

### INTRODUCING COMMUNITY-LED HOUSING



### WEBINAR



An Ghníomhaireacht Tithíochta The Housing Agency

## WEBINAR SERIES COMMUNITY-LED HOUSING

**1** INTRODUCING COMMUNITY- LED HOUSING

12th February 12 - 1pm

#### SPEAKERS:

- Dr Sara Brysch Co-author of Together: Towards Collaborative Living
- · Tom O'Donnell Self Organised Architecture

### 3 COMMUNITY-LED HOUSING FOR AGE FRIENDLY LIVING

11th March 12 - 1pm

#### SPEAKERS:

- · Maria Brenton UK Cohousing Network
- Anne Connolly Cohousing Communities Ireland

### 2 COMMUNITY-LED HOUSING AS AFFORDABLE HOUSING

SPEAKERS:

25th February 12 - 1pm

- Eduard Cabré Romans Barcelona Municipal Institute for Housing and Renovation
- · Ailbhe Cunningham Cork Community Land Trust
- · Eve Olney Cork Community Land Trust

### 4 STATE SUPPORT FOR COMMUNITY-LED HOUSING

26th March 11.30 - 1pm

#### SPEAKERS:

- Elke Seipp Hamburg Baugemeinschaften Agency
- · Éadaoin Ní Chléirigh Irish Council for Social Housing
- Hugh Brennan Ó Cualann Cohousing Alliance
- · TBC

## INTRODUCING COMMUNITY-LED HOUSING

- Introduction (7 mins) Roslyn Molloy
- Presentation (20 mins) Sara Brysch
- Presentation (20 mins) Tom O'Donnell
- Audience Q&A (10 mins)
- Session close (3 mins)





## WHAT IS COMMUNITY-LED HOUSING?

An umbrella term which encompasses a wide range of approaches to housing that share a common goal of meeting a local housing need via collaboration, empowerment and mutual support.

### Common forms of community-led housing include:

- Co-operatives
- Cohousing
- Community Land Trusts



## COMMUNITY-LED HOUSING IN OTHER COUNTRIES

#### **DENMARK**

33% of Copenhagen's housing is cooperative

#### **NETHERLANDS**

Support for CLH initiatives for older people through 'Knarrenhofs'

#### **SWITZERLAND**

In Zurich land is provided more affordably for CLH

#### UK

Has over 500 Community Land Trusts

#### **GERMANY**

Hamburg has a state agency which supports CLHs with land & financing



#### COMMUNITY-LED HOUSING IN IRELAND

### In the past...

 Roughly 5% of social housing delivered in the 60s and 70s was co-operative.

### Today...

 Community-led housing groups struggle to access land and finance to get their projects off the ground.



#### CONTINUING THE CONVERSATION...









- <u>Self Organised Architecture Home SOA</u>
- https://www.housingagency.ie/publications
- Together: Towards Collaborative Living | TU Delft OPEN Books



#### TODAY'S SPEAKERS





DR SARA BRYSCH

Architect and co- author of Together: Towards Collaborative Living



TOM O'DONNELL

Co-founder and director of Self Organised Architecture (SOA Research CLG)

### SARA BRYSCH





DR SARA BRYSCH

Architect and co- author of Together: Towards Collaborative Living

Webinar series\_The Housing Agency

# INTRODUCING COMMUNITY-LED HOUSING

Dr Sara Brysch

Architect, PhD (TU Delft) and co-author of TOGETHER Towards Collaborative Living







(Open access)

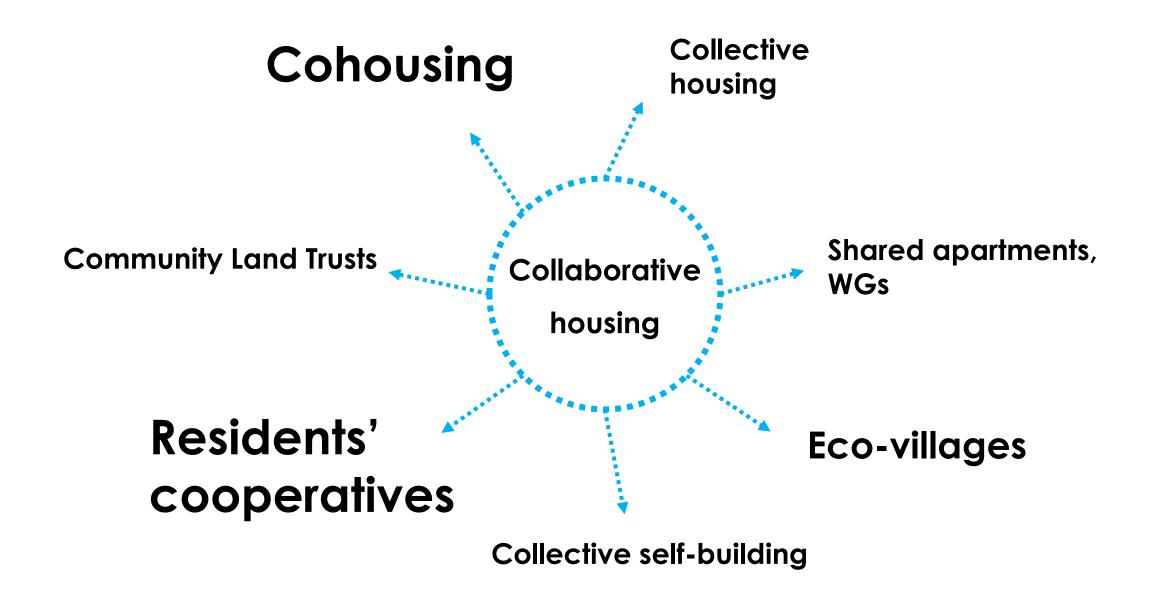
(Open access)

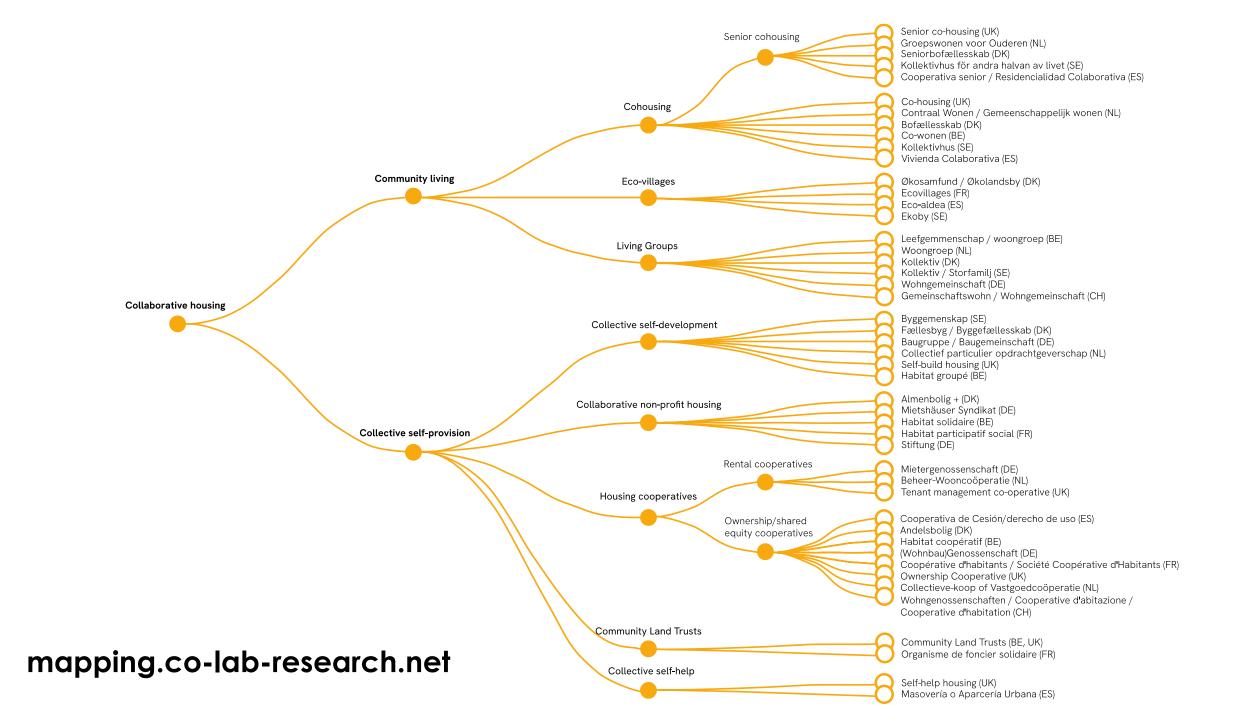












MAP TAXONOMY A

MY ABOUT ☐

The Co-Lab Mapping Project maps and provides a scientifically-validated categorisation of the different collaborative housing forms in Europe, to create the basis for comparative and quantitative studies on collaborative housing.

E Comment

**1816 29 597** projects dwellings





Dwellings per project

(1)

Completions by year

Housing tenures



Data & Definitions

Definitions

No information

Land

Financing

Co-production cultures



1. Land lease mechanisms



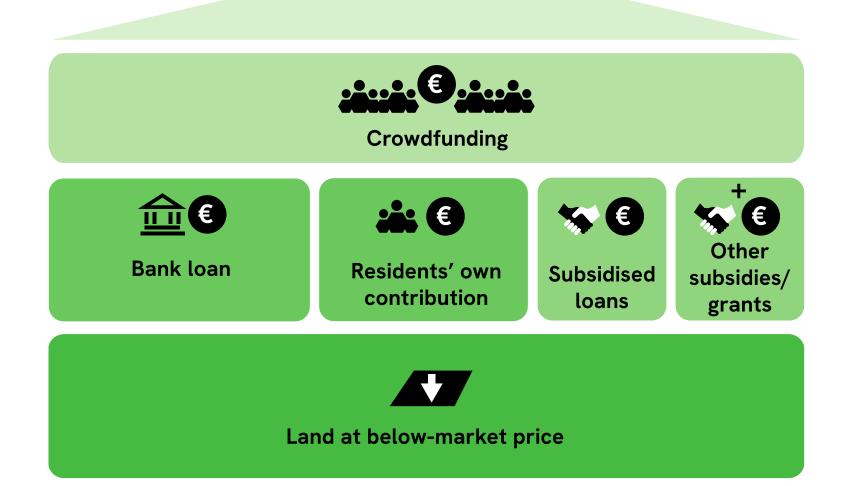
2. Urban planning mechanisms



3. Adaptive reuse of existing buildings



4. Land reform



#### **Barcelona**





Access to public land through leasehold agreement between residents' cooperatives and the municipality.







Reduced land prices for cooperatives.

#### Copenhagen

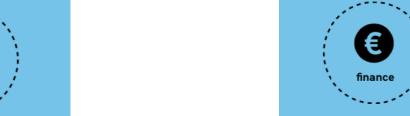




Municipality's right to reserve up to 25 per cent of non-profit housing for allocation to vulnerable citizens.



Municipal loan to bridge the financial gaps.



Financial state support to build housing cooperatives during the 1980s.



Bofaellesskab.dk: an umbrella organisation for Danish co-housing.



**Public subsidies** to support the construction of grant-of-use housing cooperatives.

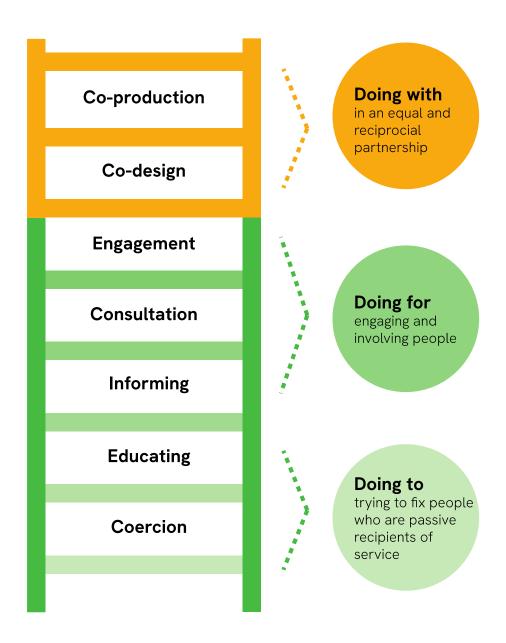


Sostre Civic and La Dinamo: some of the organisations supporting the right-to-use housing cooperative model in Catalonia.



Kaartenbak: the municipality's central platform for cooperatives.

(Source: TOGETHER Towards Collaborative Living, 2023)









## Affordable housing

## Affordable housing

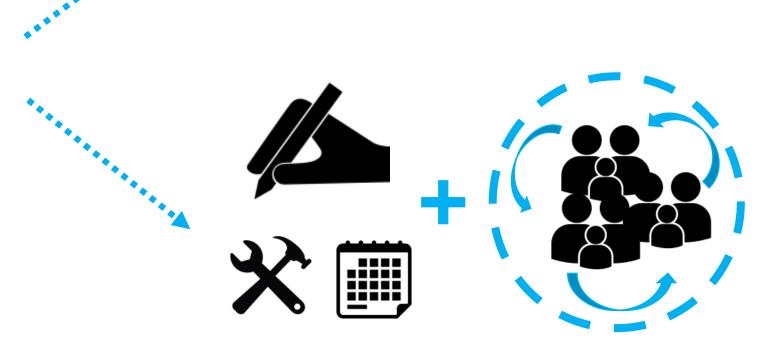








## Affordable housing



Collaboration

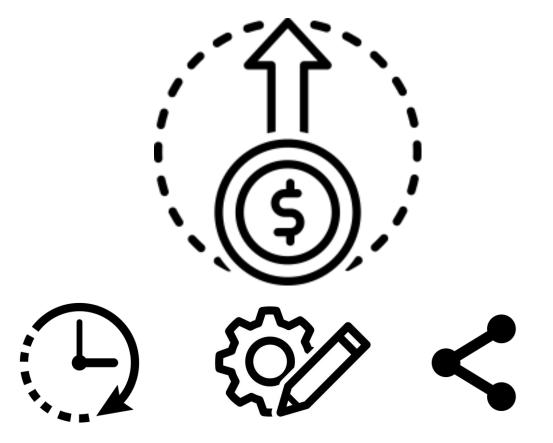
## Collaboration in design



## Affordability? in housing



## Collaboration in design



## Affordability? in housing

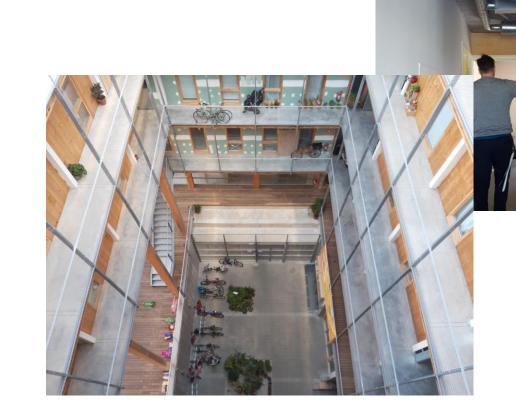






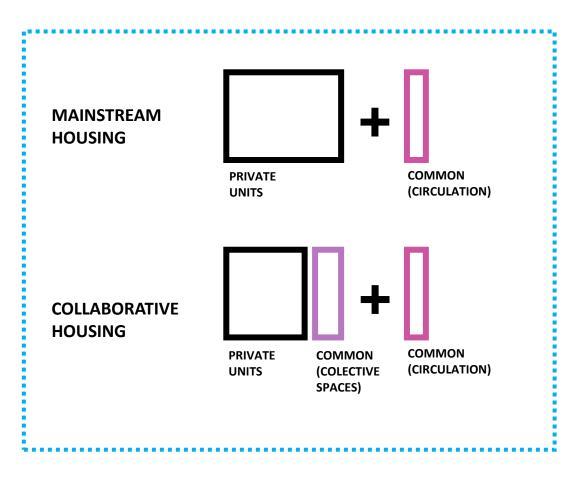
### Design "process"

- Co-designers as iniciators / promotors / developers
- In-kind / voluntary tasks (selfbuilding to administrative tasks)
- 3. Housing as a "process"



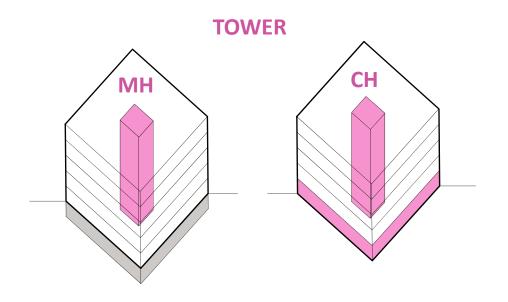
### Design "product"

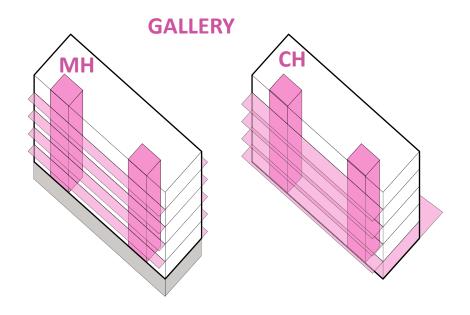
- Alternative typologies: need-based solutions (challenge norms)
- 2. Reinterpretation of minimum standards
- 3. Design trade-offs
- 4. Optimised ratio private-collective



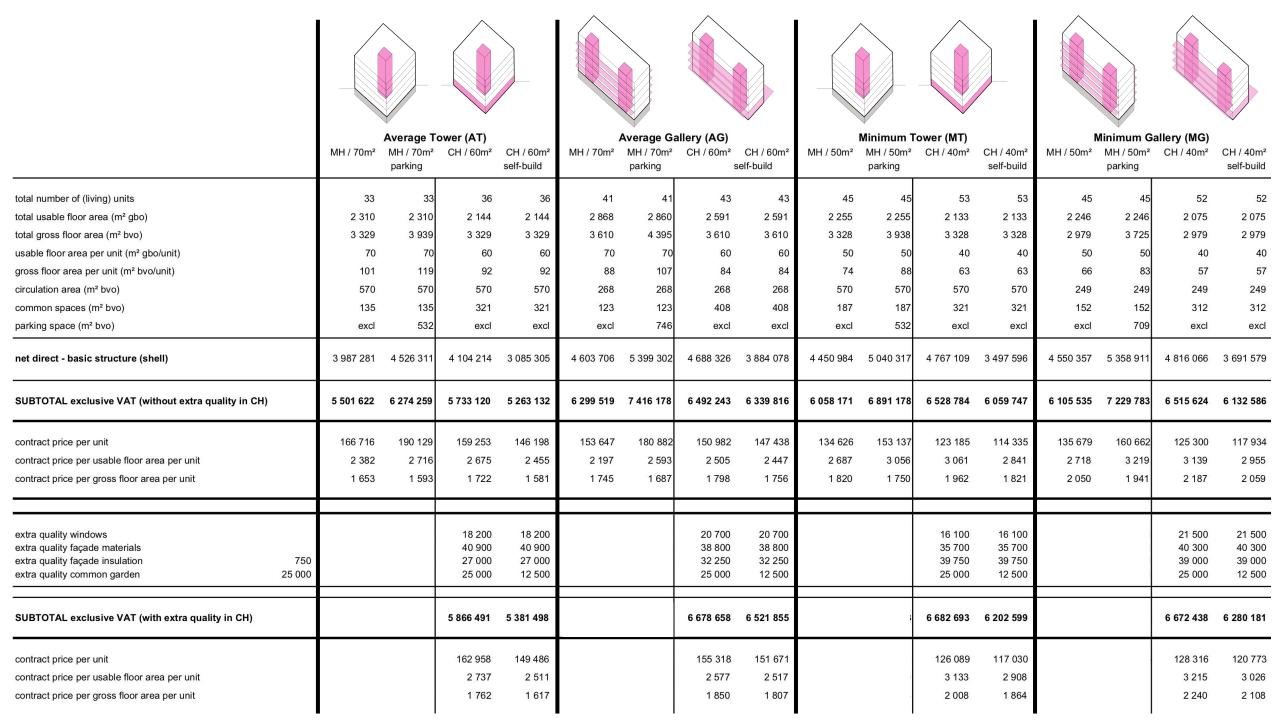
#### **Building costs simulation**

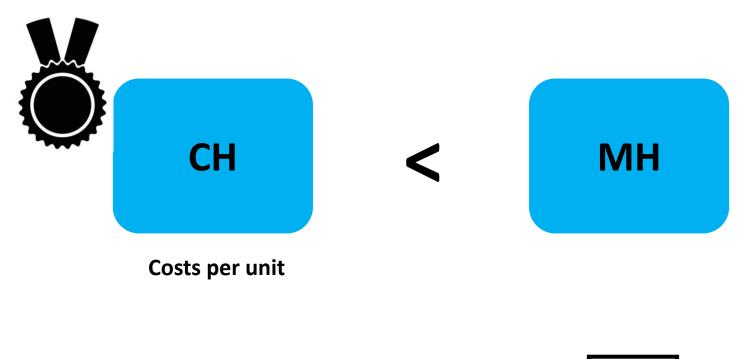
Collaborative housing vs Mainstream housing





- Same surface area
- Same construction and finishing standards
- Different quality and space standards (ratio privatecommon)







(+extra quality)







(Ministry of Labor, Solidarity and Social Security, 2023)







#### Câmara de Lisboa avança com programa de construção de habitação acessível por cooperativas

Famílias vão poder organizar-se em cooperativas e avançar com a construção de habitações acessíveis em terrenos cedidos pela Câmara de Lisboa. O novo programa "Cooperativas la Habitação Lisboa" reforça a estratégia da cidade ao nível da habitação, e espera-se que dê os primeiros frutos no Lumiar.













- Brejos Faria 1
- HabiRizoma 2
- CoopArroios 3
  - Aldrava 4
- Coop. das Formas Habitação 5
  - Calmeia 62 6
  - Eco-Bairros de Futuro 7
- HCAC Cooperativa de Habitação 8

COOPERATIVAS ÁREA METROPOLITANA DE LISBOA

**ROTEIRO** 



Consultancy group to support the creation and development of collaborative housing initiatives

- Social / organisational
- Architectural
- Legal

## Take aways

- "Third" way for housing provision
- Alternative tenure models and alternative living arrangements
- Top-down + bottom-up efforts
- Solid housing policies with incentives and concrete support
- Citizen participation affordability



### TOM O'DONNELL





TOM O'DONNELL

Co-founder and director of Self Organised Architecture (SOA Research CLG)







## 1. What Is Community-Led Housing?

Community-Led Housing (CLH) is an umbrella term, which includes Community Housing Co-operatives, Community Land Trusts, CoHousing and self-help housing

Affordable Housing Act 2021

A housing authority may enter into arrangements with a community-led housing organisation, a housing cooperative or a community land trust

## Community-Led Housing addresses the following challenges:

- 1. Agency and self-determination for communities, to make decisions on homes that fit their present and future needs
- 2. Developing socially inclusive housing models and integrating different income groupings
- 3. Long-term affordability for present and future generations, rather than at initial point of use only
- 4. A *holistic* approach that strives to combine in an integrated way the social, environmental and economic well-being of inhabitants

Community-Led Housing is a socially, environmentally and economically sustainable approach to housing, with the following features:

- 1. Meaningful community engagement and consent throughout the process. The community does not necessarily have to initiate and manage the development process, or build the homes themselves, though many do
- 2. The local community group or organisation owns, manages or stewards the homes in a manner of their choosing
- 3. Benefits to the local area and/or specified community are clearly defined

Community-Led Housing Projects in Ireland





### **UPCYCLING TRUST**

A Community-Led approach to Circular Renovation and Affordable Housing in North-West Europe

- A Civic Partnership approach to Vacancy / Dereliction
- Perpetually Affordable Circular Renovation
- 5 Pilot Cities: Cork, Brussels, Ghent, Rennes, Lille













## PROJECT OBJECTIVES

**ONE: Architecture** 

Demonstrate the circular upcycling of a disused building

**TWO: People** 

Solutions and capacity building for local communities, stakeholders, and governance

**THREE:** Policy

Engage with national / EU policymakers for roll out of the approach





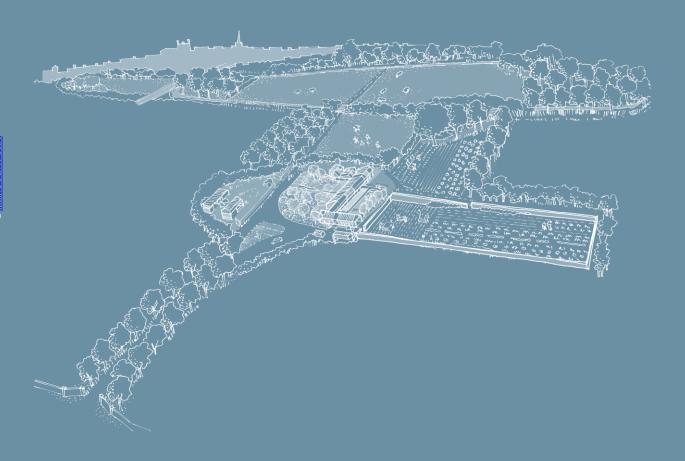










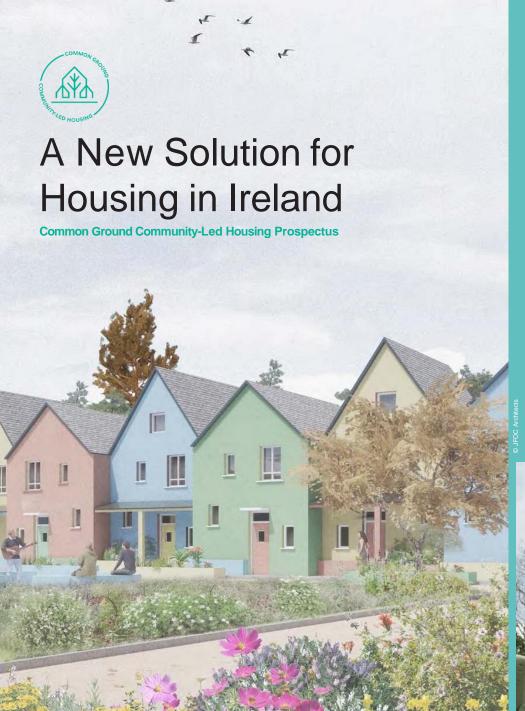


"The problem we aim to address is the segregation of people with "special needs" or low incomes from neighbourhoods that actively support neighbourly relationships. People with needs for support, how are they going to live and where are they going to live in our society?

What we're aiming for here is neighbourhoods. It has partly to do with architecture, partly to do with geography, but it also has very much to do with human participation. Society is opening up to people living as active citizens in a participative society, and how are we going to embody that? How are we going to build that?

We call it the opposite of NIMBY – but it could be called PIMBY – 'Positively In My Back Yard.' I'm interested to live next door to people with disabilities, with foreigners, with elderly people, and that that mix is a healthy mix. And it actually makes life better for everybody involved."

Patrick Lydon Project Co-Founder

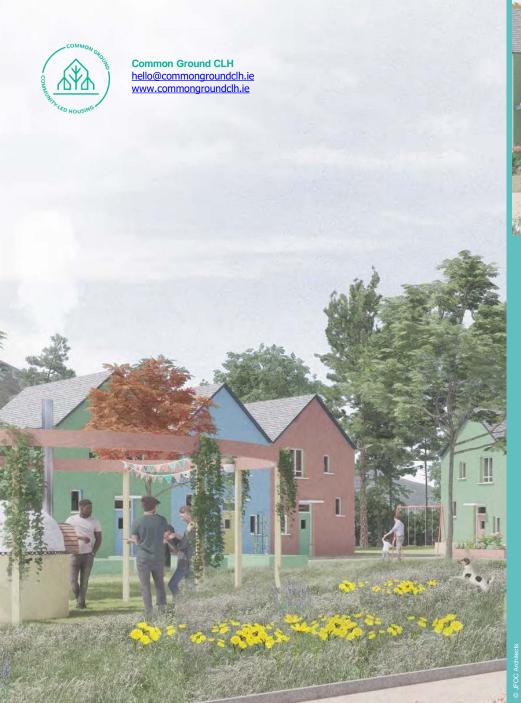




- 25 Sustainable homes and shared facilities
- Wicklow community founded in 2018
- Co-operative (Mutual Home Ownership Society) + Community Land Trust









- Low-impact, sustainable and affordable homes
- Compact design and modular construction
- Partnership approach with AHB









#### Togra tithíochta Uíbh Ráthaigh

Community-Led Housing Pilot



### Togra Tithíochta Uíbh Ráthaigh Community-Led Housing Pilot

- Long-term population decline in Gaeltacht
   Uíbh Ráthaigh
- Lack of affordable homes to purchase or rent for people looking to live or relocate
- High demand for second homes and Airbnb
- High rates of vacancy





- Replicable Community Land Trust approach
- Increase affordable housing by 10-12 homes (TfUR Action Plans 2019-26)
- Renewal of derelict and vacant properties
- Development of new homes (cost rental)
- Roadmapping Finance, Governance, Eligibility

"Housing is core to the enabling Iveragh to become demographically, socially and economically vibrant, and the current housing profile - in terms of stock, supply, cost and accessibility - is a barrier to the area's development."

Tithíocht i nGaeltacht Uíbh Ráthaigh – ag freastal ar an bpobal / Housing in the Iveragh Gaeltacht– meeting local needs (Tascfhórsa Uíbh Ráthaigh), p. 1

## Key Obstacles to Community-Led Housing in Ireland



- Lack of Regulation for Community-Led Housing following the Affordable Housing Act 2021
- Lack of Recognition and among state agencies, local authorities, financial institutions.
- Lack of Access to land and affordable finance and lack of clarity on qualification and status (AHB)
- Eligibility and Allocation Plans
- Lack of Hub / Coordinate Taskforce: Lower chance of success

# ESTABLISHING AND MAINSTREAMING COMMUNITY-LED HOUSING

Affordable Housing Act 2021

A housing authority may, for the purposes of subsection (1), enter into

(b) arrangements with a community-led housing organisation, a housing co-operative or a community land trust



ROADMAPPING A VIABLE COMMUNITY-LED HOUSING SECTOR FOR IRELAND

Self-organised and Community-Led Housing models (Cohousing)
and the Community Land Trust as a basis for enabling democratic and
permanently affordable housing and urban renewal in Ireland

**OVERVIEW** 

### Key Lessons





ROADMAPPING A VIABLE COMMUNITY-LED HOUSING SECTOR FOR IRELAND SECTOR FOR IRELAND and the Community Land Trust as a basis for enabling democratic and permanently affordable housing and unbare nerowal in reland.

GETTING YOUR GROUP READY

- Low-interest long-term finance is the key to
   affordability. Low-interest state loans can help to further
   innovation and sustainability goals
- Low-interest finance from an 'ethical' private banking sector to match state financing is key to enabling a broad spectrum of approaches
- State supported "Hubs" de-risk projects by guiding and supporting groups to planning / tender phase, at which point they can be properly appraised for viability

### Key Lessons



ROADMAPPING A VIABLE COMMUNITY-LED HOUSING SECTOR FOR IRELAND agained and community-sed foculty models. Collocating community land fruit as a basis for enabling democratic and measurity affordable housing and orban renewl in Ireland.

POLICY



- Land Leasing allows the state to maintain control of land in the long-term (asset lock) and allows projects to be developed affordably without land purchase costs
- Land Disposal according to Social Concept in an open tendering procedure better enables projects that further social policy objectives.



## The **Community Housing Co-operative**in Ireland

The Community Housing Co-operative model as a basis for enabling democratic and permanently affordable housing and urban renewal in Ireland | MARCH 2024



## The Community Housing Co-operative in Ireland

- Irish co-operative model based on right of-use co-operatives in Germany, Switzerland and Spain
- Germany: Tradition of co-operatives
   Barcelona: New co-operatives programme (ESAL)
- High-quality, perpetually affordable housing for people of different ages, backgrounds and incomes where communities have agency
- Preliminary policy proposals for testing with stakeholders. Launch ISHF 2025













- Establish Right of Use Co-operative Principle
   Model between Ownership and Rental
- Principle of Cost Rental
   Avail of Cost Rental finance stream

#### Key Benefits of Co-operative Housing

#### **Diversify supply**

Inclusive model demonstrating innovation in sustainability

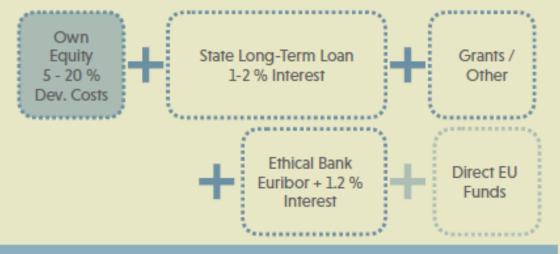
Spatial solutions to flexibly meet residents' needs in different life stages

Communities of Interest (key-workers, older people, LGBTQ+, artists, etc.)

Groups with a definite concept (intergeneration, super-sustainability etc)

Contribute to the wider neighbourhood

#### Policy Instruments (Germany / Barcelona)



Finance

#### **Early-stage Project Support**

€



70+ Year Land Lease based on ESAL Framework

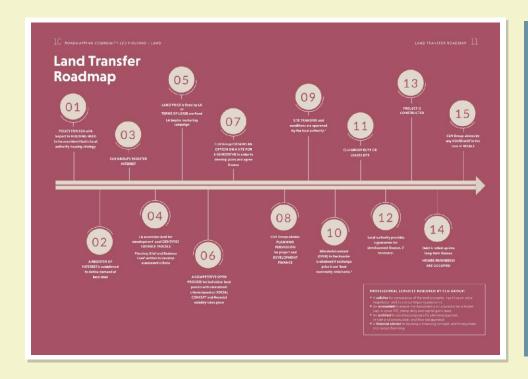
\_\_\_\_\_\_

70+ Year Land Lease based on Social Concept Procedure

\_\_\_\_\_

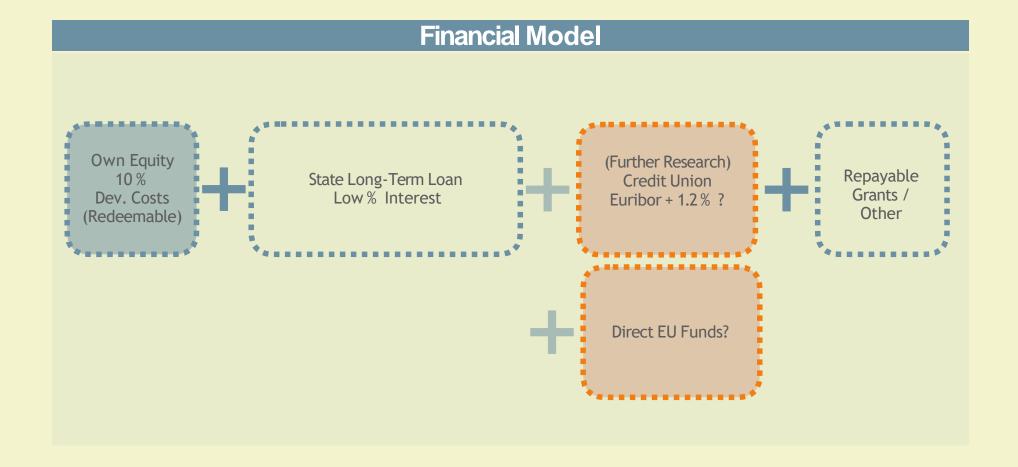
Land

#### 1. Land Allocation



- Land Disposal to Co-operatives
  - Concept-based Procedure (Webinar 4)
  - ESAL Framework (Webinar 2)
- Land Leasing
  - Eliminate Land Purchase Costs
  - Long-term buy-in / stability
  - Mitigate Risk

#### 2. Finance



## 3. Eligibility and Allocation Plans

- Community co-designs and co-develops project
- Early Allocation for Residents

#### Proposed Eligibility Criteria

A	Qualifying Criteria (Cost Rental)	Yes / No
Al	Over 18 years of age.	Yes
A2	Does not own or is not beneficially entitled to an estate, or has interest in any dwelling in the Republic of Ireland or elsewhere.	Yes
A3	Has a right to reside in the Republic of Ireland.	Yes
A4	Net household income is below €59,000 / €66,000 per annum.  Applicants will have to prove how they have calculated their Net Household Income.	Yes
A5	In receipt of any social housing supports (including Rent Supplement or HAP).	Allowable to max. 10-20% of residents
A6	Ability to meet monthly Rent / Right-to-Use Fee.	Yes
Additional Qualifying Criteria		
A7	<ul> <li>a. Membership of the Community Housing Co-operative.</li> <li>b. Community Housing Co-operative must be registered with the Registrar of Co-operatives.</li> </ul>	Yes
A8	Ability to pay 10% Development Costs as Redeemable Equity payment (excepting those in A5)	Yes

#### 4. Inclusive Model

#### Composition of Incomes Groups in Hamburg Co-operative

Proportion of Households	Income Limits	Start Basic Rent
>30%	Low	€7.10
Variable	Middle 1	€9.20
Variable	Middle 2	€12.10
<20%	Above subsidised level	€15.90

### Key Policy Infrastructure to enable Community Housing Co-operatives in Ireland



#### **Policy Proposal**

#### Recognition of the Model

 Co-operatives recognised as form of Cost Rental housing That co-operatives can include social and affordable residents

What this will achieve?

#### Accessible Finance

 Housing Finance Agency finance to enable viable co-operative development on a cost rental basis Allow co-operatives develop

Affordable homes in perpetuity

#### Public Land Leasing

- Policy for Land Leasing on social concept criteria
- Co-operatives granted an option for 18-24 months

Streamlined, fair and transparent system to support resilient communities

#### Feasibility Stage Grants

 Grants to support early stage project development. Grants repaid if projects go ahead Mitigate risk and allow cooperatives develop their community, concept and design Community-Led Housing,
Governance and
Approved Housing Bodies
(AHBS)



- Recommendation that Research is commissioned into AHBs and Community-Led Housing
  - Assumptions and issues with CLH as AHB
    - Eligibility and Allocation Plans
    - Primary Objective of AHB "Alleviation of Housing Need"
  - Effective oversight / Proportionate Compliance Burden
     Role of Cooperative Societies Bill 2022
  - Development Partnerships between AHBs and CLH
  - Recommendations for Policy



- Stakeholder Engagement on policy proposals for Community Housing Co-operative
- Agreement of Proposals
- Launch at ISHF 2025

 Replication of Model of Barcelona ESAL staged implementation and rapid development of the Co-operative sector









