

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

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Foreword¹

by Uachtarán na hÉireann, Michael D. Higgins



THE IRISH STATE has an early history in the provision of social housing. The new State wasted no time in becoming heavily involved in the provision of housing with the introduction in 1922 of the Million Pound Scheme, which enabled local authorities to construct 2,000 houses in just two years. When that fund was exhausted in 1924, grants and subsidies for private house purchase and construction took over, with local authorities continuing to build homes directly, albeit spasmodically, with a peak in 1975 of almost 8,800 houses built, compared with less than 1,000 units annually since 2011. Grants and government-backed home purchase loans continued until the 1980s.

In recent decades, reflecting the ethos of the times in relation to the role of the State and the private market, there has been a significant withdrawal on the part of the State from direct social housing construction towards a model of housing provision via the private market, with the State focusing its interventions through current expenditure in the form of measures such as rent supplement and housing assistance payments to aid those on low incomes and those whose only income is social welfare. The use of the private sector as a source of socially supported housing rose from 28 percent in the boom years to 42 percent during the so-called 'Great Recession'.²

The slowdown in new social housing construction, as well as the privatisation of the stock, whereby social dwellings were sold to tenants – a process accelerated in the 1970s – has resulted in Ireland's social housing stock diminishing to just one-in-twelve houses. Taken together, these trends over the past 30 years or more have resulted in a reduction in housing supply for low- to middle-income families, which, together with other social factors, has resulted in a decrease in housing affordability, and an increase in homelessness.

The Irish State is not an exception in demonstrating such trends. Across the OECD, social housing as a percentage of the total housing stock has declined over recent decades so that only 6 percent of housing across the OECD (and the EU) is now socially owned.³

Large cross-country variations exist: some 25 percent of dwellings in the Netherlands are socially owned, with Ireland towards the low end, at 8 percent, despite Ireland's national definition of social housing including those houses provided through the smaller voluntary and co-operative sector, now known as Approved Housing Bodies. The Irish social housing circumstance has been fundamentally changed by a shift in administrative ideology which sought to move away from the management of tenants by a housing authority.

The role of the approximately 540 not-for-profit Approved Housing Bodies in housing provision has been an important one in Ireland, but such housing remains a minusculely small proportion of our housing stock. There is surely great potential within the broad not-for-profit sector to make a greater contribution in the provision of affordable rented and owner-occupied housing for people who cannot otherwise afford to rent or buy their own homes. Scholars such as Prof. PJ Drudy, Dr Rory Hearne and others have attempted to address these issues at theoretical and policy levels.

It is within this context, and the background of an ongoing housing crisis with inter-generational personal and social impacts, that I so welcome the ideas put forward by Self Organised Architecture Research in this new book, *Roadmapping a Viable Community-Led Housing Sector for Ireland*.

It is abundantly clear that radical solutions to housing provision are needed urgently given the magnitude of a housing crisis that is not abating. Community-Led Housing is one such proposal that merits support by policymakers and practitioners, including acceptance of housing as a social good by housing developers. Community-Led Housing combines so many aspects of a cohesive, sustainable solution to the housing crisis in Ireland.

By unleashing the energy and creativity of community groups in Ireland, I have no doubt that we can create homes that, as well as contributing aesthetically to the

environment in which they are built, are designed with strong social, equity and ecological principles. There are examples of significant achievements by co-operative groups when Local Authorities released sites to such groups.

Meaningful community engagement and consent throughout the process can yield so many benefits. Houses can be built in areas in which people wish to live, to the specifications which people desire, with security of tenure, and with assurance of affordability in perpetuity as guaranteed by the involvement of Community Land Trusts.

This is not a new idea, emanating, as it does, from the United States' civil rights' movements of the 1960s to provide opportunities for residential and economic independence for African-Americans in the rural south, but it is only in recent times that the concept has taken hold in Europe and the Global South as a potential solution to sustainable housing provision.

Housing, whether public or private, can be examined from many perspectives – economic, social, planning, architectural and political. However, we must never lose sight that regarding housing as fundamental human right is an argument yet to be won. It is this humanistic perspective that, while inextricably intertwined with all the others, must be the paramount perspective that supersedes all others.

Community-Led Housing is an example of bottom-up, active citizenship as its best, with the potential to put the humanistic perspective of housing provision centre stage, with communities and citizens at the heart of neighbourhood development, embracing the idea of homes as a social good. I hope that the considered contributions contained within this book receive the careful study they warrant by all relevant housing stakeholders.

MICHAEL D. HIGGINS
is President of Ireland

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Executive Summary

“Housing, whether public or private, can be discussed and examined from economic, social, planning and political perspectives. However, the human aspect of housing is the paramount one. It is the one which, while inextricably intertwined with all the others, at the same time takes priority over them. It is for the betterment of the human aspect that all other aspects should be considered and made to conform.”

FRANK MOLONEY

*Assistant Manager, Cork County Council, 1982
Co-operative Housing in Ireland*

Across Ireland, community groups are exploring ways to collectively create their own homes together.

There is an approach to housing creation - **Community-Led Housing** - evolving across Europe and the wider world, which empowers communities to develop solutions which address their particular housing needs. This approach provides a framework for residents and communities to collaborate in the creation and revitalisation of new and existing neighbourhoods.

The unique feature of Community-Led Housing is the **empowerment of future residents to meaningfully participate in both the design and long-term management of their homes**. Community-Led Housing is an umbrella term, encompassing a wide range of approaches, including cooperative housing, cohousing, Community Land Trusts (CLTs), and self-help housing. Although no two Community-Led Housing projects are the same, they all share a common goal of meeting specific local housing needs via collaboration, empowerment and mutual support.

Community-Led Housing (CLH) is premised on the conviction that a house is not just a building, or an asset, **it is a home: a place to live**. As such, community-led approaches take a holistic view of housing and strive to ensure the social, environmental and economic well-being of inhabitants. CLH is a **ground-up** approach, which enables groups of people to pool their assets and collective resources to create homes and communities which meet their particular needs, whatever they may be, in a sustainable manner.

This research project, *Roadmapping a viable Community-Led Housing sector for Ireland*, aims to provide a basis in policy and in practice to significantly expand the range and quality of affordable and Community-Led Housing in Ireland. In particular, the research is intended to have the following practical outcomes:

- 1. To establish a tried and trusted structure or 'roadmap' to organise and finance Community-Led Housing projects.**
- 2. To establish a transparent mechanism to secure land in a manner which guarantees long-term affordability.**

It should be highlighted from the outset that there is currently little or no state support or infrastructure available for Community-Led Housing groups in Ireland. Despite this fact, there are a range of groups across the country organising their own projects at present. Eight of these groups are profiled in **Section 03** of this handbook. They represent a variety of innovative Community-Led Housing approaches, and in doing so, they provide a template which others might follow.

A primary goal of this project has been to identify the various roadblocks which these groups are facing at present, and to propose steps for their removal.

The **five handbooks** which comprise the findings of the project are the culmination of a year-long multi-stakeholder process focused on the development of CLH in Ireland. This series of handbooks aims to articulate the potential which Community-Led Housing offers to release the enormous energy and

creativity of community groups in Ireland to address their particular housing needs. It is also intended as a practical resource for policymakers, recommending **adjustments to policy infrastructure** which will enable a **broad range** of approaches to **CLH** in Ireland, complementing and augmenting existing approaches to social and affordable housing.

CONTENTS OF THIS HANDBOOK

This **Overview** handbook provides a summary overview of the *Roadmapping a viable Community-Led Housing sector for Ireland* research project, and introduces the four accompanying handbooks on the subjects of **Policy, Finance, Land** and **Getting Your Group Ready**.

It **introduces the concept of Community-Led Housing** and describes the potential this approach offers to sustainably accommodate the social, economic and environmental aspects of housing, as demonstrated by exemplary projects and policy measures from the UK, Europe and internationally that are included throughout the handbooks.

We present three potential step-by-step approaches to developing a Community-Led Housing project in Ireland, by means of three **'Master Roadmaps'**. These approaches are illustrated by **Case Studies** from Berlin, Cambridge and Brussels, respectively. The three roadmaps are a synthesis of the more detailed Roadmaps presented in the other handbooks, and focus on three approaches in particular:

- A **Cooperative (Cohousing)** Project
- An **Owner-Occupied (Cohousing)** Project
- A **Community Land Trust** Project

Next, we introduce **eight Irish groups** who are in the process of developing Community-Led Housing

projects around the country. Each of the groups is presented via a two-page profile, summarising the key aims and features of their projects, along with the various obstacles they are encountering in the process.

Following this, the **Key Roadblocks** to realising a Community-Led Housing project in Ireland as identified in the course of this research, and the **Key Recommendations** to address these Roadblocks, are summarised. A **definition for Community-Led Housing** is proposed for acceptance by policymakers and stakeholders in the sector as the first step to recognising Community-Led Housing in policy.

Finally, a brief **Index** to the other handbooks in this series is provided as a means of navigating the research. This index summarises the contents and intended audiences for each of the accompanying handbooks on Policy, Finance, Land and Getting Your Group Ready.

This research aims to reveal Community-Led Housing as a genuine form of civic partnership, having mutual benefits for communities, policymakers and wider society. The research highlights community-led approaches that address a range of issues typically overlooked by conventional housing, and provides a detailed analysis of best practice financial, technical and public land management policies in use in the UK and other European countries.

In the process we hope to inspire readers as to the transformational potential offered by Community-Led Housing to address our present and future housing and community needs. We hope that the research makes a clear case for the development of a supportive infrastructure for Community-Led Housing in Ireland, and will assist Irish people and policymakers in visualising and implementing such an infrastructure.

"Ireland must bring about a fundamental change in its system of urban development, land management and housing provision. It must evolve from a speculative and highly cyclical system to a permanently affordable, stable and more sustainable form of housing."

Project Methodology

The research conducted in the course of this project has been completed based on a detailed methodological approach and work programme, designed to address the core objective: to roadmap a process for the development and expansion of Community-Led Housing in Ireland.

The project builds on a significant body of work previously completed by SOA Research in this field, including an international conference and a series of multi-stakeholder workshops and Café events held in locations across Ireland in 2018-19.

The core element of the research methodology was a multi-stakeholder process which engaged a wide range of key stakeholders in a community of practice, via a series of **four forums** and additional bilateral meetings. Each forum focused on a specific theme, with speaker presentations complemented by breakout sessions to address key topics. Extensive briefing documentation was issued in advance of each forum, and a comprehensive summary report issued afterward. Additional bilateral meetings were held as required with various stakeholders.

Stakeholder Forums were complemented by interviews conducted with a range of Community-Led Housing practitioners and residents across the UK and mainland Europe, with a view to determining best-practice approaches and 'lessons learned' in these countries. Project visits to six community-led projects in Berlin were conducted in January 2020, including resident interviews based on a standardised questionnaire prepared by SOA for this project. Subsequent planned project visits were curtailed due to the onset of COVID-19 in March 2020.

A series of case studies document exemplar projects and analyse their various approaches to financing, governance, facilitation and design. Where applicable, policy supports availed of are also described in each case.

Additionally, the project involved extensive desk-based research compiled by the authors on a range of subject areas documented in the project outputs.

Progress was reviewed at regular intervals by the Project Steering Committee, which was composed of 13 individuals representing a range of stakeholder organisations and associated expertise.

Project Scope

In terms of scope, the research focused broadly on best practice approaches to Community-Led Housing, and particularly on three countries, namely the **UK, Germany and Belgium**. More specifically, the research focuses on projects built and underway in cities such as London, Berlin, Tübingen, Hamburg and Brussels, along with policy initiatives and supports which CLH groups in these countries can avail of.

The reasons for focusing primarily on these countries are as follows:

THE UK

As the European country whose policy and legislative framework most closely reflects our own, the UK provides examples which are in many cases readily adaptable to the Irish context. Over the last 20 years a range of supportive policy measures have emerged in the UK to facilitate the development of Community-Led Housing. In addition to government support, a number of non-profit organisations including the UK Cohousing Network, Power to Change, and the National CLT Network have been developing a range of supporting documentation and supports for community-led groups.

GERMANY

As the city with the most cohousing projects of any in the world, Berlin is a focal point of experimentation in Community-Led Housing. Many initiatives in this city, and nationally in Germany, rely on

supportive financial mechanisms which are geared towards inclusivity, and social and environmental sustainability. State-owned land is often offered on a competitive basis to projects which can demonstrate innovation in areas such as social cohesion, inclusivity, environmental sustainability, as well as long-term affordability. Cities such as Tübingen and Freiburg have pioneered large-scale small-parcel urban renewal via community-led approaches. Hamburg has opted for compact city growth and prioritises land reuse and redevelopment, targeting the allocation of 20% of city land for Community-Led Housing.

BELGIUM

Brussels and Ghent Community Land Trusts have chosen to focus on the creation of homes for those members of society with the lowest level of income and resources at their disposal. These CLTs demonstrate ways in which marginalised citizens can be empowered to develop their own homes and communities collectively. It is further worth noting that CLT Brussels emerged from an affordable housing crisis in the early 2000s which in many ways mirrors the situation in Dublin and other Irish cities today.

NORTH-WEST EUROPE

In addition to analysis of the above cities, the scope of research also encompasses a more regional effort underway in north-west Europe to develop supportive policy and financial frameworks for community-led groups. The Sustainable Housing for Inclusive and Cohesive Cities (SHICC) project, of which SOA is the Irish partner as of September 2020, seeks to support the establishment of more successful Community Land Trusts (CLT) in cities across the North-West European (NWE) region. The work of organisations such as CLT Brussels and the City of Lille in France is referred to in terms of developing inclusive community-led approaches which are particularly focused on low-to-middle income groups.

IRELAND

In parallel to analysis of best practice approaches abroad, an extensive analysis of Irish policy and existing financial infrastructure was conducted, with a view to determining means by which **existing structures** might be adapted to support Community-Led Housing.

Workshops were conducted with eight Irish Community-Led Housing groups invited to participate as stakeholders in this project. These projects are based in eight different counties, and represent a

range of approaches including housing cooperatives, cohousing, Community Land Trusts and self-help housing. Workshops focused specifically on the groups' approaches to organising and facilitating their membership and their approaches to financial planning.

Approaches were examined to determine:

- a. What the groups could achieve by themselves
- b. What support they might require from external sources

Common roadblocks encountered by the groups were assessed and documented via a survey prepared by SOA. Financial strategies were examined with the assistance of financial modelling tools provided by the Community Led Housing Hub in London and by GLS Bank in Berlin.

Conclusion

The research culminates in the publication of a series of five handbooks, each focused on a specific target audience, with a view to providing guidance in developing a supportive infrastructure for Community-Led Housing in Ireland. This **Overview** summary handbook is complemented by four more specific handbooks on the topics of **Policy**, **Finance**, **Land** and **Getting Your Group Ready**.

Each handbook includes one (or more) **Roadmap Infographic**, which graphically represents the key recommended steps which might be taken by stakeholders in each field to support Community-Led Housing. Wherever possible, proposals have been made which make use of existing structures and ask the question: "What can we do now?"

Outstanding roadblocks are highlighted and suggestions for their removal included, although further research and policy development are required to overcome some of these roadblocks. Specific areas for policy and legislative development are proposed, and optimum approaches proposed, based on exemplar practice in the other countries analysed.

Glossary

COHOUSING

Cohousing communities are organised to foster mutual support, drawing on the skills and resources of residents to contribute to life in the scheme. In most projects, each household is self-contained, but residents collaborate in managing communal spaces, and share decision-making through a legally defined arrangement. Shared spaces can range from a simple community garden, through to shared guest bedrooms, kitchen/dining spaces and/or communal laundry or tool-shed facilities. Many cohousing groups cultivate an ethos of sharing resources and space with a view to reducing their environmental footprint and increasing community activities and mutual support.

COMMUNITY LAND TRUST

Community Land Trusts (CLTs) are organisations set up to develop and manage homes and protect assets of community value, including affordable homes, workspace and green space. CLTs use legal structures such as covenants or planning agreements to provide long-term affordable housing, often by linking prices to local income or setting prices at a proportion of market rate. In the UK, their legal entity typically comes in the form of a limited company, community benefit society and/or a charity.¹

COMMUNITY-LED HOUSING

Community-Led Housing, as categorised by the stakeholder groups participating in this project, 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.

(For the rationale underpinning this description, please see [page 56](#) of this handbook.)

COOPERATIVE

Cooperative homes are managed and owned by members of the cooperative. Residents are members

of the cooperative and participate in management and decision-making. As per cohousing, mutual support, cohesion and shared activities are a feature of cooperatives. Cooperative housing is a strong feature of the housing landscape in many European countries, for example, representing 17% of the housing stock in Sweden, the Czech Republic and Poland, and 15% in Norway. In the UK, 70,000 people nationally are cooperative members, and there are more than 300 cooperative housing schemes in London alone.²

MUTUAL HOME OWNERSHIP SOCIETY (MHOS)

The MHOS model is a relatively new concept, designed in the UK as an alternative to conventional home ownership. Instead of individuals owning their own homes, all the properties on a development are owned by a cooperative society. Residents pay a monthly charge to the cooperative society, in return for which they build up equity in the society. This gives residents an interest in the value of the housing assets owned by the co-op. When a resident leaves, they can take this equity with them, the value of which may be indexed to an appropriate external measure such as local wages.³

PART V

Part V of the Planning and Development Act, 2000 outlines the conditions by which a developer will meet their obligations to contribute to delivery of social and affordable housing. When submitting a planning application, developers must specify how they intend to comply with these obligations.

SELF-HELP HOUSING

Self-help housing involves a group of people repairing and bringing empty properties back into use, usually with the help of volunteers. Many projects work with unemployed and/or homeless people, offering free accommodation and the opportunity to work on bringing a home back into use before moving in on a permanent basis.⁴

ABBREVIATIONS

AHB Approved Housing Body

CHG Cohousing Group

CLT Community Land Trust

CLH Community-Led Housing

MHOS . . Mutual Home Ownership Society

OMC . . . Owners' Management Company

Part V . . of the Planning & Development Act 2000

SGEI . . . Services of General Economic Interest



01



Introduction

Community-Led Housing: Meitheal in the 21st Century

"Cities have the capability of providing something for everybody, only because, and only when they are created by everybody."

JANE JACOBS,
The Death and Life of Great American Cities

Community-Led Housing in Ireland

Inspired by the growing international Community-Led Housing movement, as well as traditional meitheal and cooperative approaches to community building in Ireland, groups of people are coming together to take initiative in solving their local housing needs. These needs are multi-faceted, and acknowledge that quality housing must address multiple factors, including, but not limited to, long-term affordability. Social cohesion, innovative environmental design, self-help and skills training, empowerment of marginalised groups and addressing loneliness are just some of the concerns that these groups are striving to solve on their own terms.

Community-Led Housing builds on a tradition of independent cooperative and community-build housing, which was a feature of Irish housing creation until the mid 1980s. This tradition pre-dates the formation of the Irish State, encompassing for example the 'meitheal' tradition of community building, and the building societies of the late 19th century. More recently, self-help building cooperatives providing affordable homes for their members were a 'Third Arm' of Irish housing throughout 1950s to the early 1980s.¹

NOTE: For a Brief History of Irish Cooperative Housing in Ireland, please see the [Getting Your Group Ready handbook](#).

In recent years, self-help and cooperative approaches to housing have re-emerged in Ireland and internationally under the umbrella term of **Community-Led Housing**. This re-emergence can be attributed to a range of economic and other factors, but it is primarily due to a desire to create homes which better suit the needs and means of residents.

Today there are a range of Community-Led Housing groups across Ireland exploring ways to collectively create their own homes together. They are inspired by international examples, as well as home-grown initiatives such as **Kildorrery Community Development** in Cork^{2,3}, **Tramore Development Trust** in Waterford⁴, **Cloughjordan EcoVillage** in Tipperary⁵, and **Camphill Communities** in Kilkenny and nationwide.⁶

These groups are working with organisations such as **Ó Cualann Cohousing Alliance**, whose mission is to "Build communities, not just houses," and **SOA**, to develop innovative approaches which address their various particular needs.

These needs include, but are not limited to:

- **Creating long-term affordable housing**
- **Community integration and social cohesion, and addressing loneliness and isolation**
- **Empowerment of residents to have greater 'agency' and inclusivity in the creation of their homes**
- **Innovation in the design of environmentally sustainable housing and neighbourhoods**
- **Bringing disused and neglected buildings back to life, by renovating small sites or empty buildings that other developers don't consider**
- **Addressing the integration and empowerment of people with support needs (disability, older age, single families, homeless people) and low incomes**
- **Providing skills training and education to those who would otherwise not have the means to access them.**
- **Advancing lifelong learning in sustainable and regenerative practices**



Cloughjordan Ecovillage, Co.Tipperary

Housing, more than ever, needs to accommodate multiple and complex issues, and to be accessible to an ever broader demographic. Housing must address questions such as, what is 'the family' in 21st-century Ireland? How can housing adapt for the present and future needs of its residents? How can housing support resilient intergenerational and socially diverse communities, and sustainable townlands, in the age of climate change?

Community-Led Housing has been shown to empower and transform the lives of people and communities across income and generational groupings. This cooperative approach can supplement existing frameworks and policy in the area of social and affordable housing in Ireland, providing a framework for collaboration between residents, state and local authorities, and civil society, to create genuinely sustainable neighbourhoods.

Introducing This Project

In order to release the enormous energy and creative potential of community groups to solve their particular housing needs, there are a number of 'roadblocks' which local and national government can assist in overcoming. The aim of this research project is to identify and propose solutions to these roadblocks. The **five handbooks** which comprise the findings of the project are the result of a year-long multi-stakeholder process for the development of Community-Led

Housing in Ireland. The goal is to provide a basis in policy and in practice to significantly expand the range and quality of affordable and Community-Led Housing in Ireland. Throughout the handbooks, case studies of exemplary projects explore the nature of this civic partnership and offer examples of approaches that might be adapted to the Irish context.

The research is intended to have the following practical outcomes, addressing two interrelated challenges facing Community-Led Housing projects in Ireland, namely:

- 1. To establish a tried and trusted structure or 'roadmap' to organise and finance Community-Led Housing projects**
- 2. To establish a transparent mechanism to secure land in a manner which guarantees long-term affordability**

At the outset, broader research objectives and longer-term outcomes of the project were identified as:

- Development of a viable roadmap to create a Cooperative Cohousing project
- Development of the Community Land Trust concept for the Irish context
- Promote recognition of Community-Led Housing in Ireland
- Explore and propose ways of resolving legal and financial hurdles

The Roadmapping Process

This project has revolved around the practical goal of developing a series of roadmaps to achieving Community-Led Housing projects in Ireland. In particular, there are three master roadmaps:

1. A **Standalone Cooperative Roadmap**
2. An **Owner-Occupied Cohousing Roadmap**
3. A **Community Land Trust Roadmap**, with an owner-occupied leasehold tenure

Financial and legal roadblocks are highlighted and, where possible, workarounds are proposed to suggest possible ways forward for groups.

WHY WERE THESE THREE 'MASTER' MODELS CHOSEN TO ROADMAP?

Standalone Cooperative

A Cooperative 'Owner-renter' tenure model was roadmapped as an approach to allow those who would otherwise have difficulty acquiring a mortgage (due to factors such as self-employment, employment status or age) to develop housing that fits their present and future needs. This means they will have secure and affordable homes in the present and in retirement. In some cases, residents can develop their equity stake over time and benefit from lower rent once the development is debt-free. Cooperative housing in particular can be a socially-inclusive model, and can incorporate subsidies and a range of income levels in a single development.

Owner-Occupied Tenure Model

An Owner-Occupied tenure model was roadmapped for Community-Led Housing groups who wish to use a straightforward development route, recognised by lenders.

The Community Land Trust

Community Land Trusts are legal entities (usually with a charitable purpose) to develop and manage assets of community value including affordable homes, social enterprises, workspaces and green space. Community Land Trusts use legal structures to guarantee perpetually-affordable housing. Residents can often benefit from an increase in value in their homes, but this is typically linked to local income inflation so that incoming residents can purchase homes affordably.

An owner-occupied tenure model was modelled and roadmapped with the Community Land Trust.

ACCOMPANYING HANDBOOKS

Each of the accompanying handbooks contains one or more detailed Roadmaps:

- The **Policy** handbook includes a **Policy Roadmap**, outlining steps to recognising Community-Led Housing and implementing supporting policies. These include establishment of a CLH Hub, identifying legislative barriers and introducing supportive financial measures
- The **Finance** handbook includes three **Financing Roadmaps**, produced to map possible routes for owner-occupied tenure models, the 'owner-renter' cooperative approach and owner-occupied homes provided by a Community Land Trust
- The **Land** handbook includes a **Land Allocation Roadmap**, sketching a possible land allocation and transfer mechanism for local authorities to support Community-Led Housing
- The **Getting your Group Ready** booklet includes an **Early-Stage Roadmap**, summarising steps to organising the early stages of a CLH project

Who is the Research for?

The project is intended to be a basis for informed policy decisions to facilitate a broad variety of approaches to Community-Led Housing. It is also intended to serve as a source of guidance and information to the Irish public generally, and to Community-Led Housing groups and other stakeholders in particular.

Who is Community-Led Housing for?

Community-Led Housing can be for anyone, but is most typically an approach for low-to-medium income (intermediate) households, including those on low incomes not served by social housing support and not able to obtain or afford a mortgage. Community-Led Housing embodies a spectrum of approaches, however, and each project reflects the needs and priorities of its residents. Many Community-Led Housing schemes in the UK and Europe are 'entrusted services' and receive state aid in the form of grant support, soft loans and land. Many schemes are socially inclusive and incorporate a diverse range of incomes and social backgrounds. Many are developed privately without specific state support measures.

"A right to self-determined housing has gained attention in recent years, for instance since the ratification of the UN Convention on the Rights of Persons with Disabilities in 2006. Nine years later; the Geneva UN Charter on Sustainable Housing also put an emphasis on providing increased options for inclusive, participatory housing.

Should such a right of self-determination in housing be enjoyed by all and to what extent? What choices should people have, with respect to where, how and with whom they live? These questions call for an exploration of inclusive forms of housing, among other things as alternatives to retirement centres, institutionalised homes for people with disabilities, shelters for refugees and agglomerations of ever smaller flats for isolated singles." ⁷

A 'Home' Is More Than Just 'Housing'

Project Ireland 2040 estimates that by 2040 the population of Ireland will reach almost six million. This will result in a need for 550,000 more homes with current estimated housing demand of 30,000-35,000 per annum to overcome the current shortfall. In 2019, 68,693 households were on the waiting list for social housing support, of which 53% were in the private rental sector and 30% in receipt of rent supplement. Single-person households made up 47.5% of households. There is insufficient appropriate, alternative accommodation for older persons in local communities.

Private rents have increased by 37% in Dublin to 2019 from the 2008 peak, with an annual inflation rate of 6.6%, in part as a result of the increasing financialisation of Irish housing, especially in the private rental sector. The mean house price in Dublin is €441,383. In the 12 months to September 2020, the average price for a dwelling nationwide was €293,983. The SCSi gives a figure of €371,311 as the supply cost of a 114m² house in the Greater Dublin Area. Median household income in Ireland in 2019 was €51,217. With a Rebuilding Ireland 90% mortgage, this household can afford a property costing €274,410.

Within this context, that of general demand and affordability, and within the context of traditional patterns in urban development, NESC argue that **"Ireland must bring about a fundamental change in its system of urban development, land management and housing provision. It must evolve from a speculative and highly cyclical system to a permanently affordable, stable and more sustainable form of housing."**⁸

What will a "permanently affordable, stable and more sustainable form of housing" look like? A noticeable aspect of the present discourse around housing is the characterisation of the problem as one of supply, with the proposed remedy usually described in terms of 'units.' 'Delivery' or 'provision' is understood as a sphere for technicians: economists, planners, architects and so on. In this ecosystem, there is a tendency to view future residents as passive recipients who have little or no role in the process of design and development of their home, and whose needs and lifestyle have been anticipated and prescribed by others.

As part of this project we have conducted a needs assessment survey with eight Irish Community-Led Housing groups. This survey has revealed the following four most common needs which the

projects are setting out to address:

- **Long-term affordable housing**
- **Community integration**
- **Greater 'agency' and inclusive approaches to creating homes**
- **Environmentally sustainable and innovative housing**

This research seeks to reorient consideration of 'housing' to include a broader range of issues that might determine the quality of the home and the empowerment of the resident and community. This encompasses issues such as suitability, affordability in perpetuity, security of tenure, choice and preference, quality of life, quality of urban and rural townscapes, social segregation and loneliness. Is housing just "housing"? Can or should it integrate such aspects as structures for community engagement, social facilities and enterprises, play, working; manufacturing even?

This research also highlights how community-led approaches can empower residents and stakeholders to cooperate with future neighbours in meaningful democratic decision making. With appropriate professional and technical support, they are involved in the design of their homes so that their present and future needs can be addressed. Residents are also co-responsible for developing the financial concept for the project, and for management of homes and shared spaces post-completion.

The "fundamental change" outlined by NESC reflects a policy turn already outlined in the National Planning Framework, which emphasises compact brownfield development and also moves in the direction of contemporary international policy on circular and sustainable urban and rural development. The research booklets contain policy and exemplary case studies that outline the role that Community-led Housing can play in sustainable development and regeneration, in addressing vacancy and dereliction. The Community Land Trust in particular, is a model whose role is to coordinate and include different actors for a cooperative approach to urban and rural renewal, in developing and maintaining affordable housing and/or social enterprises and facilities including energy communities.

Land management based on Social Value and the common good allows both communities, and local and state authorities, to align their vision for sustainable development, enabling high-quality, innovative and inclusive housing models to emerge to meet present and future need.

02



Master Roadmaps

Roadmaps and Case Studies

This project has revolved around the practical goal of developing a series of roadmaps to achieving Community-Led Housing projects in Ireland.

In particular, the research has focused primarily on three possible approaches to creating a project, as follows:

1. A **Standalone Cooperative**
2. An **Owner-Occupied Cohousing Project**
3. A **Community Land Trust**, with owner-occupied leasehold tenure

The accompanying handbooks break down the processes involved via a series of roadmaps on the subjects of **Policy, Finance, Land** and **Getting Your Group Ready**.

This work is synthesised in the three '**Master Roadmaps**' overleaf, which outline three potential step-by-step processes by which community-led groups in Ireland can develop their own project.

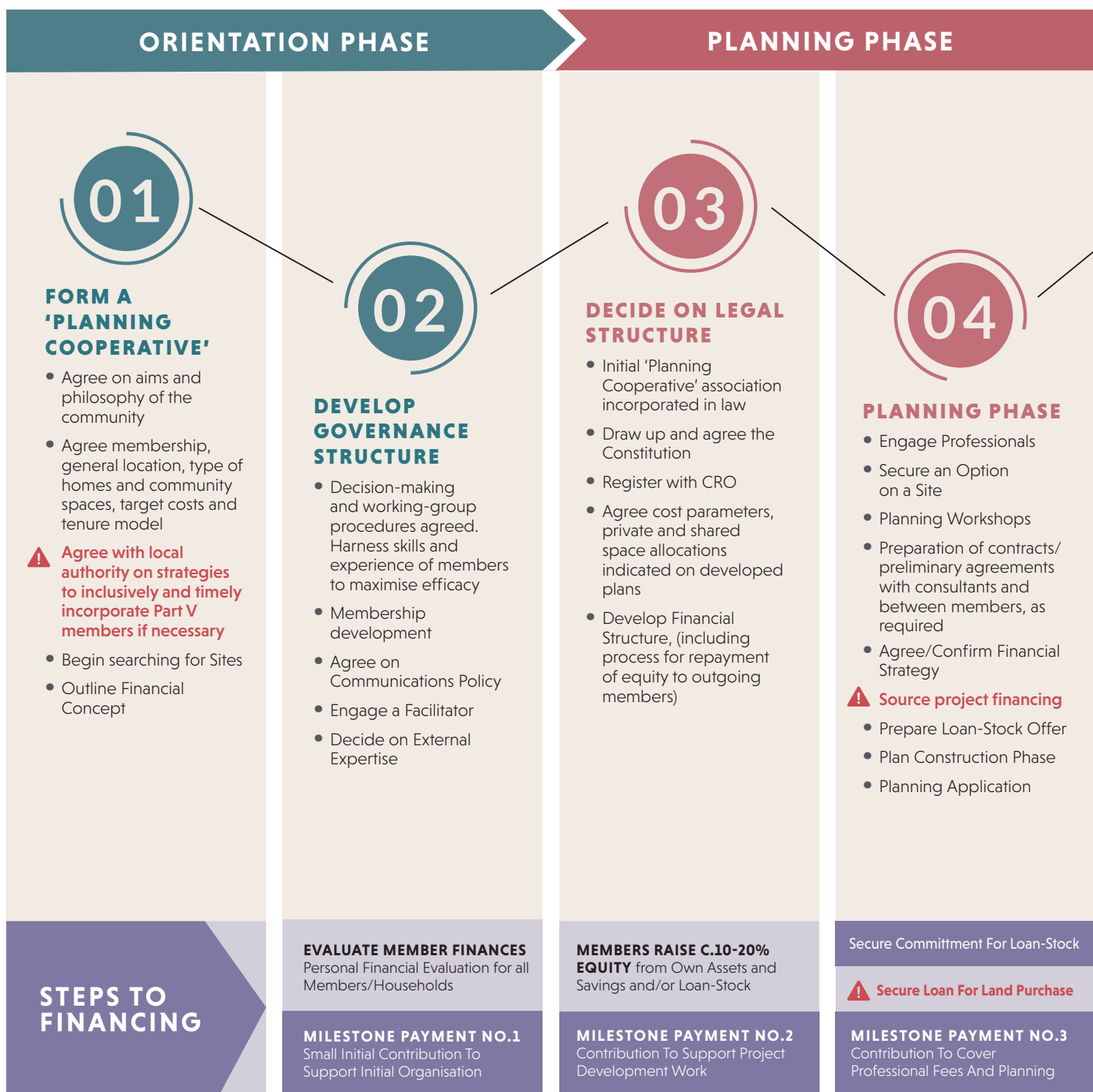
Where relevant, current 'roadblocks' have been highlighted in these roadmaps, with potential solutions to these roadblocks proposed in our Recommendations. Readers are guided at key points to further information contained in our other handbooks.

Each of the three Master Roadmaps is complemented by a subsequent case study example, describing what we consider to be exemplar international projects demonstrating what can be achieved by following these respective approaches.

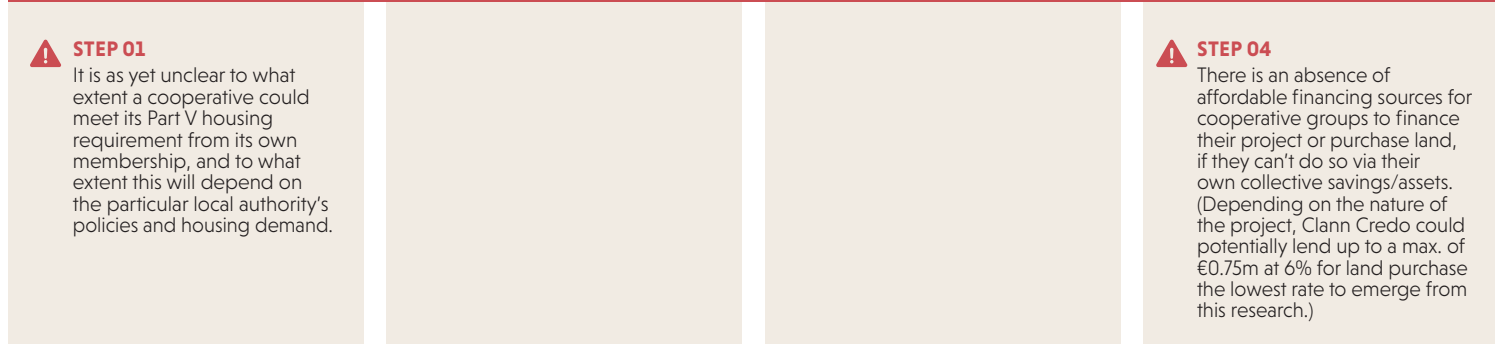
Based in Berlin, Cambridge and Brussels respectively, the case studies demonstrate how diverse Community-Led Housing approaches can be adapted to meet the needs of a particular locality.

Cooperative (Cohousing) Roadmap

Steps to establishing a Cooperative Cohousing project in Ireland.



ROADBLOCK INFORMATION



NOTE: Please see the Recommendations section of this OVERVIEW handbook for proposals to address the roadblocks identified. Further detail is provided in the accompanying POLICY, LAND, and FINANCE handbooks.

REALISATION PHASE

LIVING PHASE

05

COMPLETE DESIGN PROCESS

- Investigate Cost-saving/ Ecological Measures
- On Planning Approval, secure financing for land purchase and project development
- Complete Tender Drawings and Documentation
- Tender Project

06

BUY LAND

- Activate Loan-Stock
- Exercise Site Option and purchase land/property

(NOTE: If cooperative buys the site with their own funds then purchasing pre-tender may be preferable. In this case STEP 06 could happen before STEP 05.

If the cooperative borrows money from a financial institution to purchase the site, this will typically cost c.6-10% per annum at the time of writing. In this case it is preferable to purchase the site after tender design stage is complete)

07

CONSTRUCT PROJECT

- Commencement Notice
- Construction as either own initiative, OR part of consortium with AHB or other developer
- Practical Completion
- Development loans rolled up into long-term loan OR
- Long-term loans finance construction with repayments beginning on Practical Completion
- Coordinate 'Self-Finish' Elements post Practical Completion

(NOTE: Loans are to co-op, not to individual members)

08

LIVING AND ONGOING MANAGEMENT

- Structure for managing shared spaces established
- Repayment of long-term finance commences
- Group management of common issues and planning for the future
- Confirmation and execution of process for inducting new members etc.

- ⚠ **Draw Down Land Purchase Loan (If Required)**
- ⚠ **Secure Development Finance Against Land**

- ⚠ **Draw Down Development Finance or commercial property mortgage**

SECURE LONG-TERM FINANCE
Pool Member Equity/Loan-Stock To Secure Long-Term Finance

- ⚠ **Repayment Of Long-Term Loan And Sinking Fund/ Maintenance Costs**

REPAYMENT OF LOAN-STOCK
according to timetable

- ⚠ **STEPS 06, 07 + 08**
A major Roadblock identified by this research is the absence of affordable development and long-term finance for cooperatives.
(See **FINANCE** and **POLICY** handbooks for further information.)





Photographs © Mina Gerngross

CASE STUDY NO.1

FORUM KREUZBERG, BERLIN

CONTEXT

Forum Kreuzberg Cooperative is a socio-cultural living and working community in the heart of Berlin Kreuzberg. Initially founded in 1972, more than 150 people are now committed or loosely involved in running this community. The project has expanded over the decades from a single initial building, to today comprising a substantial section of the urban block. Forum K today includes six buildings, encompassing 6,500m² of living space in 90 apartments, and 3,500m² of commercial space, comprising mainly educational and cultural uses.

Founded on anthroposophical principles, the cooperative is structured on the idea of 'threefolding', **aiming to embody the combination of learning, working and living, in one space.** Along with living in the apartments, many cooperative members are involved in running non-profit associations and independent initiatives onsite, which focus on work and culture. These include workspaces, a kindergarten, a cooperative shop, a restaurant, a small theatre, and a museum. Workshops on site provide training for apprentices in sewing, painting, pottery, sculpture, carpentry, machine building and more. **A principle of the cooperative is that a maximum 65% of floorspace is devoted to living accommodation, with the remaining 35% always maintained for work and cultural activities.** Accommodating diversity is a core aim of the cooperative, and apartments have been designed

with families and people of all ages in mind. The commercial elements of the project are channelled into supporting cultural projects and charitable initiatives in the surrounding neighbourhood.

TENURE/AFFORDABILITY

Forum K is a rental cooperative. Everybody who joins becomes a member by purchasing a €100 share per m² of living space. This means that for an apartment of 100m², a co-op member must pay €10,000, although the cooperative is very flexible in terms of how and when shares are paid for, as they are eager to ensure that financial means are not a barrier to membership. Forum K does not have a waiting list, but tries, as apartments become available, to find people who will embrace and carry on the collective mission of the co-op to support its members and contribute to the wider community.

Residents subsequently pay a monthly rent of €8.50/m² (that is, equating to €850/month for a 100m² apartment). Heating and electricity costs are additional to this rent, but are very low as the cooperative produces all of its energy on site. Excess energy generated is supplied to the grid. Rents will not reduce over time as development costs are paid off, as the cooperative invests all surpluses in the charities and cultural projects it maintains on site.

The idea, according to one resident is "not to live cheaply, but to live fairly."

FINANCING

The cooperative's first building was purchased privately by Dr. Carl-Michael Wilhelmi, one of Forum Kreuzberg's founding members, in 1972. He later donated it to the cooperative in 1985, in return for a right-of-residence for life. At the time of purchase, the initial building was in very poor condition, and co-op members employed a significant amount of sweat equity and self-build to renovate it. Over the years, subsequent buildings have been purchased by the cooperative using surpluses generated from the initial project, along with low interest Energy Efficiency Building Loans from the KfW, further loans from GLS Ethical Bank, and member equity.

LEGAL STRUCTURE

Originally, all activities and assets of the cooperative were combined in a single non-profit association. After 21 years, the living space and much more had expanded so that in 1993, after an extensive organisational development process, three new legal entities were created. The original overall association was renamed "Forum Kreuzberg Förderverein eV". A second entity, "Forum Kreuzberg eV" was created to manage all fields of work such as the kindergarten, after-school care centre, school shop, youth work, theatre and drama school. A third entity, "Forum Kreuzberg Mietergenossenschaft eG", was formed with responsibility for management of the housing cooperative and its real estate, and a 20-year lease agreement was arranged for all buildings.

In 2013, following completion of additional buildings, the organisation was again restructured and the housing co-op was renamed "Forum Kreuzberg Wohngenossenschaft eG". At this point the leasehold granted to the housing co-op by Forum Kreuzberg Förderverein eV was converted to a long-lease, securing the cooperative a long-term (99-year) ownership of all apartments. The housing co-op and the development association are holders of leaseholds, while the development association is the sole grantor of leaseholds. The co-op now has around 140 members and 90 residential units in which approximately 170 people live. The average apartment size is just over 70m².

The co-op members have also created a small energy supply company, which emerged from initial experimentation with a small photovoltaic system. This company now comprises PV systems, four CHP (combined heat and power) units, seven geothermal probes and several air heat pumps. A cooperative energy company 'Forum Kreuzberg

Energiegesellschaft GbR' has taken over the largest part of the share capital of this company, in which all persons who purchase electricity in Forum Kreuzberg have joined together as an electricity supply community. In this way, the community sells the electricity, that its members have collectively produced, back to itself.

GOVERNANCE STRUCTURE

To ensure harmony between the three legal entities, they have collectively formed a working group, the "ARGE Forum Kreuzberg GbR". This overarching company has appointed four managing directors who run day-to-day business on a primarily voluntary, and sometimes full-time, basis.

In addition, all responsible representatives of these various companies meet once a month in the "Initiativkreis Forum Kreuzberg". Together with other people who have been appointed to this group, approximately 30 people work continuously on the day-to-day design issues of the Forum Kreuzberg community. Directly below the Iniativkreis, a further 18 working groups manage a range of activities, including beekeeping, facade greening, celebrations, public relations, construction, living space, productive space, solidarity, generation change and much more.

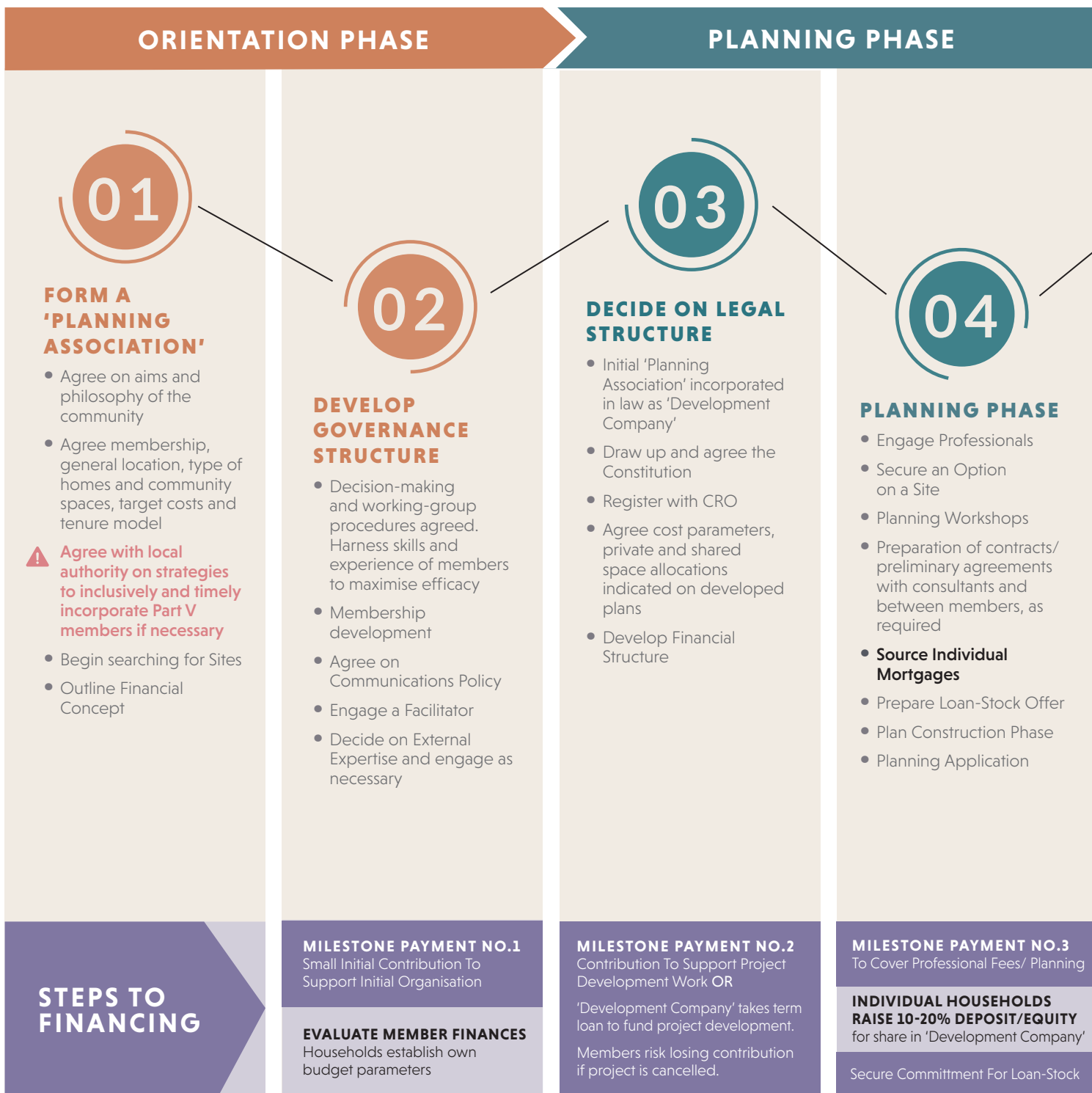
LOCAL GOVERNMENT SUPPORT

Due to the low cost of the original property, Forum Kreuzberg did not require state or local government support for purchase, although some public funding was later secured in order to support renovation costs. **All subsequent developments have been self-financed by the cooperative, with the aid of low interest loans from KfW and GLS bank.** Some of the charitable and educational associations run by the cooperative are also in receipt of public funding.

However, the price of land and property in Kreuzberg has increased exponentially in the intervening decades; and such properties are no longer affordable for purchase in this area. Due to the success of Forum Kreuzberg and other cooperatives in this neighbourhood, the Berlin government increasingly supports the development of housing cooperatives via the policies outlined in Section 2 of our **Policy handbook**, including *"discounted allocation of state-owned land for the construction and use of projects aimed at the common good, for example with a focus on multi-generational living, social mix, art and culture or sustainability."*

Owner-Occupied (Cohousing) Roadmap

Steps to establishing an Owner-Occupied Cohousing project in Ireland.



ROADBLOCK INFORMATION

<p>! STEP 01</p> <p>It is as yet unclear to what extent a cohousing group could meet its Part V housing requirement from its own membership, and to what extent this will depend on the particular local authority's policies and housing demand.</p>			
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NOTE: Many of the steps outlined in this Roadmap are identical to those described in the Cooperative Roadmap, but there are important differences in the Owner-Occupied financing and legal structures in particular. As such, all identical steps are shown faded, with key differences highlighted in **bold**.

REALISATION PHASE

LIVING PHASE

05

COMPLETE DESIGN PROCESS

- Investigate Cost-saving/ Ecological Measures
- Secure Planning Permission
- Complete Tender Drawings and Documentation
- Tender Project

INDIVIDUAL HOUSEHOLDS OBTAIN OWN MORTGAGE APPROVAL from their own lender, with share in 'Development Company' as a deposit

06

BUY LAND

- Activate Loan-Stock
- Exercise Site Option and purchase land/property

'DEVELOPMENT COMPANY' BUYS LAND

'DEVELOPMENT COMPANY' SECURES AND DRAWS DOWN DEVELOPMENT FINANCE from bank/HBFI, with land as security

07

CONSTRUCT PROJECT

- Commencement Notice
- Construction as either own initiative, OR part of consortium with AHB or other developer
- Practical Completion
- **Residents purchase own homes on Practical Completion**
- Coordinate 'Self-Finish' Elements post Practical Completion

HOUSEHOLDS DRAW DOWN INDIVIDUAL MORTGAGES and purchase homes from the Development Company

DEVELOPMENT COMPANY REPAYS development finance and loan-stock according to timetable

08

LIVING AND ONGOING MANAGEMENT

- **On completion, 'Development Company' legal entity is dissolved**
- Structure for managing shared spaces established
- **CHG forms Owners' Management Company to maintain property/ manage sinking fund**
- **Residents own their own individual households and have a share in OMC**
- Group management of common issues and planning for the future
- Develop process for inducting new members

REPAYMENT OF INDIVIDUAL MORTGAGES COMMENCES



Photographs © David Butler

CASE STUDY NO.2

MARMALADE LANE, CAMBRIDGE

Located in Orchard Park, at the northern edge of Cambridge (UK), Marmalade Lane is the city's first cohousing development. It is a self-managed and intergenerational community comprised of 42 owner-occupied homes in a mix of 2-5 bedroom houses and 1-2 bedroom apartments. All residents have a share in the common facilities and play a role in the management of the community. Marmalade Lane is named in deference to the Chivers marmalade company who previously occupied the lands and whose ethos and practices embodied co-operative values, including a profit-sharing scheme first implemented in 1891.

CONTEXT AND DEVELOPMENT HISTORY

Marmalade Lane was initiated by Cambridge City Council who employed a collaborative approach to planning and delivery of the project. The project was realised in partnership with private custom build developers. The 0.97 hectare site was originally part of a planned large housing development, but following the crash in 2008, the previous developer of the site where Marmalade Lane now stands pulled out. In 2011, the landowner, Cambridge City Council, asked Stephen Hill of C20 Future Planners to undertake a feasibility study of a city-led approach to self-build development similar to the Vauban Cohousing development in Freiburg, Germany.

Following this, in 2012 a facilitator and project

manager, Instinctively Green, was appointed by the council and oversaw the development process to planning approval stage. This began with recruiting a core group, who were called K1 Cohousing. In 2013, an advertising campaign to complete the membership of K1 Cohousing was launched. This group together with Cambridge Architectural Research then developed the Client Brief which formed the basis of the outline planning application.

DEVELOPMENT APPROACH

In 2014, once the planning application was made, Cambridge City Council put the site out to tender for an innovative, enabling development partner. The council and K1 Cohousing were jointly involved in the tendering and selection process. The Council provided seed funding for the development of the scheme which was also supplemented by a grant from the Homes and Communities Agency.

A developer partnership called TOWNHUS was selected, composed of developer TOWN and a Swedish eco-house manufacturing company, Trivselhus and local architects MOLE. The project was fully equity-financed by Trivselhus. The site was acquired by a special-purpose vehicle owned by Trivselhus in a joint-venture agreement with TOWN, the lead development managers. A fixed land purchase price was agreed with the council, based on the full-market value of the land but taking account the cohousing brief. The payment for the land was

deferred to project completion to aid development cashflow, and an obligation was placed on the developer to build the scheme in accordance with K1 Cohousing's brief and to sell completed homes to K1's members.

TENURE AND LEGAL STRUCTURE

Members (residents) have purchased homes in the conventional way. Residents of houses own the freehold to their homes, and residents of apartments own the leasehold (999 years). One person from each household is a director of Cambridge Cohousing Ltd, a company limited by guarantee and the owner of the site freehold and the common and shared spaces (a commonhold tenure). A condition of membership is that future residents have mortgage approval already secured. Houses were priced at £450K-£525K. The average house price in Cambridge city is £513K (rightmove.co.uk). Membership of Cambridge Cohousing incurs a one-off charge of £250. There is no ground rent and households pay a service charge of £50-£60 per month.

Cambridge Cohousing Ltd maintain a waiting list of future residents. If a resident wishes to sell their home, they must give Cambridge Cohousing Ltd eight weeks to offer it to the waiting list at full market value before it may be sold on the open market.

GOVERNANCE STRUCTURE

Cambridge Cohousing Limited (CCL) was formed in November 2013 to manage the ongoing running of the project. One resident per household is entitled to be a director and all residents are members. Directors maintain an overview of activities and working groups. Members are expected to participate and contribute to one or more of the groups. CCL uses consensus based decision making processes.

HOUSING TYPES & CONSTRUCTION

Marmalade Lane contains 21 houses and 21 apartments in six different basic dwelling types. Residents can customise both the exterior materials and interior arrangement. Around 27 layout options exist for each of the three house types. All homes have private gardens or balconies. Parking is located at the edge of the site (one allocated space per dwelling) and there is secure cycle parking provided. The homes are constructed using Trivselhus's prefabricated cross-laminated timber system manufactured in Sweden. Homes have triple glazing, a mechanical heat recovery ventilation system and air-source heat pumps, and achieve close to passivhaus standards.

THE COMMON HOUSE

The common house provides a place for residents to socialise, host guests and eat together and it connects the lane with the garden. It includes a large kitchen, lounge with wood-burning stove, laundry facilities, children's play room, a secluded room for adults only, and flexible spaces for meetings and classes. It includes guest bedrooms, bookable by residents, which allow private homes to remain compact. There is a small gym and a workshop. The cohousing community has also added a small internal shop.

THE GARDENS

At the centre of the development is a large, shared, south-facing garden incorporating retained mature oak trees and areas for relaxation, play and food-growing. It also incorporates a rainwater management area. The community has added a large composting area to support its vegetable garden, planted more trees and created a decking area under one of the mature oak trees.

THE LANE

The Lane is formed by terraced houses fronting on to a child-friendly, car-free 'street' for social interaction and play. Since moving in, the cohousing community has occupied the lane as a meeting place with chairs and tables. Marmalade Lane will be accessible to vehicles only in an emergency or for large deliveries.

"Triggered by an article on cohousing... we started to think about our situation, as 60-year olds. With one daughter, and no desire to become dependent elderly parents, we saw cohousing as a potential solution to ensure we stayed interested, lively and engaged in our community, now and during our twilight years.

We've purchased our apartment 'off plan' in a similar way to any new build, but unlike any other housing, we have been involved in the design concept from the initial client brief in 2014 to the finished article. An approach that has made all the difference."

JAN & IAN CHADWICK
Marmalade Lane Residents

Community Land Trust (CLT) Roadmap

Steps to establishing a Community Land Trust in Ireland.

PRELIMINARY FORMATION

PROJECT DEVELOPMENT

01

DETERMINE RATIONALE

- **A group of people gather** from within the community, with the range of skills that can help meet the defined local need and make a potential CLT proactive, credible and effective
- **Form a Steering Group**
- **Define a clear purpose**
Develop a shared vision of the proposed CLT's core purpose and how it will go about fulfilling it. From this, develop an overarching vision for the CLT - a clearly worded, simple statement outlining the CLT's mission
- **Set goals:** Steering Group should establish a set of goals, however simple, for the new CLT as early as possible

STEPS TO FINANCING

02

DETERMINE SPONSORSHIP

- **Incorporate management company** as a legal entity with a charitable or not-for-profit purpose, as outlined in its constitution
- **Open a bank account and start raising funds for the CLT (set-up costs):** Funding sources may include:
 - Local sponsorship and larger donations
 - Regional organisations
 - Charitable trusts and foundations
 - Government grants
- **Tell the story** Learn to tell your story in a way that people can identify with, to draw attention to a cause
- **Technical + political support:** Contact, and secure support of, key council officers, local politicians, development partners and experienced enablers early on

OPEN A BANK ACCOUNT

- ⚠ **Access CLH Feasibility Fund**

03

ENGAGE THE COMMUNITY

- **Inform the local community and involve them in the CLT's development at the earliest stage.** (CLTs are democratically controlled by the communities they benefit. This means operating in the interests of the wider local community, rather than solely for its members)
- **Engage Key Partners/ stakeholders** It is important to map out early on all the different organisations (locally, regionally and nationally) that the CLT may need to work with or influence to achieve its aims
- **Demonstrate Need for Affordable Homes**
For example with a Housing Needs Survey or Housing Allocation Policy

04

ORGANISE

- ⚠ **Choose a Legal Form for Land Holding company (charity or not-for profit) and Establish Entity**
- **Project Feasibility Study**
- **Prepare a Business Plan**
- **Establish and plan sources of revenue** to repay project finance costs
- **Select a Tenure Option:**
When making homes available for sale or rent a CLT's choice of tenure is important to secure long term affordability
- **Establish assessment criteria** for residents
- **Establish Affordability criteria:**
How much will homes cost?
- **Evaluate ability of future residents** to make required repayments

- ⚠ **Establish Sources Of 'Set-Up Cost' Funding and 'Development Cost' Financing**

- ⚠ **Establish And Plan Sources Of Revenue To Repay Financing**

ROADBLOCK INFORMATION

NOTE: Please see the Recommendations section of this Overview handbook for proposals to address these identified roadblocks.

Further detail is provided in the accompanying POLICY, LAND, and FINANCE handbooks.

⚠ STEP 02

There is currently no start-up or feasibility stage funding stream available for Irish Community Land Trusts. (In the UK the Community Led Housing Fund, and other grants, serve this purpose providing a vital source of early support for fledgling CLTs. See **POLICY** handbook for further information.)

⚠ STEP 04

1. A definitive legal study is required to determine and resolve any potential legal barriers to the formation and ongoing management of a Community Land Trust in Ireland.
2. Recognition of the CLT in legislation, as per UK, would provide clarity to stakeholders. (See **POLICY** handbook for further information.)
3. There is a current lack of affordable sources of development finance in Ireland which a CLT could avail of. It is possible that the Housing Finance Agency could provide this financing if a CLT were to register as an Approved Housing Body, and if CLTs were to be deemed eligible for HFA financing. (See **POLICY** handbook for further information.)

NOTE: This roadmap is based on guidance set out in the UK Community Land Trust Handbook, which has been adapted by SOA to reflect the Irish context.

REALISATION PHASE

MAINTAIN

REPLICATE

05

SECURE A SITE

- **Engage Professional Team**
Key consultants will likely include an accountant, solicitor, architect and cost consultant
- **Identify** suitable and available potential **sites**
- **Negotiate an Option** on a suitable Site
- **Decide on Development Options** A CLT can opt for a variety of building contracts or to work in differing partnership models with housing associations or developers
- **Develop a brief for the Site**
- Obtain **Planning Permission**
- **Acquire site** and Legal Title
- **Agree sale of homes** to households with loan approval

⚠ **Draw Down Land Purchase Loan (If Required)**

FEES For Professional Team
FEES For Planning Permission

06

DEVELOP OR IMPROVE LAND

- **Develop Homes** and/or Community Facilities
- Practical Completion
- **CLT sells leasehold homes** to individual households (apartments) or **agrees co-ownership structure of individual houses** with residents. Term and development loans are repaid by CLT from proceeds of sale

⚠ **Draw Down Development Finance**

⚠ **Repay Development Finance On Completion**

07

ONGOING MANAGEMENT

- **Manage Service Charges/ Leashold Agreements** (if Ownership properties) and **rental income/ Tenancy Agreements** (if Rental properties)
- **Manage Non-Housing Elements** There are a range of non-housing elements that CLTs in other countries have undertaken - such as allotments; workshops let on renewable commercial tenancies with 3 year rent reviews; workspace let by the hour/day; or a community space let by the hour or session
- **Communicate with residents and applicants**

SUSTAIN THE CLT AS AN ENTERPRISE: Review And Manage CLT Revenue Budget

INDIVIDUAL MORTGAGES REPAYED by CLT residents

08

REVOLVING FUND

⚠ **If it is the goal of a CLT to replicate and grow, initial surpluses and subsequent grants or subsidies can be channelled into future projects**

⚠ STEP 05

There is a current absence of affordable sources of financing for a CLT to purchase land. (Depending on the nature of the project, Clann Credo have indicated that they could lend up to a maximum of €0.75m at 6%, the lowest rate for land purchase which has emerged from this research.)

⚠ STEP 06

There is a current absence of affordable sources of construction and long-term finance for a CLT. This is a major roadblock at present. (See **FINANCE** and **POLICY** handbooks for further information.)

⚠ STEP 08

The ability of a CLT to replicate might be dependent on an initial Capital Grant to the project, which can be recycled on sale of homes. At present there is no such Capital Grant available, but the UK CLH Fund provides a model for such a grant. (See **POLICY** handbook for further information.)



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CASE STUDY NO.3

COMMUNITY LAND TRUST BRUSSELS (CLTB)

CONTEXT

Housing policy in Brussels is the responsibility of the Brussels-Capital Region (BCR), and has traditionally concentrated on supports for owner-occupied dwellings located outside of city centres.

The main urban challenge of the Brussels-Capital Region (BCR) is its housing crisis. Community Land Trust Brussels (CLTB) has emerged as a partnership with the BCR as a measure to increase social cohesion and in response to the housing crisis in the Brussels area which has seen housing prices more than double in ten years. Despite a demographic and economic boom in the last decades, 50% of the region's residents qualify for social housing, although this only makes up 7.3% of the region's housing stock (2016). Despite the region being ranked fourth in Gross Domestic Product in Europe, it ranks 145th in disposable household income and 39% of the population is at risk of poverty and 23% of children are in households with no income from the job market.

In 2015, there were as many households on the waiting list as there were social housing units. The waiting period reaches up to ten years. Rents and property prices have on average doubled in the last ten years.

CLTB report that inadequate homes and lack of housing options form a risk for the health, wellbeing and independence of older people. Women, particularly older women, face a higher risk of social isolation and poverty because of low pensions, part-time work and single incomes. Migrants and low-income families experience several challenges in the housing market. These vulnerable groups are often excluded from

decision-making processes within the public sphere. An increasing challenge is the paradigm shift in which care for people in need becomes less institutionalised, increasingly becoming the responsibility of civil society.

CLTB also provides support and training to residents in the organisation and management of condominiums in the post-completion or living phase.

NEW HOME-OWNERSHIP MODELS

In 2010, a Charter was signed by 15 associations for the establishment of a CLT. In 2011, the BCR Housing Minister established a feasibility study, the recommendations of which led to the establishment of CLTB in 2012.

CLTB has developed/is developing twelve projects to date, with 180 perpetually affordable, owner-occupied dwellings and six spaces for community use as well as community gardens, the development and design of which involved the participation of residents. A project in development called CALICO is being procured in partnership with a private developer and the EU, through an Urban Innovative Actions and ERDF grant.

REGIONAL AUTHORITY AND MUNICIPAL SUPPORT FOR THE COMMUNITY LAND TRUST

Community Land Trusts were introduced and defined in the Brussels Housing Code in 2013 and in 2014, CLTB was included in the Housing Alliance, a regional investment programme for affordable housing in the BCR. Between 2014-2018, €2M annually was given by the government towards new CLT projects to acquire land or to finance construction in the region. CLTB benefits from urban regeneration schemes called *Contrats de Quartiers*, an

urban planning instrument that aims to invest in social infrastructure in a limited zone in a defined period of five years. This gives the municipality leeway to buy vacant plots and resell below the market price (at up to one quarter of open market value) to bodies such as CLTB.

The current BCR government is actively promoting long-term lease contracts for all public housing operators and has stated its intention to increase support for CLTB, and to recognise it as a 'regional land alliance' to allow CLTB to become a partner in urban renewal programs.

FINANCING

Families with a low-to-medium income of up to €40,000 per year/household may become members of CLTB and purchase their own dwelling. The average price per m² is €1650 (25-50% of the market price). The ground lease costs €10/month.

Residents receive a 25-year mortgage at 2% to a maximum €265,000 from the Housing Fund (*Fonds du Logement*), a social credit organisation. Loans are guaranteed by CLTB. Residents should not have to pay more than 30% of their income on housing costs. On resale, residents only benefit from 25% of the rise in value of the property, and CLTB receives 6% or €3000. (The new buyer pays the original price plus 31% of the rise in value).

CLTB receives a dual subsidy of €2m from local government, enabling the purchase of land (up to €350/m² of land) and construction (€415/m²). Development is 40% financed by CLTB from their construction subsidy with the remaining 60% provided by the residents' mortgages through the *Fonds du Logement* (which also develops and manages affordable housing in BCR). Affordability is furthered by the application of a 6% VAT rate (instead of 20%). CLTB provides a guarantee to the residents against cost overruns.

Costs for the State are lower (40% state investment), as against social housing (50% state investment). As of 2018, CLTB has an operational budget of €0.5M and an investment budget of €5M.

LEGAL BASIS

Of the two rights that exist in Belgian law to separate land from the buildings built on it, CLTB uses the surface right (*droit de superficie*) which is a leasehold tenure with a maximum duration of 50 years which is automatically renewed each time the property changes hands. The leasehold, which has a novation clause, is also subject to resale conditions that restrict the price of the property.

GOVERNANCE STRUCTURE

Community Land Trust Brussels is composed of two bodies, a non-profit association (ASBL Brussels CLT, administration) and a Public Utility Foundation (land ownership). Both bodies of CLTB are controlled by a board of directors composed of residents living in CLTB (1/3), representative of civil society, including neighbours (1/3) and representative of Brussels Government (1/3). Residents and prospective residents are members of CLTB and are entitled to vote in board elections. There are 600 members in CLTB (2019).

The **Non-profit Association** "Community Land Trust - Brussels" is in charge of the daily management of the hereditament (property) owned by the Foundation. It also hires staff responsible for the development and running of the housing projects as well as support for householders. The **Foundation of Public Utility** "Community Land Trust - Brussels" (FUP CLTB) purchases plots of land to build its housing projects. It retains ownership of its land plots and delegates management of its property to the non-profit association CLTB.

The co-opting of the members of the FUP CLTB Board of Directors is carried out based on a list of candidates drawn up by the CLTB's General Assembly (except for the representatives of the regional public authorities who are designated by the regional government).

"Community Land Trust housing is more than just housing, it is an opportunity for meeting and collaborative construction between different actors in society, namely, tenant households, CLT representatives, the voluntary sector and public authorities. In this sense, the CLT makes it possible to recreate links within neighbourhoods and more broadly within society."

While providing housing for low-income households, the CALICO project [...] includes an intergenerational component as well as an intercultural component with a particular focus on the gender dimension. No doubt, it is also a way of strengthening democracy through participation. I am convinced that the way housing is produced by public authorities and their partners must be able to evolve to meet the new challenges and expectations of society."

CÉLINE FREMAULT
BCR Minister of Housing

03



Irish CLH Groups

Irish CLH Group Profiles

The following section profiles eight Irish groups who have adopted a community-led approach to meeting their housing needs. These groups are based in a mix of urban, suburban and rural locations, across eight counties of Ireland, including Galway, Dublin, Wicklow, Limerick, Cork, Tipperary, Kilkenny and Offaly.

For the purposes of this guide, SOA have proposed the following definitions for six **Key Features** which characterise the groups to various degrees:

MULTI-GENERATIONAL

'Multi-generational' is defined as having members with an age range exceeding 20 years. For example, if the youngest member of the group is 25, the oldest must be 46+ in order for the project to be categorised as multi-generational.

LONG-TERM AFFORDABILITY

'Long-term affordability' is defined as having a clear intention and proposal to adopt measures which will ensure the long-term affordability of the homes created, and to control the 'speculative value' of the homes. This can include for example cooperative models which tie the rent or resale value of homes to the local economy, Community Land Trusts which separate the cost of the land from the homes, or other proposed measures to restrict 'speculative' resale of homes.

COMMUNITY ENGAGEMENT

'Community engagement' is defined as having a clear programme of use for *one or more spaces* in the project, which will be open for participation/use to members of the wider community. This could include for example, public access to a garden or courtyard space, a built space such as a community room which is open for booking to the wider public, or a clear programme of engagement in arts or other activities which would provide a benefit to the local community beyond the members of the CLH group itself.

SUSTAINABLE/LOW-IMPACT LIVING

'Sustainable/low-impact living' is defined as having a clear intention and proposal to innovate in the design of the project, clearly *exceeding* the requirements of government regulations in terms of long-term sustainability, low-impact construction and associated low embodied energy.

BASED ON A TEMPLATE MODEL

This means that the project intends to adapt in Ireland a model of design/affordability/ governance which has already been successfully established and realised abroad, which can provide a clear template for the group to follow. Examples of such templates include MHOS, CLT structures and various cooperative models which are clearly defined.

PROMOTING INTEGRATION

'Promoting integration' is defined as having a clear intention and proposal to include and empower as members of the project citizens who are typically marginalised in terms of housing options in Ireland. This could include for example, people with disabilities, asylum seekers, homeless people, single parents, members of the LGBT community, and older people or other groups who have experienced forms of segregation from mainstream housing.



KEY FEATURES

- Promoting Integration (Particularly people with support needs)
- Long-term Affordability
- Community Engagement
- Multi-Generational
- Low Impact Living
- Blending Cooperative and Social Housing approaches

Inclusive Neighbourhoods

CALLAN, CO. KILKENNY

Quality of life for most of us depends on people – family, partners, friends and neighbours. Can we create housing where neighbourly values are built in?

Drawing on the principles of cohousing and social inclusion, Nimble Spaces aims to develop neighbourhoods with additional shared spaces, both indoors and outdoors, to create an environment both physical and social of mutual interest, interaction and informal support.

GROUP VISION

In 2012, a group of people in and around the Camphill Community in Callan began to work towards a new model for 'housing the social'. They aimed to imagine the best possible pattern for housing in a new era of rights and social inclusion. Focusing on how to offer privacy and self-determination for people with support needs in an interdependent social context, the group worked on an Irish model that could contribute to progressive international trends.

The project developed in distinct stages. From 2012-15 an arts-led research project enabled people with a disability to creatively explore, together with people interested in cohousing, their sense of "home". LiD Architects led a co-design process to realise the architectural ambitions of the project; while a group interested in being 'constructive neighbours' set up as Lionra Co-Housing.

In 2017, planning permission was granted to Camphill Communities of Ireland AHB and Lionra Co-Housing to develop 25 homes on four sites in Callan. The social housing element of the project is now led by Tuath Housing as a Turnkey/CAS initiative with Lionra Co-Housing promoting the cooperative housing element in collaboration with Ó Cualann Cohousing Alliance.

WHAT 'NEED' IS THE PROJECT MEETING?

- Addressing the integration of people with support needs (disability, older age, single families) and low incomes in neighbourhoods that actively support neighbourly relationships
- Blending of cohousing principles and social housing
- Creative agency for future residents, an expanded vision for accessibility and inclusion to architects and designers

KEY CHALLENGES IDENTIFIED?

- How can public development standards integrate the differing objectives of private and social housing in blended development?
- How to balance standards governing support of vulnerable people with individual rights, self-determination and social inclusion?
- How can 'social/common spaces' be funded in such a way as to incorporate the needs of both the social and cooperative housing?

RESIDENT MIX

32 total, 25 households.

AGE OF PROJECT

Inception:2012
 Research Complete:2015
 Architects Appointed: ...2015
 Planning Obtained:2017
 Completion:TBC

BUILDING TYPE

New Build and Renovation

LEGAL FORM

CLG Co-op w/Ownership Option combined with Social Housing

AFFORDABILITY

Low to Middle Income

LAND ACQUISITION

Sites currently owned by Camphill, will be purchased prior to construction.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

The establishment of a government fund for innovative cross-sectoral demonstration projects.



KEY FEATURES

- Integrating Living and Workspaces
- Long-term Affordability
- Multi-Generational
- Community Engagement
- Low Impact Living
- Promoting Integration
- Artist in Residence Programme

ARTHOUSE Cooperative

OUTSIDE THE GREATER DUBLIN AREA

ARTHOUSE is a cooperative of artists and community workers whose aim is to provide affordable housing and community arts projects.

The ARTHOUSE Co-op is a group of artists from diverse fields and community sector workers who came together to find solutions to the challenges of living within the city or commuting distance to the city. They believe the solution lies in developing new models of community alternatives to the current 'entirely-for-profit' housing model.

GROUP VISION

The ARTHOUSE cooperative plans to develop a new model of housing for Ireland, where the cooperative members work together with architects and construction experts to create a small-scale neighbourhood, which meets their needs for affordability and sustainability.

ARTHOUSE plans to create homes which are a model of low carbon impact construction, shared and common facilities, recycling and reusing materials and natural resources, such as harvesting rainwater, capturing renewable energy and planting green spaces for biodiversity.

ARTHOUSE aims to become a hub for artistic activity, fostering collaborations between cooperative members and artists residing in the local community, as well as engaging with community groups and educational institutions.

A Community House, a cohousing space will provide a dedicated space for members to coordinate activities of the cooperative, for community engagement, for the wider community and to house an Artist-in-Residence separate apartment.

WHAT 'NEED' IS THE PROJECT MEETING?

- **Affordable secure housing** for tenants caught in the private rental trap. Social housing is reserved for people in dire priority need: families, homeless people, migrants and refugees. People renting privately are considered a lower priority, particularly as more than half of the co-op's members are single individuals, who are the lowest priority for any housing initiatives. Private tenancies remain insecure, expensive and of poor quality
- **Creative agency** in the design of housing and the opportunity to demonstrate innovation in sustainable development. The group aim to create an exemplar of **low-impact living**

KEY CHALLENGES IDENTIFIED?

- How can cooperatives **access financing** for this type of project, particularly when members are self-employed?
- How can cooperatives **access land** and approach the risk of purchasing land before planning is secured? Development land is prohibitively expensive, while building on rural land parcels, which are much cheaper, is blocked to non-locals
- The absence of a supportive organisation for Community-Led Housing in Ireland

RESIDENT MIX

1 couple, 3 single parents, 3 children, 7 single adults.

AGE OF PROJECT

Inception 2017
 Professionals Engaged . . . 2019
 Completion TBC

BUILDING TYPE

New Build or Retrofit possible

LEGAL FORM

Co-op with option to buy. Legal entity is a Designated Activity Company (DAC)

AFFORDABILITY

Low to Middle Income

LAND ACQUISITION

TBC, exploring land purchase and/or CLT option.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

Changing the rules of mortgages offered by Credit Unions/ Rebuilding Ireland to include cooperatives and community organisations. (Ability to pay rent over a long period should be acceptable as evidence of ability to pay, people often cannot save because rent costs are so high.)



KEY FEATURES

- Low Impact Living
- Long-term Affordability
- Multi-Generational
- Community Engagement
- Based on a Template (MHOS) Model established in the UK
- Integrating Living and Workspaces

Common Ground Co-Housing

CO. WICKLOW

Common Ground Co-Housing aim to establish the first Mutual Home Ownership Society in Ireland, which will provide secure, affordable, and flexible housing for 27 households.

Drawing inspiration from their mentors at LILAC Leeds UK, CGC aim to progress cohousing in Ireland and to promote its practical, social, economic and environmental benefits. They believe that this model of living provides a replicable solution to both the housing and climate crises in Ireland.

GROUP VISION

Common Ground Co-Housing currently consist of a working group of 14 adults, based in Co. Wicklow. A diverse and inter-generational group, they work in many fields including, amongst others, small business, health, disability services, horticulture and education. The majority of members are unable to satisfy stringent bank-lending criteria despite earning reasonable salaries. Moreover, shortage of rental market supply finds members paying a disproportionately large amount of their income on rent. The group formed in 2018, to find a solution to the impact the housing crisis was having on their families.

CGCH aim to integrate with their local community through provision of a neighbourhood centre, including a multi-purpose hall, wellness centre, remote work hub, craft workshop and café. These latter facilities are to be delivered through a not-for-profit Company Limited by Guarantee, which would be a separate entity to the homes.

United by a vision of creating housing that is affordable, sustainable and has a low impact on the environment, a central tenet of the CGCH is that community is more than people living in close proximity to one another. They have prioritised building good personal and working relationships between members, with weekly meetings and community building activities.

On joining, members pledge not only to work towards creating a community but also make a sizeable financial commitment. They are currently using these milestone payments alongside grant aid to work with an architect, tenure specialists, fundraising mentor, financial advisors and other skilled consultants.

WHAT 'NEED' IS THE PROJECT MEETING?

- For community-led cohousing initiatives that embrace the principles of affordability, sustainability and community integration, as well as taking account of the environmental impact of how we in Ireland currently build our houses
- Building affordable housing in perpetuity by our intentional and supportive Community

KEY CHALLENGES IDENTIFIED?

- Financial structures are steered in favour of speculative developments, and local government supports are challenging to navigate and negotiate from an alternative community-led perspective
- The lack of a designated support organisation for this sector to guide, advise and help fund Community-Led Housing

RESIDENT MIX

Currently 14 adults and 13 children. The group ultimately aims to create 27 mixed family and single homes, plus 12 independent living units for young adults.

AGE OF PROJECT

Inception2018
Professionals Engaged . .2019
CompletionTBC

BUILDING TYPE

New Build and/or Retrofit

LEGAL FORM

MHOS with Share Equity. Legal entity is a Designated Activity Company (DAC) and Company Limited by Guarantee (CLG).

AFFORDABILITY

Low to Middle Income

LAND ACQUISITION

The group are exploring a Community Land Trust approach.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

A streamlining of how government, both local and national, can engage with and address the needs of the growing cohousing movement in Ireland. Creation of a CLH hub in Ireland to oversee CLT creation, CLH project training and funding would be of great benefit.



KEY FEATURES

- Low Impact Living
- Long-term Affordability
- Multi-Generational
- Community Engagement
- Climate Smart Technology
- Off-site Prefabricated Construction

Cloughjordan Co-Housing

CLOUGHJORDAN, CO. TIPPERARY

Developing a 'Climate-Smart Pocket Neighbourhood' as a model of cooperatively-owned cohousing in Cloughjordan Ecovillage.

Cloughjordan Co-Housing CLG is prototyping a new concept in cohousing, which they call a 'Climate-Smart Pocket Neighbourhood'. This will link community benefits with health, solidarity and climate action. The project is to be located within Cloughjordan Ecovillage near WeCreate, the community enterprise centre where the group are based.

GROUP VISION

Cloughjordan Co-Housing aims to be an affordable, diverse and cooperative model of community regeneration and resilience. This innovative application of cohousing principles will utilise permaculture design, energy efficiency and smart technologies to mitigate the effects of climate change, and provide a safe and healthy environment for its residents.

Cloughjordan Co-Housing was born from a need for smaller, more affordable housing with shared facilities in Cloughjordan Ecovillage. The group propose to create 20 homes, plus common space and shared resources, including accessible studio apartments, family apartments and study rooms. The project will utilise a rapid modular factory turnkey build incorporating ecological and recycled materials.

This pocket neighbourhood in the Ecovillage will be a convivial cluster of dwellings arranged around a common green area with a number of shared facilities and assets. The group aims to demonstrate a model of collective ownership, which will suit people who seek a stronger sense of place, and a more supportive and sustainable place to live.

WHAT 'NEED' IS THE PROJECT MEETING?

- The need for affordable housing in the context of rural regeneration and climate resilience by prototyping the 'Climate Smart Pocket Neighbourhood'
- Demonstrating a different tenure which embraces values of community and solidarity alongside personal independence and individuality

KEY CHALLENGES IDENTIFIED?

- Planning constraints in Cloughjordan due to the town waste water system being under capacity
- Affordability of homes in rural Ireland, especially where building costs exceed local market rents and house prices
- Access to funding for development
- There is a cultural barrier for Community-Led Housing, this approach is not popularised or seen as an option in an age of individualism

RESIDENT MIX

The number of proposed homes/households is 20.

AGE OF PROJECT

Inception:2019
Professionals Engaged: ..2020
Completion:2023

BUILDING TYPE

New Build, via rapid modular factory turnkey construction.

LEGAL FORM

Company Limited by Guarantee (CLG) with cooperative principles incorporated in the constitution.

AFFORDABILITY

Low to Middle Income

LAND ACQUISITION

Serviced sites to be acquired from Cloughjordan EcoVillage have already been identified.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

Waiving of development levies by local councils and the provision of state grants or loans for Community-Led Housing.



KEY FEATURES

- Promoting Integration
- Multi-Generational
- Community Engagement
- Self-help and Skills Training
- Replicable Model
- Based on a Template Model established in the UK

Hope And Homes Cooperative

GALWAY CITY, GALWAY

This co-op aims to tackle the problems of homelessness and unemployment by constructing affordable housing in Galway City, and by providing home maintenance support to its community.

Building Homes, Building Communities, Giving Hope. The mission of Hope And Homes is to integrate affordable housing with job creation, where the target groups are given the opportunity to gain construction skills, which will enable them to develop their full potential and further their future prospects of employment and career advancement.

GROUP VISION

'Hope and Homes' is an initiative of Galway City Partnership that aims to engage people in the process of building their own homes. People will be involved in the construction of their own homes while sharing and learning crafts and skills that will be useful both now, and into the future.

Since 2011, Galway City Partnership in conjunction with the Tús Initiative has seen first-hand the skills and resourcefulness of long-term unemployed people through its work supporting agencies who work with families and individuals experiencing difficulties and poor living conditions in the city.

Hope and Homes are inspired by the the success of Community-Led Housing initiatives across Europe, which have been able to provide affordable housing for a wide variety of people, via urban renewal approaches which are community-owned and led. They believe that involvement of communities and potential residents in the construction and design of their homes fosters community spirit which will outlast any short term benefit. The co-op insist that *"Solving our housing problems is not beyond us, and it is too important to wait for someone else to find the solution."*

WHAT 'NEED' IS THE PROJECT MEETING?

- The need for permanently-affordable housing
- The need for community-led approaches to creating sustainable neighbourhoods
- The needs of local agencies SVP, Cope and Galway Simon, who refer clients to Hope and Homes' services for retrofitting and improving their living conditions
- The need for a social economy and a socially-inclusive approach to housing
- To provide skills training and education to those who would otherwise not have the means to access them

KEY CHALLENGES IDENTIFIED?

- Lack of recognition by local authorities of the capacities and capabilities of local communities to house themselves, using their own labour and assets
- Excessive focus on developer-led approaches which assume outside agents can solve local problems, and which can lack an understanding of local conditions

AGE OF PROJECT

Inception 2011
 Workshop provided
 to co-op via Maureen
 O'Connell fund. 2015

BUILDING TYPE

Retrofit on a social enterprise basis
 for capacity-building.

LEGAL FORM

Industrial and Provident Society.

AFFORDABILITY

Mixed Income

LAND ACQUISITION

No land to date. Discussions
 ongoing in this area.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

A legally-agreed framework for the creation of a Community Land Trust in Ireland.



KEY FEATURES

- Low Impact Living
- Long-term Affordability
- Multi-Generational
- Community Engagement
- Based on a Template Model established in the US, UK and EU

The Irish Regenerative Land Trust (IRLT)

NATIONWIDE

IRLT aim to address the climate crisis through community action, by placing land into ecological trust and democratic stewardship.

Regenerative building design is all about thinking ahead. Architects must design with the future in mind every step of the way. As opposed to sustainably designed buildings, which are based on the concept of only using minimum resources, regenerative buildings are designed and operated to reverse damage and have a net-positive environmental impact.

GROUP VISION

IRLT’s vision is one of a community-led and cooperative approach to climate crisis, renewing connection to the land. The mission of the trust includes the development of agroecology, woodland management, habitats and biodiversity, ecosystem regeneration, as well as social service support, renewable energy and housing projects. IRLT’s primary object is ecological regeneration through the democratic stewardship of land for the benefit of the community.

IRLT’s belief is that the conventional housing system is both economically inefficient, based on extractive rentiers and speculative profit, and ecologically inequitable: ‘mining’ the land when we should be fertilising it. The current system is based on a flawed foundation of the idea of land as a private good and speculative asset, rather than a commons.

IRLT has received development support through the Climate KIC Greenhouse program and currently participates in the European Access to Land network’s Erasmus+ Learning Platform, 2018-2021.

WHAT ‘NEED’ IS THE PROJECT MEETING?

- Democratic stewardship of land for the benefit of the community
- To benefit the community through the provision of housing and associated amenities
- To advance the health and wellbeing of the community
- To advance lifelong learning in sustainable and regenerative practices

KEY CHALLENGES IDENTIFIED?

- Despite a long tradition of trusts in Ireland, the legal and governance aspects of Community Land Trusts have yet to be regionalised in Ireland, leading to a lack of legal clarity and shallow awareness of the benefits of the approach

While IRLT have already agreement in principle to regeneratively develop a parcel of land in Offaly, unlocking the true value of land will require acceptance of the model by local authorities and semi-state agents

AGE OF PROJECT

Inception 2015
 SHICC Funding 2019
 Agreement on 1st site 2019
 Agreement on 2nd site 2020

BUILDING TYPE

Mix of ecological farming and new build housing envisaged for lands placed into trust.

LEGAL FORM

Company limited by Guarantee (CLG), with charitable status.

AFFORDABILITY

Mixed Tenures

LAND ACQUISITION

Community Land Trust.
 Sites to be donated to the trust have to date been negotiated with private owners. Other sites may be facilitated through third-party lease agreements.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

A legally agreed framework for the creation of a Community Land Trust in Ireland.



KEY FEATURES

- Affordability in Perpetuity
- Multi-Generational
- Low Impact Living
- Self-help and Skills Training
- Replicable Model

Cork City CoHousing

CORK CITY, CO. CORK

Cork City CoHousing aim to provide agency for their members in building their own future, delivering perpetually affordable homes and offering an example to others as how to do this.

Cork City CoHousing's primary aim is security of tenure for its members. The group also aspire to achieving a perpetually affordable and carbon neutral project with will enable and promote healthy living and wellbeing through good spatial design, the use of environmentally-friendly materials and community cohesion.

GROUP VISION

Cork City CoHousing aim to deliver security of tenure through the delivery of perpetually-affordable homes either for purchase or rent. The group hope to offer an example to others as how to do this, encouraging housing authorities to follow suit and evolve this approach as common practice.

The group aim to deliver between 8-12 homes, with a possibility for both individual and communal work spaces, though these would not be a priority and would be site and group dependant.

They aim to set an example in creating homes which are genuinely sustainable both from the point of occupational energy use and building materials. Through a sustainable building practice approach, the group would like to provide onsite learning for future builders if this is possible.

Cork City CoHousing’s dream is a build process that involves future occupants as much as they’d like to be involved, facilitating them in building a home that suits their needs, desires and financial circumstance and importantly giving them agency in building their own future.

WHAT 'NEED' IS THE PROJECT MEETING?

- To provide sustainable perpetually-affordable housing.
- To provide security of tenure
- Need for an option whereby people can collaborate to solve their own housing issues, demonstrating to city councils that this approach can be beneficial for them, as well as for the groups

KEY CHALLENGES IDENTIFIED?

- The prevailing belief that the property ladder is the only game in town; and policies that have led to, and maintained, this belief in the public mind
- The absence of recognition and support in Ireland for affordable housing schemes. There exist only the binary options of social housing or private market housing
- Existing state-facilitated co-ops focus predominantly on social housing waiting lists and select sections of the community
- In Cork City there are many derelict sites but the only schemes supporting renovation require homes to go back into social housing stock

RESIDENT MIX

10 residents, including 2 couples, 2 singles, and 4 children.

AGE OF PROJECT

Inception: 2017
 Working Group formed: 2018
 Completion:TBC

BUILDING TYPE

New Build OR Retrofit

LEGAL FORM

To be confirmed

AFFORDABILITY

Low to Middle Income

LAND ACQUISITION

To be confirmed, interested in exploring the Community Land Trust option.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

Overhauling of policy with regard to derelict sites and land hoarding, combined with a formal recognition and facilitation of ground-up community housing initiatives.



KEY FEATURES

- Multi-Generational
- Long-term Affordability
- Low Impact Living
- Community Engagement

Collaborative Housing Limerick

LIMERICK CITY, LIMERICK

In search of alternative housing approaches, CHL aim to be part of creating a collaborative housing solution for Limerick.

This collaborative housing action group are based in Limerick City and their current focus is on the Georgian Neighbourhood in the city centre. They have been actively exploring, researching and meeting since May 2018, and are maintaining links with similar groups around Ireland and abroad.

GROUP VISION

Collaborative Housing Limerick (CHL) is an un-incorporated entity formed in 2018, with the purpose of developing a community of interest for collaborative and cooperative living in Limerick City. To that end, CHL has developed a platform for discussion, conducted surveys and met for public discussion on a number of occasions since forming.

The group sees collaborative housing as a community-centred (and community-led) form of housing that is designed in collaboration with, and managed by, the community. The inclusion and use of shared spaces and amenities, like common room/house, laundry, workshop or garden, has to be negotiated at community level.

By incorporating findings from within its community, from research and precedents uncovered by members, CHL hopes to develop opportunities for a collaborative living community in Limerick.

As the group's current focus is on the Georgian Neighbourhood in the city centre, it is seeking a model that would allow small groups (6-10 people) to acquire a building and adapt it to their needs. The group aims to find a model that can be replicated by other groups, which would join the network and acquire other nearby buildings.

An interest has been expressed also for a co-designed housing solution as part of the Colbert project development.

WHAT 'NEED' IS THE PROJECT MEETING?

- The creation of a Community-Led Housing scheme in Limerick's city centre
- Building networks of people seeking to collaborate and support the development of alternative modes of living in Limerick. By sharing resources and working together, these groups can help to revitalise the centre of the city which has suffered from dereliction and decay over many years

KEY CHALLENGES IDENTIFIED?

- The only way of borrowing money for such an enterprise at the moment is as a limited company. Cooperative ownership and financing is not possible
- The absence of a funded supportive organisation for Community-Led Housing in Ireland

RESIDENT MIX

To be confirmed,
circa 15-40 total residents

AGE OF PROJECT

Inception:2018
Completion:TBC

BUILDING TYPE

New Build OR Retrofit

LEGAL FORM

To be confirmed

AFFORDABILITY

Middle Income

LAND ACQUISITION

To be confirmed, interested in exploring the Community Land Trust option.

WHAT ONE POLICY INITIATIVE WOULD MOST BENEFIT THIS PROJECT?

A legally-agreed framework for the creation of a Community Land Trust in Ireland.

(The Localism Act in the UK is a good example of shifting more power to communities so that they can take ownership of the assets in their area.)



04



Roadblocks and Recommendations

Roadblocks Identified

In order to recommend solutions, it is first important to understand the problem. A core goal of this action research project has been to identify the common roadblocks currently faced by Community-Led Housing groups in realising their projects.

Key Roadblocks

The following are the primary common roadblocks which have been identified by the stakeholder groups participating in this project. Solving these barriers would have the most immediate impact in facilitating the realisation of Community-Led Homes in Ireland.

01 LACK OF RECOGNITION – There is no common understanding in Ireland of what Community-Led Housing is, or the benefits of this approach, among local authorities, state agencies, or the general public. Better understanding is required of the capacities and capabilities of local communities to house themselves, using their own resources.

02 LACK OF DEFINITION – Associated to lack of recognition, there is no clear definition of Community-Led Housing to aid creation of a policy framework, and no legal clarity on the viability of a Community Land Trust in the current Irish legal context.

03 ACCESS TO LAND – There is no clear and transparent mechanism for allocation of public land to Community-Led Housing initiatives, nor via competition based processes incorporating 'social value' criteria.

04 ABSENCE OF AFFORDABLE FINANCE – Associated to lack of recognition and policy base for Community-Led Housing approaches, there is no affordable source of finance for:

- a. Project development/construction
- b. Long-term financing

05 LACK OF SUPPORT – There is no centralised resource to support community-led groups with advice and to advocate for the sector.

ADDITIONAL ROADBLOCKS IDENTIFIED

1. It is very difficult at present to integrate 'social' and 'affordable'/mixed income housing in a single blended scheme.
2. It is also very difficult to balance the standards governing support of vulnerable people with individual rights, self-determination and social inclusion.
3. Avenues for development financing tend to be steered in favour of commercial developers, and local government supports are challenging to navigate and negotiate from a community-led perspective.
4. Funding of common spaces is a challenge for groups aiming to incorporate the needs of both social and affordable housing, particularly for those in a group who are reliant on state financial support for social housing.
5. Vacancy and dereliction are a prominent problem across Ireland, but government schemes supporting renovation tend to be targeted at either private or social housing approaches, and exclude other groups.
6. The unaffordability of home building generally in Ireland, especially in areas where building costs exceed local market rents and house prices.

Key Recommendations

A series of detailed Recommendations in the areas of Policy, Finance and Land are set out in the respective handbooks on these topics. Below is a summary of the Key Recommendations which would have the most impact in evolving Community-Led Housing in Ireland.

Recommendation	What will this achieve?
RECOGNITION OF THE MODEL	
<ol style="list-style-type: none"> 1. Cross-stakeholder agreement as to what constitutes Community-Led Housing in the Irish context. 2. Insertion of a statutory definition of the Community Land Trust in the Housing (Regulation of Approved Housing Bodies) Act 2019. 	<p>Universally-recognised definitions will bring clarity both to policymakers and lenders investing in CLH projects as to the core principles of Community-Led Housing, and the benefits this approach can offer.</p> <p>The UK statutory definition for a Community Land Trust provides a template text for reference.¹</p>
A PILOT PROJECT(S) TO PROVE THE APPROACH	
<ol style="list-style-type: none"> 3. That stakeholders including the Departments of Housing & Finance, the Housing Agency, the Land Development Agency and relevant local authorities collaborate with one or more Irish CLH groups to create a 'demonstrator' project, proving the model. 	<p>There are a range of CLH groups across the country at various stages of developing projects. Eight of these groups are profiled in this handbook. Working with one or more of these groups to develop a pilot project will give form to the concept, demonstrating to Irish people what is possible with this approach.</p>
CAPACITY BUILDING	
<ol style="list-style-type: none"> 4. A Community-Led Housing Fund to build capacity in this nascent sector. 5. The creation of a support 'Hub' for Community-Led Housing in Ireland. 	<p>A targeted fund can provide start-up grants for groups to build early-stage capacity. It should further enable investment to establish a national support 'Hub', giving community groups the technical advice needed to deliver their homes and visions.</p>
PUBLIC LAND MANAGEMENT	
<ol style="list-style-type: none"> 6. Empowerment of public agencies, by government, to adopt policies for sale or allocation by lease of public land for development on the basis of a competitive procedure, according to social value criteria and financial viability. 	<p>This will enable local authorities, and state agencies such as the LDA, to dispose of public land to bids based on holistic social value criteria. Such criteria would include the social and environmental sustainability of any proposed development, as well as financial viability.</p>
ACCESSIBLE LOW-INTEREST FINANCE	
<ol style="list-style-type: none"> 7. Targeted low-interest loan products, for construction and long-term financing, which can support sustainable development and independent cooperatives. 	<p>Targeted cross-sector loans for sustainable development would enable access to low-interest finance for proposals (including CLH) which meet exemplary sustainability standards.</p>

Proposed CLH Description

An agreed categorisation for Community Led Housing is required in Ireland in order to establish a policy base to support the sector. Project stakeholders have proposed that the following description is appropriate for the Irish context.

The following proposed description for Community-Led Housing in the Irish context has been agreed by the various stakeholders participating in this project:

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

- 01 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.
- 02 The local community group or organisation owns, manages or stewards the homes in a manner of their choosing.
- 03 Benefits to the local area and/or specified community are clearly defined.

This description is based on the categorisation for Community-Led Housing as adopted in the UK.

The rationale for this wording in Ireland is that it is based on core principles and simultaneously broad enough to accommodate a wide variety of approaches to Community-Led Housing. It enshrines the characteristics of **meaningful engagement, resident empowerment and governance, and benefits to the local or specified community** as essential requirements of projects seeking state support, thereby providing criteria by which to assess applicant schemes. These characteristics also clearly distinguish Community-Led Housing from the private and social housing sectors.

Further agreement will be required as to what constitutes 'meaningful community engagement and consent' in the Irish context. In the UK, this is represented by the top three rungs of Sherry Arnstein's 'Ladder of Citizen Participation'.

*"Consultation by itself is not enough. Community consent means they are at least an equal partner in decision making throughout the development process (particularly once a site is identified and/or secured)."*¹



¹ The upper rungs of Arnstein's 'Ladder of Citizen Participation' Illustration © Journal of the American Institute of Planners, 1969

Project Navigation Index

Index-Navigation

The following navigation panel summarises the core themes covered in each of the five handbooks which comprise this publication series. It presents a quick guide to the subject matter addressed in each handbook, along with their intended target audience.

We hope that readers can use this guide to identify the information most relevant to your field of interest.



POLICY HANDBOOK

This handbook summarises the policy context which supports Community-Led Housing in countries such as the UK, Germany, Belgium, France and Switzerland.

It further recommends policy initiatives which can support the sector in Ireland. This handbook is addressed most specifically towards **Irish policymakers**.

Contents include:

- Policy Roadmap
- 'Best Practice' International Policy Survey
- Irish Policy Context
- Policy Recommendations
- Proposal for an Irish Community-Led Housing 'Hub'

And Supporting Papers on:

- State Aid
- CLH and Approved Housing Body status
- Cohousing and COVID-19
- Social Value



FINANCE HANDBOOK

This handbook examines available financial approaches for Community-Led Housing in Ireland and recommends measures to ensure a viable sector.

It is addressed most specifically towards **Irish policymakers and financial institutions**.

Contents include:

- Three Proposed Approaches to Financing CLH in Ireland
- Three Financing Roadmaps
- Current and Proposed Financing Options for Irish CLH Groups
- Case Studies: Exemplar International Financing Approaches
- Paper on Affordability and CLH
- Interview with Dorothee Roeger of GLS Bank, Berlin
- Template Financial Spreadsheets

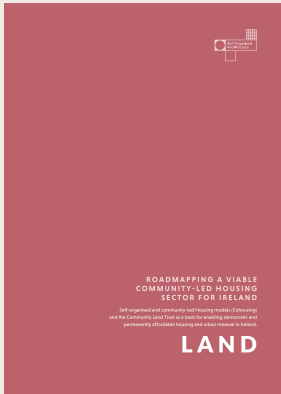


PROJECT OVERVIEW

This handbook provides a broad overview of the project aims and findings. It is addressed to all who are interested in developing the Community-Led Housing sector in Ireland.

Contents include:

- Foreword
- Acknowledgements
- Project Introduction
- Project Methodology
- 'Master' Roadmaps
- Irish CLH Group Profiles
- Key Roadblocks Identified
- Key Summary Recommendations
- Proposed Definition for Community-Led Housing in Ireland



LAND HANDBOOK

This handbook describes sustainable approaches to land management which facilitate the creation of homes that are affordable in perpetuity.

It is addressed most specifically towards **Irish local authorities, land management agencies and other landowners.**

Contents include:

- Recommendations regarding sustainable Land Management
- Land Transfer Roadmap
- Options for Land Transfer to Community-Led Housing
- Introduction to the Community Land Trust
- Interview with Hannah Emery-Wright of London CLT
- Sample Assessment Criteria for Land Disposal Procedure



GETTING YOUR GROUP READY HANDBOOK

This handbook provides an Early-Stage Guide to developing a CLH project, including practical guidance on key steps of the process.

It is addressed most specifically towards **Irish Community-Led Housing groups.**

Contents include:

- What is Community-Led Housing?
- Early-Stage Guidance for Groups on:
 - Establishing a Vision
 - Creating a Robust Organisation
 - Financial Planning
 - Focusing on a Site
- Summary Roadmap/Checklist for Groups
- A Brief History of Cooperative Housing in Ireland
- Loan-Stock in the Irish Context
- Interview with Brendan Conway (London Community-Led Housing Hub)

Roadblocks And Recommendations

POLICY

The Policy handbook is specifically aimed towards Irish policymakers and recommends consideration of improvements to policy infrastructure, which will enable a broad range of approaches to Community-Led Housing. The handbook features a survey of UK and European 'Best Practice' providing a detailed analysis of exemplary financial, technical and public land management policies which support a variety of approaches to Community-Led Housing.

Our analysis of the Irish Policy Context identifies a number of areas in which CLH aligns with broad social and economic policy goals outlined, inter alia, in the Programme for Government and the NPF including:

- Delivering Affordable Homes (and Retrofitting)
- Better Housing Options for our Ageing Population
- Sustainable, Inclusive and Empowered Communities
- Town Centre Renewal and Compact Growth
- Diverse and Inclusive Ireland

The Policy handbook recommends recognition of and **broad agreement on a description of Community-Led Housing** as a starting point for establishing Community-Led Housing as a supplement to existing approaches for affordable housing provision.

A further key policy recommendation is the establishment of a **Community-Led Housing Hub**. A CLH Hub is a **single point of access for information and support** on Community-Led Housing. The brief of the Hub could involve **capacity-building work** in the sector and hands-on technical **support to existing groups**. It could assist in the **promotion and education** nationally on the field of Community-Led Housing and the associated **assessment of demand**. It could administrate, or coordinate, available policy supports or revenue/capital funding for CLH.

The CLH Hub would also work with **local authority and other local partners** to create a supportive local policy and funding environment, and **lever in resources and broker partnerships** with local AHBs, developers, landowners and businesses.

FINANCE

A recurring observation at stakeholder forums was that the **development of government policy for Community-led Housing** is a necessary first step to overcome obstacles in financing CLH. Lenders cannot lend to something they are unable to appraise or don't fully understand. This is particularly true of the cooperative approach, which is perceived as complex and at present, could only be financed by short-term commercial loans.

In order to enable a diversity of approaches for Community-led Housing and sustainable development generally, a policy recommendation is the establishment by the State of a **low-interest, long-term loan product** to **part-finance** any qualifying sustainable development. Mediated by commercial banks, this loan might:

- Significantly **reduce the cost of credit to enable development**
- **De-risk projects by reducing commercial banks' exposure**
- **Support and stabilise** the construction sector and **smooth credit supply cycles**

To enable small independent housing cooperatives, it is recommended that the State supply **very low-interest long-term part- or full-financing for independent CLH cooperatives** where the minimum makeup of low-to-middle income households is prescribed, but where there is some scope for a diverse range of incomes. This could take the form of a **HFA or a Rebuilding Ireland** loan product **designed for Cooperatives** and might also include personal loans to enable residents on low incomes to develop membership equity (deposit). Loan products might transition to funds in the long term.

A regulated **investment fund** to enable the provision by credit unions (and possibly also pension, and other, funds) of affordable finance to Community-Led Housing projects (as is the case for Tier-3 AHBs), could allow them to finance community development more effectively than they are able to at present.

LAND

Stakeholders identified lack of capacity at local level and guidance at national level to support Community-Led Housing. There are no mechanisms or procedures for allocating Land for Community-Led Housing and there is no policy designation of CLH as affordable housing for the intermediate income bracket.

Open market land costs and a lack of potential sites hinder project development. Without a site or an option on a site, it is impossible to develop detailed proposals or to obtain planning permission, which in most cases are prerequisites for loan approval.

In order to overcome these hurdles, we recommend a mechanism for land transfer, where demand is registered by the local authority, and the need identified in its housing strategy. This forms the basis for a **land allocations policy and for the development of assessment criteria for land disposal** that are site specific and would allow the development of a transparent and **streamlined process for land transfer** that is understood by both state and local authorities, and the public.

A further recommendation is that land is disposed in an open procedure, not according to best consideration, but according to the **Social Value concept** submitted by the developer according to the criteria above. A procedure for the transfer of land will result in a Community-Led Housing group being awarded with **an option on a site** for a specified time period.

A key recommendation is that state or local authorities **only dispose or allocate state-owned land by lease** to manage and maintain long-term control over its own land, and/or to only dispose or allocate state-owned land for development on the basis of a competitive procedure according to **social value criteria** and the **financial viability of the tendered concept**.

In order to provide a **basis in policy and law for the Community Land Trust**, we recommend that legislation or regulation is enacted as may be necessary.

GETTING YOUR GROUP READY

This guide is **specifically aimed towards Irish Community-Led Housing groups**. It is intended to assist groups in the organisation of the early stages of a project, based on experience gained by community-led groups both in Ireland and in other European countries, and highlighting a range of issues to consider in order to plan a project.

A brief introduction, What is Community-Led Housing? provides some context for community-led approaches to housing in Ireland, demonstrating that this is by no means a new or revolutionary approach, but rather one which is **based on traditions of 'self-help' housing and mutual support** in this country.

The subsequent Early-Stage Guidance sections focus on four key stages in particular:

- Establishing a Vision
- Creating a Robust Organisation
- Financial Planning
- Focusing on a Site

This section also refers to the **value of a professional facilitator** to coordinate and manage the development process with and on behalf of groups. Preliminary advice is also given on **recommended legal forms** of incorporation which should be considered by Irish CLH groups, depending on a group's specific aims.

An analysis of **issues to consider in preparing a Loan-Stock offer** is provided in an information paper, along with sample case studies of projects which have been part-financed using this approach.

The possible role of **Approved Housing Bodies** in the viability of Community-Led Housing projects is considered in a subsequent information paper.

Finally, this guide contains a **Roadmap Infographic**, summarising the steps to organising the early stages of a CLH project. This is intended as a checklist for Irish CLH groups, and is followed by a list of recommended **Resources** for further reference.

Endnotes

FOREWORD

- 1 May I thank Tom O'Donnell and Pádraig Flynn, Executive Directors of Self Organised Architecture Research CLG, for the invitation to provide this foreword.
- 2 D. Watson and E. Corrigan, *Social Housing in the Irish Housing Market*, Economic and Social Review, Vol. 50, No. 1, 2019, pp. 213-248
- 3 OECD, *Social Rental Housing Stock*, OECD: Paris, 2020 <https://www.oecd.org/els/family/PH4-2-Social-rental-housing-stock.pdf>

INTRODUCTION

- 1 V. Tucker, *Co-operative Housing in Ireland*, UCC Bank of Ireland Centre for Cooperative Studies, 1982, p.(v)
- 2 <https://www.irishtimes.com/life-and-style/rural-ireland-the-village-that-refused-to-die-1.3136741>
- 3 <http://kildorrerycommunity.ie/About-Us.php>
- 4 <http://tramoredevelopmenttrust.ie/history-of-tramore-development-trust/>
- 5 <http://www.thevillage.ie/about-us/the-project/>
- 6 <https://workhouseunion.com/project/nimble-spaces/>
- 7 M. LaFond and L. Tsvetkova, (eds.) *CoHousing Inclusive Self-organized, community-led housing for all*, id22: Institute for Creative Sustainability /Jovis, 2017, p.12
- 8 NESCC, Housing Policy: Actions to Deliver Change. No.150, November 2020, p.viii. http://files.nesc.ie/nesc_reports/en/150_Housing_Policy.pdf

GLOSSARY

- 1 C. Bristow, *Foundations for Community Led Housing*, Future of London, 2019, p.6
- 2 *ibid.*
- 3 <https://www.wrigleys.co.uk/news/community-led-housing/mutual-home-ownership-societies-mhos-the-next-phase/>
- 4 C. Bristow, *Foundations for Community Led Housing*, Future of London, 2019, p.7

KEY RECOMMENDATIONS

- 1 <https://www.legislation.gov.uk/ukpga/2008/17/section/79>

PROPOSED DEFINITION FOR COMMUNITY-LED HOUSING IN IRELAND

- 1 <https://www.communityledhousing.london/wp-content/uploads/2020/03/CLH-definition-interpretation.pdf>, p.4



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