus. Recruitment of the founder co-operators started in March 2015.

Gwynedd Community Land Trust

This CLT is to be formed through a partnership between **Gwynedd Council** and **Grŵp Cynefin**. It aims to provide affordable homes for sale to local people in scattered rural areas in Gwynedd through cross subsidy from market sale homes. Further information on this scheme is available on the Confederation of Co-operative Housing website www.cch.coop.



As well as being sociable people, our family believe that community is fundamental to a successful housing co-operative, and by working together as a community, we are able to enrich one another's lives.

Matthew Harris and his family are planning to join Loftus Village Association



Founder members of Loftus Village Association



The future Gellideg Co-operative

OTHER DEVELOPMENTS

Other co-operative housing schemes in various stages of development include:

- + A potential cohousing scheme in Mold for people with learning difficulties
- + A community land trust in St Davids to regenerate a former swimming pool site, leading to the development of 100 mixed tenure homes, and;
- + A group of self-builders exploring options for self-build in Wrexham.

These, and the other schemes in the co-operative housing programme, demonstrate that it is possible to adapt the co-operative principles to provide a range of affordable housing solutions for people and communities in Wales.

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