



Cohousing strategy  
2021 - 2023

# Background – what is cohousing? And why is Housing 21 interested?

Housing 21 has ambitious development plans and aspirations. We will continue to provide high quality Extra Care and Retirement Living schemes but believe cohousing provides an additional option for older people of modest means.

Cohousing is commonly described as an “intentional community” or a group of like-minded people coming together. Potentially this description of “like minded” could deter diversity so our focus is more on a community that offers “mutual support” where neighbours look out for one another.

Housing 21 is keen to develop a suitable model of cohousing that engages older people of modest means in areas of deprivation. We believe that the approach will help inform both our designs and operating models for the future in order to meet the changing needs and requirements of older people and specifically those from BAME backgrounds.

Housing 21’s proposal is that schemes should ideally have between 16 and 25 properties, which we believe will enable a sense of community and belonging without being too large to get to know your neighbours whilst still being financially viable in terms of revenue funding. We will engage and involve local older people so the project reflects the local population in terms of diversity and promotes social cohesion.

By involving local older people in the design of the buildings but more importantly in shaping the community, its values and its ethos the group will have a sense of ownership and belonging to the cohousing project long before it is ready for occupation.

Cohousing is not a “one size fits all” approach and the proposal is that there will be a choice of operating models agreed with residents at each location, ranging from self-management options, working with local agencies rooted in the local community or in some instances Housing 21 may have longer term involvement in day to day management.

The plan is that our cohousing projects will focus on areas in the lowest 5 categories from the English Indices of Deprivation and/or where 30% of the population is identified as from a minority ethnic group.

A key principle will be the commitment by Housing 21 to work with local people, agencies and politicians to ensure the project reflects the local needs and aspirations of the community.

Initially the focus for the first 10 schemes will be in the Birmingham and the wider West Midlands area as this allows us to concentrate resources as we develop the offer and enable Housing 21 to capture lessons learned and encompass these in future schemes with the potential to roll out nationally.



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Triangle Architects are excited to assist Housing 21 in the development of these unique cohousing schemes for older people across Birmingham and the West Midlands. As a practice we strive to improve and enhance the built environment and believe community engagement is key in the development of successful homes for the local community and future residents.

*Harvinder Randhawa,  
Director at Triangle Architects*



## How does cohousing differ from our Retirement Living model?

What makes cohousing different from the more traditional retirement housing model, both of which provide good quality properties promoting independent living?

The key differences are as follows:



## 1. Establishing the project group at development stage

An underlying principle of cohousing is the opportunity for potential residents to join a project group at the outset so they have a critical role in the design of the properties and communal spaces and just as importantly are able to shape the ethos and values of the community aspects of cohousing. By working together as a project group from the very early stages it means when the residents eventually move in there should be a sense of ownership, belonging and community.

The phrase “intentional community” or “like minded” are frequently used to describe cohousing groups and this has the potential to translate into an exclusive rather than inclusive community. Housing 21 plans to focus more on the “**mutually supportive**” nature of cohousing, the benefits of having good neighbours and living in a community setting whilst recognising that residents may come from diverse backgrounds and have a range of views rather than being “like minded”. The key will be a commitment to living in a community and a culture of respect.



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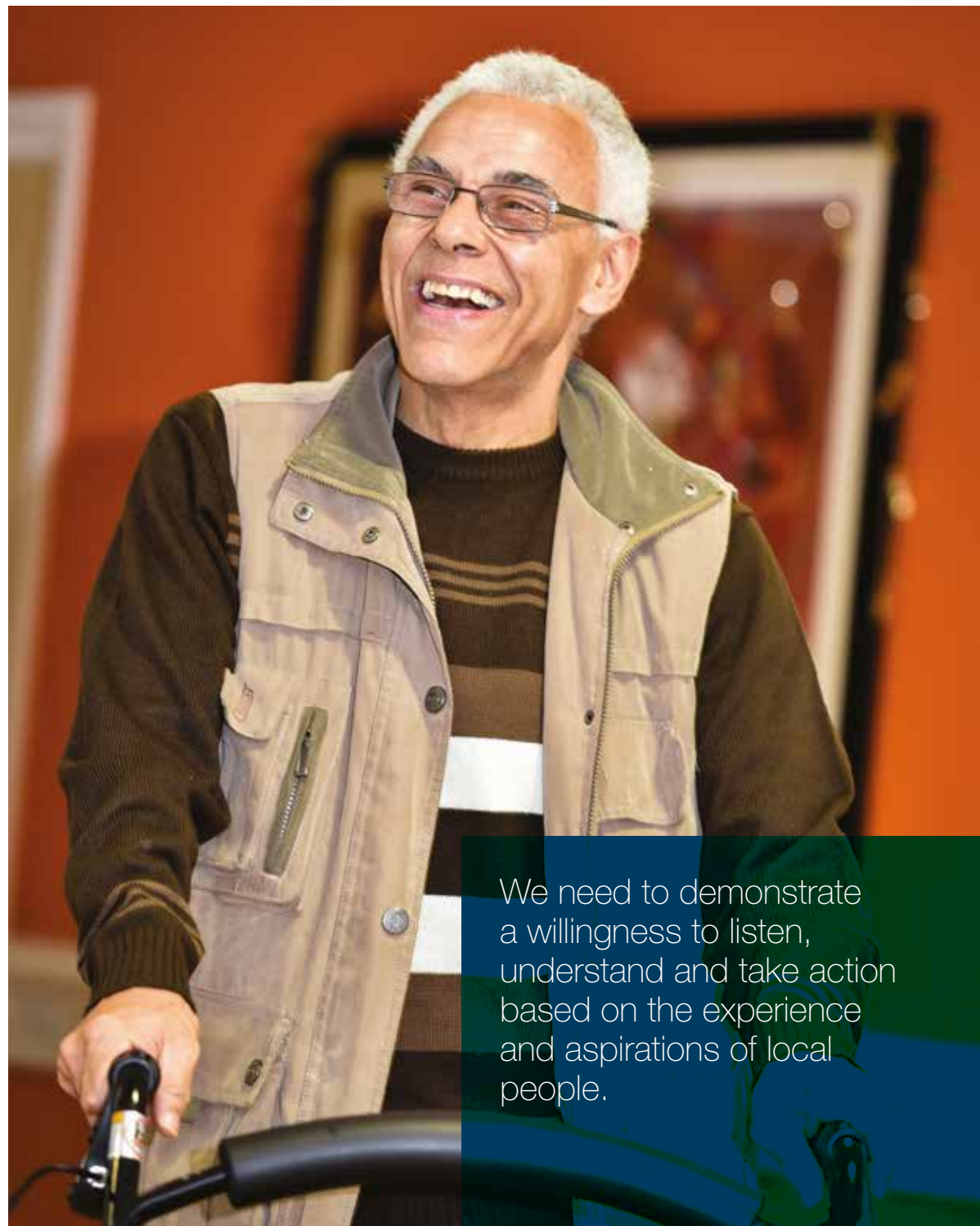
## 2. Working with local people, agencies and politicians

Housing 21 has a wealth of experience in providing housing for older people. It would be a mistake, however, to “parachute” into an area that we have not developed in before and with communities that we have limited experience of working with and expect to be welcomed unconditionally.

We need to demonstrate a willingness to listen, understand and take action based on the experience and aspirations of local people. The “one size fits all” approach will not work and it will be important to identify the issues faced by particular areas and communities. Local older people are less likely to trust Housing 21 unless we have developed links and built relationships with community groups and agencies rooted in the local area.

Engaging with agencies and involving them in consultation events to work alongside Housing 21 staff will prove crucial in giving older people in the area the confidence to come forward and sign up for the cohousing project group.

It is important to forge links with local politicians and where possible get their buy in for the concept of community based housing schemes. Cohousing sits outside the traditional view of housing for older people and support from local councillors may be crucial when it comes to planning submissions and local lettings agreements.



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### 3. Local lettings agreements

The standard method of letting new build Extra Care or Retirement Living schemes is by having a nominations agreement in place with the Local Authority, which prioritises applicants with assessed levels of housing and/or care needs. Traditionally the Local Authority will not nominate much in advance of the building being ready for occupation as the focus is on individual housing and care needs' assessments rather than the wider benefits of community living.

Signing up project group members at the design stage of the development in order to build the sense of belonging, community and engagement is a key element of cohousing. It is anticipated that the majority of residents for the scheme will come from within the local area, which will require a local lettings plan to be agreed with the Local Authority giving priority to people from the area. To enable the project group members to shape elements of the design and build it will mean identifying and nominating residents at the outset of the project rather than completion.

There will be other differences from traditional eligibility criteria. Cohousing focuses on the benefits of living in a mutually supportive community therefore it is likely that to be eligible, potential residents will be expected to give a few hours of their time each week to support the project or to their neighbours in the scheme or living in the local community.

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## 4. Age

The age criteria in Retirement Housing reflects our purpose and people over 65 have priority. Only if we have no applicants on the waiting list over 65 will we consider applications from younger people who must be at least 55 years.

When the Development Strategy was reviewed it was agreed for new Retirement Housing schemes an age criteria of 65 plus will be applied.

The decision to develop cohousing projects in locations in areas of multiple deprivation, which in many instances will have significant BAME populations' means the 65 years age limit criteria may not be appropriate due to the health disadvantages faced by older people in these cohorts.

The Covid-19 pandemic has brought these inequalities into sharp focus with a report from the UK Health Foundation recognising that "people living in the most disadvantaged areas of the UK are 2.2 times more likely to die from Covid-19 than those in the least disadvantaged areas.

Sadly, this is nothing new. In more ordinary times, the poorest among us were almost twice as likely to die on any given day than the richest. It was bad for your health to be poor before the pandemic; Covid-19 has made it even worse." (Health Foundation Chief Executive, Dr Jennifer Dixon)

It may be appropriate to adopt a more flexible approach to the age criteria for cohousing projects. Housing 21 will take into account health & wellbeing data and work with each cohousing project group to consider the needs of the local population and agree the most appropriate age for eligibility albeit in line with our social purpose that applicants must be at least 55.



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## 5. Tenure

There is a preference for rented tenure as investors perceive it to be lower risk and it is in keeping with our purpose of provision for people of modest means. It is anticipated that the majority of properties developed for cohousing will be for social rent due to the nature of the deprived areas we will be developing in.

However, as with the age criteria it will be important to discuss and agree tenure mix with cohousing project group members and the local community.

In some areas there will be a significant cohort of older people who may have purchased their ex council property under the “right to buy” legislation or live in an owner occupied inner city house with limited value.

The shared ownership option will enable them to move into appropriate housing that they otherwise would be unable to afford to access and gives them the opportunity to remain in the local community.

The tenure of our cohousing properties will be social rent. By exception we will consider shared ownership if there is a clear local demand, but this will be limited to no more than 25% of the cohousing programme.



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## 6. Operating model(s)

The strategy has already identified that there will not be a “one size fits all” approach to cohousing schemes and in the same way the building design will be shaped by the local project group the aim is to give residents the opportunity to make decisions on the operating model for the management of the scheme. Housing 21 will be open minded and our role will be to facilitate and enable the groups to take informed decisions and support them as appropriate.

Range of potential operating models outlined on the next pages.



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## Tenant Management Organisation (TMO)

The residents of the cohousing project would form the TMO to create an independent legal body, which is run by a tenant-led board. TMOs as well as providing housing management services can help to improve community spirit, quality of life, tenant satisfaction and neighbourhood regeneration. TMOs enter into a legal management agreement with their Landlord and are paid an annual management and maintenance allowance in order to carry out the management duties allocated to them in relation to their housing.

## Appointing a Managing Agent

Housing 21's vision for cohousing includes a commitment to working with local people and agencies rooted in the community with an aim of ensuring residents in the scheme reflect the make-up of the local community. The Cohousing Project Group may consider that a local organisation may better represent their views and needs in terms of diversity than Housing 21.

If this is a preferred option Housing 21 would support the residents to identify and appoint a managing agent with the appropriate skills.



## Resident Led Service

It is possible that residents will want to have control and make decisions on some management areas but leave others for Housing 21 as the Landlord to retain full responsibility for (e.g., property compliance, income management). If this is the case, it is proposed that residents would have a menu of options to choose from including for instance:

- Court Manager service (choosing not to have a Court Manager or facilitating the residents to recruit a Court Manager of their choice)
- Managing services such as cleaning and gardening
- Day to day repairs
- Property lettings (in accordance with the local lettings agreement)
- Activities and community engagement events

The above is not an exhaustive list and protocols will need to be agreed as well as an opportunity for residents to involve Housing 21 or other nominated agencies to resolve disputes where it has not been possible to do so locally.

## Housing 21 “lite” Service

Residents may opt for a more traditional Retirement Living service where we appoint the Court Manager to deliver the services in a similar way to other small Retirement Living schemes.

Whichever option each project group decide best fits their requirements it will need to be subject to a comprehensive risk assessment and have assurances in place that regulatory standards are fully met.

It is also worth noting that research on existing cohousing projects report on “a loss of enthusiasm over time” which means the operating model chosen at the outset may not be the most appropriate in years to come so flexibility needs to be built in. It also highlights the importance of staying connected to the wider community so there is a healthy waiting list of local older people who want to live and play an active role in the cohousing project.

Each of the operating model options will require more detailed work to identify risks and approaches to ensure both regulatory compliance, but also a suitable exit or fail-safe arrangement is in place to ensure that if the option chosen does not work long term, Housing 21 can step in.



## 7. Capacity building

Cohousing is a relatively new concept in the UK and the limited number of existing projects provide in the main opportunities for owner occupiers rather than renters. With Housing 21's focus on a very different demographic, we believe that whilst many potential project group members will have the ability, they may lack experience or confidence to make decisions around building design or operating models.

An essential part of the project will be supporting and facilitating cohousing group members to make decisions on all aspects of the project right through from the design to the management options available. Consultation events will be arranged to agree how and what support is required. This support can be informal or more organised training sessions as well as visits to traditional Retirement Living schemes and other cohousing projects.



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## 8. Research and learning

Interest is growing in cohousing in the UK however currently the vast majority of projects focus on home ownership and there is an acceptance that there is limited diversity within the sector.

Housing 21's vision of cohousing is very different from the established models enabling people of modest means including those from ethnically diverse communities to shape, design and live in the schemes in areas of significant deprivation. With any new product, there needs to be an opportunity to capture lessons learned and develop good practice.

Housing 21 has established a Focus Group to capture learning, consider challenges and support with finding solutions.

The Head of Cohousing will be supported by the Head of Strategic Engagement in facilitating the group, which will include representatives from Bristol University, Birmingham City Council, Cohousing UK, the BAME Ageing Well Network and a representative from inner city communities we are planning to work with.

It is important to capture the lessons and evaluate the success of the cohousing projects. The intention is that the Focus Group will consider practical challenges rather than an academic review of the project. We know our approach is different and that is deliberate in order to engage with a more deprived and diverse cohort.



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# Design

Making sure the design promotes a sense of belonging with the opportunity to meet and mix with neighbours.

Housing 21 is committed to ensuring our cohousing designs meet the lifestyle requirements of the residents and we will do this by working in partnership with local older people and communities to understand their needs and aspirations and by taking a flexible approach to each project.

By engaging with future residents at the design stage we will agree a clear purpose for communal areas and gardens. For instance, residents may want to dedicate green space to growing fruit and vegetables rather than having flowerbeds and lawned areas.

The community aspects of living in a cohousing project are key to its success so making sure the design promotes the sense of “belonging” with the opportunity to meet and mix with neighbours is essential.

All of our cohousing properties will be built to exceptionally high sustainability standards with renewable energy considered where appropriate and the use of modern methods of construction.

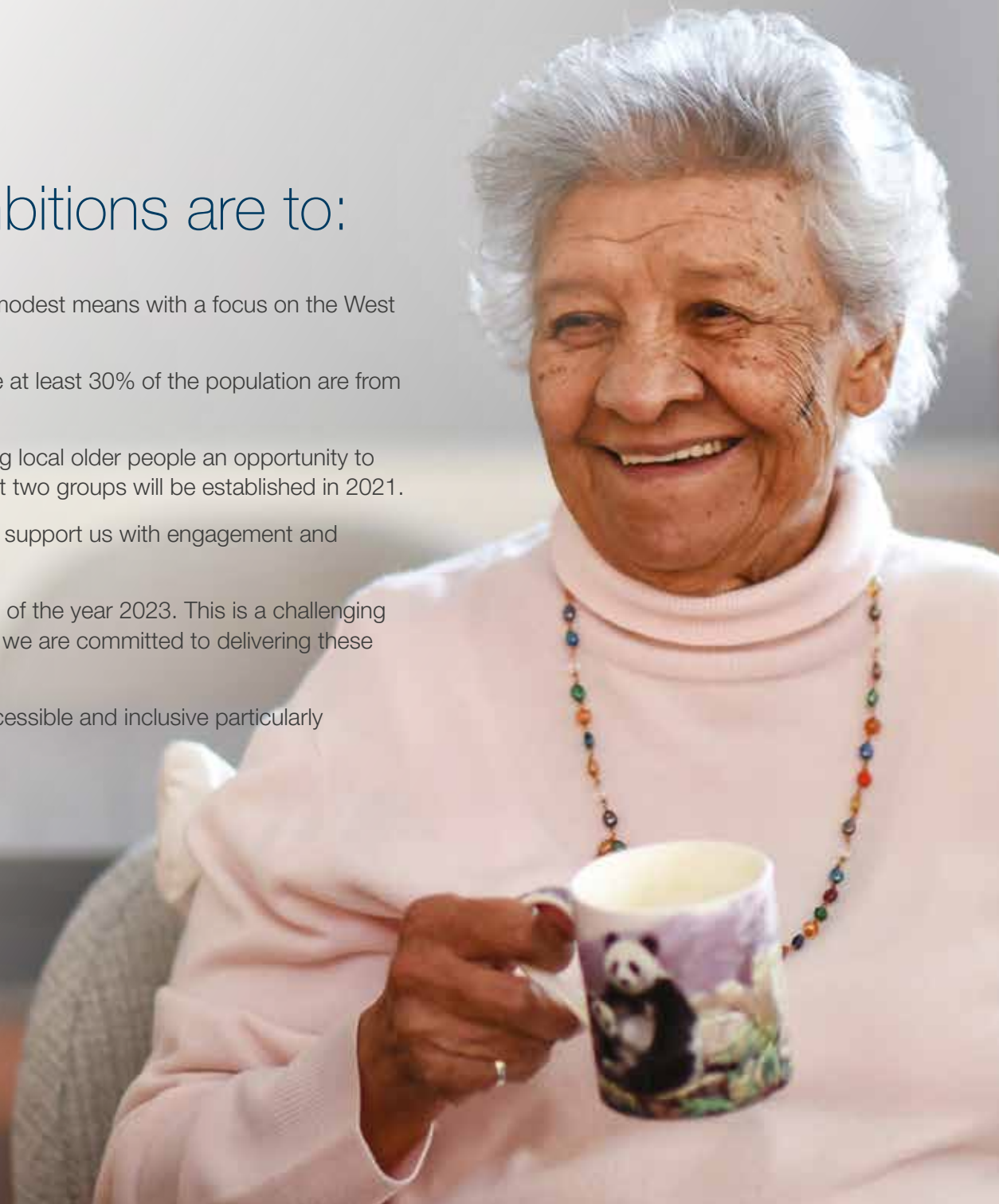
We will encourage and support residents to get involved in decisions about sustainability, thinking about what it means for them individually and as a community. By designing in more open space, car-free environments, and shared gardens within the projects it will help to create a greener, healthier home for residents to live in and enjoy.





## Housing 21's cohousing ambitions are to:

- ✔ Identify ten sites to develop cohousing projects for older people of modest means with a focus on the West Midlands Conurbation.
- ✔ Projects will be located in areas of multiple deprivation and/or where at least 30% of the population are from ethnically diverse backgrounds.
- ✔ Establish project groups for all of our cohousing developments giving local older people an opportunity to shape the design of the properties and community aspects. The first two groups will be established in 2021.
- ✔ Put in place partnership agreements with local agencies/charities to support us with engagement and consultation events.
- ✔ Have the first two cohousing projects built and occupied by the end of the year 2023. This is a challenging target when faced with the realities of the Covid pandemic however we are committed to delivering these much needed quality homes in this timeframe.
- ✔ Learn lessons and share good practice in ensuring cohousing is accessible and inclusive particularly to older people of modest means and from diverse communities.





# Housing

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