

CROSS PARTY GROUP FOR CO-OPERATIVES AND MUTUALS

Meeting minutes – May 1st 2024 - Community-led and co-operative models as a key housing solution

Attendees:

Vikki Howells MS

Daniel Roberts

Robin Lewis

Casey Edwards (speaker)

Dr Tom Archer (speaker)

Umulkhayr Mohamed (speaker)

Alys Thomas

Amy Carpenter

Caroline Tabberer

Catrin Roberts

Cerith Jones

Cerys Purches

Claire White

Dave Smith

David Hedges

Diana Waldron

Emily Robertson

Evelyn Stevens

Hodan Hersi

Jane O’Kane

Jo Rees

Jocelle Lovell

Jonathan Hughes

Kat Davies

Katherine Robinson

Kelly Isaac

Kirsten Stevens-Wood

Kristen Roobottom

Mark Stephens

Leonie Ramondt

Lynsey Blackford

Rhys Livesy

Robin White

Robert Chapman

Sam Stalbow

Selwyn Williams

Stephen Williams

Tim Kelly

Trystan Jones

Walis George

Wayne Lewis

Introduction

Vikki Howells MS, Chair of the Cross Party Group, opened the meeting and began by offering our congratulations to Huw Irranca Davies MS and noted his resignation from the group after he became Cabinet Secretary for Climate Change and Rural Affairs in the Welsh Government.

Vikki outlined that this meeting we will be exploring the future of community-led housing in Wales, and what needs to happen to unblock obstacles to deliver more co-operative solutions to the housing crisis.

Co-operative and community-led housing means bringing people together to decide what kind of homes and communities they want to live in. They can play an essential role alongside councils, developers and investors to create affordable homes which meet local community needs. Co-operative and community-led housing comes in many shapes and sizes. Small groups of friends buying a house to share, leaseholders setting up a tenant management committee, community members buying local land on which to develop.

Casey Edwards

The first speaker at the meeting was Casey Edwards, Project Manager at Communities Creating Homes, delivered by Cwmpas. Casey discussed how to scale up the community-led housing sector in Wales, introducing Cwmpas and the role and potential of community-led housing, that it is led by the community, for collective benefit, and affordable in perpetuity. Casey discussed the different examples of the projects they are supporting across Wales, with many diverse examples covering the length and breadth of the country.

Casey discussed what is needed to grow the sector and suggested funding at every stage in the development process and possibility of a revolving loan fund, making more sites available for CLH through a community right to buy, S106 agreements and land disposal policies, supportive national and local planning policy and support from local authorities and registered social landlords.

Dr Tom Archer

Dr Tom Archer outlined learnings from various projects including the “Homes in Community Hands” Programme. The evidence suggests that funding, advice and enabling programmes have a significant impact in planned housing developments with a higher level of affordable housing per scheme than any other form of development we could compare it to.

We also heard about impact beyond housing – with these schemes leading to considerable investment in things like community energy and community spaces. Projects can often be born out of other worker-coops wanting to make a community impact, leading to a unique motivation to create community benefit.

Dr Tom Archer discussed the components of growth in this sector. He outlined potential policy interventions like in planning through a percentage target to ensure CLH on specific sites, presumptions in favour of CLG, and land disposal. He highlighted the importance of supportive registered provider partners, landowners and enablers. Funding was a key issue, ensuring the availability of pre-development grants, at risk support, access to capital grants, low-cost borrowing, and investment readiness. The wider environment must also be supported – growing awareness and demand.

Rhisom Co-operative

Umulkhayr Mohamed from Rhisom Co-operative was the next speaker, giving the perspective of someone working to develop a community-led housing project in Wales today. Rhisom has been founded by a small group of members of the LGBTQ+ community in Cardiff who had experienced frustration with the housing crisis and wanted to explore alternatives, having found and recognised that other housing options were not a real option for many of them. LGBTQ+ people experience additional barriers to finding safe and secure housing, such as being more likely to be living in poverty and lacking access to financial resources.

Soon into their journey, they reached out to Cwmpas – they are not from the background of knowing what this path would look like and looked to find support. They decided the co-operative model is right for them – the model allows for us to develop an intentional community to develop housing for its members. The members being a part of the co-operative society that owns and manages the home and society, with the aim of collaboratively living together, creating this platform for LGBTQ+ people to be a part of a wider community with the values of justice, society, compassion and mutual aid. The group is based on values rather than relationships – wanting to care for each other in a non-individualistic way and challenging normative practices and beliefs. Central to their vision is having a community centre next to the housing. They have surveyed the community, wanting wider input.

The group set up as a co-operative society in May 2020 and are trying to acquire property in the centre of Cardiff – currently working on a gallery and office building. They have secured an exclusivity agreement with the current owners and the property is off the market, to allow time for fundraising. They have submitted an application to a funding programme concentrating on freeing up public land and buildings and hopefully this will allow them to secure funds to buy the property.

The property is large and has been sitting empty for some time, despite the housing crisis – the group sees considerable value in being able to take over and steward this property for future generations. They are hoping it will be the beginning of a model where we are able to buy more homes and provide more safe and secure housing for people in Cardiff and Wales.

The group wanted to emphasize that while they have a long way to go, they wouldn't have got here without the support delivered by Communities Creating Homes, who helped to demystify the process and account for their lack of experience – they have been very supportive, making them feel like this is possible.

The group has been heartened to learn more about the Welsh Government recognising the positive role these co-ops can play, but really disheartened by the lack of homes for sale. They wanted to speak to the fact that while we don't have experience as a co-operative yet – we have privileges like being university-educated, speaking English as a first language, have experience of writing grant applications, and many marginalised communities who could benefit most don't have these – they need a lot more support, making this option visible and accessible.

Questions and Answers

The meeting moved on to a question and answer session with the people in attendance. Mark Isherwood MS discussed a project he had visited in Rhyl, which found a lot of distrust in the community, with the idea of it being parachuted in. The intention was to set up a management board of local people, but didn't happen immediately. Mark asked what engagement is needed in the first place? How do we get people on board from the beginning?

During that period, Mark also visited Housing Europe in Brussels to discuss matters – they were very well briefed on the situation in Wales, but introduced a note of caution. In Scandinavia, where models have a long history – there are largely developments which are occupied by professionals but only want tenants like themselves, and can become exclusionary. How do we guard against this?

Casey Edwards from Cwmpas responded with regards to the first scheme mentioned - it happened off the back of investment off WG and a target of a certain % of social housing grant to go towards creating co-ops. A lot of lessons were learned from that – projects led by housing associations – it can work, but you need complete community buy-in. We reflected on how community-led housing can be delivered and decided to take a much more grassroots approach, with a focus on getting out to communities and being grassroots-led, not parachuted in. To answer the second question – how they remain for the people in need – all projects we work with are affordable and are in-perpetuity through an agreed conveyance that they can't be sold on the open market.

Tom said that thinking about these things now is really important, so we can get ahead of them. With the use of grant funding you can protect against leasehold enfranchisement. As resident owners, they can make the decision about rent-setting – these things are interlinked and complicated.

Diana Waldron from Wood Knowledge Wales said that they see significant potential of using sustainable local materials as part of community-led housing. Cwmpas agreed that it would be great to co-operate with them. This is a priority for many of the groups they support - surveys suggest that the top priority for many groups was low-carbon, more sustainable homes. Gwyr CLT is an example who are looking to utilise sustainable and materials, and part-self building.

Walis George asked - how do we grow the capacity of the sector to meet these opportunities? Huge demand. To share things that are under consideration in Gwynedd – we now have community enterprise network called Cymunedoli for growing the sector, and the mature enterprises in enabling the new organisations. Actively considering how we grow community-led housing in the county. Made aware of examples in Devon and Cornwall – building up capacity and expertise that is then made available to local groups. Do we need this, what would it look like?

Tom noted that the CLT movement started in earnest in Cornwall. Infrastructure has developed over 20 years. Key things they've had in place have been revolving loan funds. Research projects found that these organisations have to fight on several fronts, meeting with groups to set up and develop etc, also lobbying local authorities etc, growing campaigns and awareness etc. Lots of different elements of the campaign needed.

Casey – it's more than just providing support, but building a movement and influencing policy. Enabling approach like the Cornwall CLT model could be interesting for us. We also provide training to third sector bodies, LAs, Housing Associations etc – touching on capacity – we would love to get to a point where there is a co-op mutual model, we want this peer mentoring model. Recently had funding from the Oak foundation to develop an internship scheme – so people from marginalised communities can work with us and learn, and then go back to their communities and

Emily Robertson from Gwyr CLT spoke next – they are one of the projects that has been supported by CCH and are really grateful for the support. Emily had a couple of points – she noted that ongoing development costs and grant funding are key. People are developing these projects on top of day jobs, private lives etc. Capacity is reduced by the cost of living crisis – how do we sustain ourselves throughout that process? We need ongoing support and grant funding, rooms for meetings, childcare etc.

Q for panellists is for LA support – where we have seen successful projects, what kind of attitude did the LA have? Grasping the concept of CLH as a valid method for delivering.

Tom – two things that sum up the tension – project where the board wasn't controlled by local residents where it creates problems – in England, HAs are so distant from communities that it affects living standards, happiness etc. Grassroots model is exhausting. How do we sustain that? This sums up the tension – one hand, we can meet problematic issue about tenant control, but the cost is on stress, time for the volunteers. How do we solve that?

Casey noted that the two issues – capacity and LA support – can be interlinked? Volunteer burnout is massive. Partnership approach where that is appropriate, but also light touch support – assisting with planning advice early on and earlier engagement. We're trying to work hard to get LAs on board. Um, echoing other comments, noted having similar issues. Grant funding is there, but you can't account for the many hours that are needed to get to this stage.

Hodan Hersi from Serenity Co-housing, supported by Cwmpas currently, noted great support from Cwmpas but re-iterated comments about time. Single parents, young children etc. What future funding is available? It takes many years to develop projects. They are looking to build 20-30 homes somewhere in Cardiff – what steps have been taken to allow groups to take over land which hasn't been used previously? Are there opportunities for communities to take over to develop affordable homes?

Vikki Howells noted the agenda for the Senedd and that the Cabinet Sec for Housing would be making a statement and offered to raise these issues as a question in the Senedd. Casey noted that Cwmpas are still working with WG to develop a dedicated revolving loan fund for community-led housing. Pre-development finance funding is essential. Once we get that, it will show that this is an option for people, it will help with capacity and engagement issues. We've been lucky enough with working with WG to get some financing for groups, to hopefully prove that getting this money out works and will open the door for other groups moving forward.

A Commission has been set up to look at community ownership. They've said no legislation change in this government because of packed agenda, but will be an important step in the next manifestos and we will continue to promote this legislation, and also looking at what public bodies, LAs etc can do in the meantime before there is this legislative change.

Vikki Howells MS thanked the panellists and speakers at the meeting for the inspiring contributions and fruitful discussions. The meeting was closed.