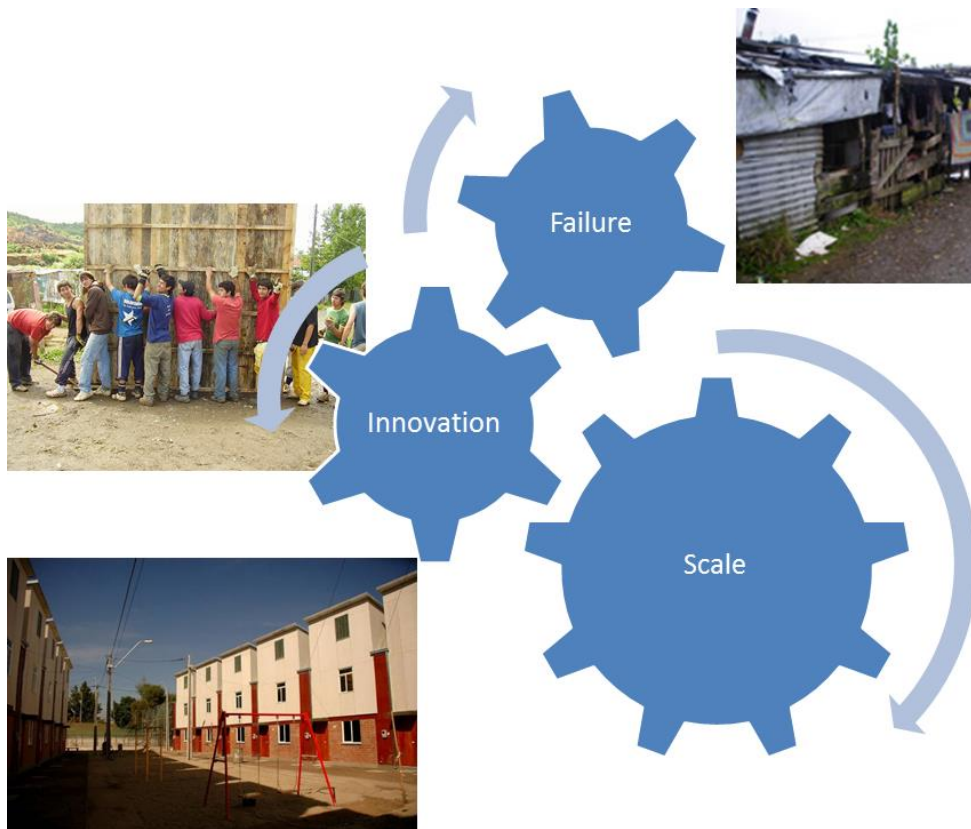




# Scaling Up Community-Led Housing

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effective it can be scaled up to help meet this need for others. There are examples of this happening in many countries over many years.

Community-led housing is part of a growing sector of social enterprise. As a small player without financial weight or leverage, the sector is massively under-resourced. However, it is exciting because it is free from ties to centralised systems, with greater power to innovate. Despite financial and bureaucratic obstacles, driven by passionate and enterprising individuals, the community-led sector produces some inspiring results.

In May 2014, BSHF held a consultation titled 'Scaling Up Community Housing Solutions'. The event brought together a range of experts active in the field of community-led housing and from wider housing circles, including international participants from World Habitat Award winning projects with a focus on community participation.

During the consultation we explored some of the mechanisms used in successful scaling of community-led projects in other countries, and discussed how we might replicate their success in the UK.

The [World Habitat Awards](#) (founded by BSHF and in partnership with the UN) have been running since 1985.

Within the World Habitat Awards there are many great examples of community-led projects which have achieved scale beyond their original neighbourhood. The photos here are from our 2010 World Habitat Award Winner; [From Slum to Neighbourhood, Chile](#).

The argument for community-led housing starts from the premise that housing (or shelter) is a basic need. When existing systems fail to meet this need, people respond through innovation and sometimes the response is so

## PEER EXCHANGE

URUGUAYAN FEDERATION FOR MUTUAL AID HOUSING COOPERATIVES (FUCVAM)



FUCVAM (the Uruguayan Federation for Mutual Aid Housing Cooperatives) formed in 1970.

FUCVAM properties are collectively owned, building materials are locally sourced and every member contributes personally to the build (21 hours per week). Following the successful transfer of the mutual aid model to many thousands of groups in Uruguay, in 2001 FUCVAM launched the [South-South Cooperation model](#) (2012 World Habitat Award Winner).

The approach used to transfer the model involves peer exchange. A FUCVAM member visits the receiving community; a member of the receiving community visits FUCVAM; then the FUCVAM member returns to apply the model, adjusting for context.

Technical professionals are key to supporting the transfer process, but the exchange happens between residents so knowledge, practical skills and principles are embedded with each new project. Residents (receiving groups) retain responsibility for all decision-making.

The federation retains 5 key principles (**mutual aid with technical assistance, self-management, democratic participation, collective property ownership and political independence**) but is adaptable to context in all other aspects of transfer.

Funding for transfer of the FUCVAM model comes from a variety of sources (We Effect; formerly the Swedish Cooperative Centre/Government agencies at all levels/Other organisations/Local contributions). Receiving organisations also contribute funding. Many cooperatives who have adapted the FUCVAM model have gone on to build a range of wider community facilities and other social enterprises.

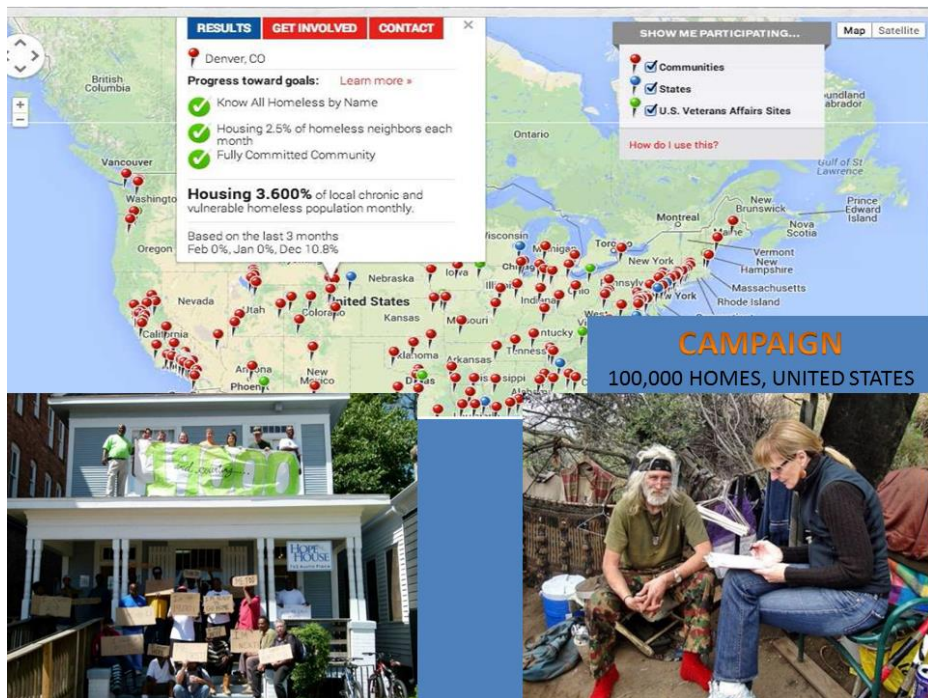
So far the FUCVAM model has been transferred across 16 countries in South and Central America, benefiting hundreds of thousands of people. FUCVAM has also inspired the establishment of new transfer models through FESCOVAM and FUNDASAL in Central America.

FUCVAM are also discussing how the transfer model could be applied in Sub Saharan Africa.

FUCVAM website: <http://www.fucvam.org.uy> (Spanish)

Project summary: [World Habitat Awards - South-South Cooperation](#)

Detailed information: [Transfer of the FUCVAM model of mutual aid housing cooperatives - peer exchange report](#)



The [100,000 Homes Campaign](#) was a World Habitat Award winner in 2013.

The movement began in New York with the NGO Common Ground. They developed the 'Street to Home' initiative which prioritised housing for the most vulnerable and proved to be extremely successful in achieving this. Following this success, Community Solutions was born and the 100,000 Homes Campaign was launched.

The 100,000 figure relates to the 1.7% of homeless people in the US who are chronically homeless – life expectancy for this group is 25 years shorter. The group consumes over 50% of the resources committed to addressing homelessness in the States.

The campaign follows housing first principles; this is the view that problems which are symptoms of homelessness (such as alcohol or drug dependency

and mental health issues) become easier to address once people are permanently housed.

Community Solutions recruit hundreds of volunteers (including organisations already active in addressing homelessness) who sign up to the objective of housing 2.5% of chronically homeless people per community per month. Volunteers go out at night and carry out street surveys, identifying each homeless person by name and recording photographic and other data.

This data is then used to prioritise the most vulnerable (those with the highest risk of death) and fast track each homeless person through the housing process. Communities use all available approaches and methods to achieve this, and in the process develop significant improvements to services and systems.

Signing up to the 100,000 Homes Campaign required adhering to 4 basic principles: 1) Housing First 2) Know Who's Out There 3) Track Your Progress 4) Improve Local Systems. All other elements of moving people from street to home are flexible dependent on local circumstances.

The cost of the Campaign is US\$1.5 million per year, funded mostly by foundations and corporations. No capital investment was required to launch or operate the Campaign.

The positive impact of the Campaign and the evidence it provided eventually secured longer term government funding in 2013, though it still receives significant funding from philanthropic contributions. Between July 2010 and July 2014 participating communities successfully housed 105,580 people.

The Campaign captured attention on a national scale and has led to significant improvements in how chronic homelessness is addressed. Similar campaigns (potentially with wider applications e.g. supporting flood victims) are being explored in Canada, Australia, Ireland and Belgium.

Campaign website: <http://100khomes.org>

Project summary: [World Habitat Awards – 100,000 Homes](#)

## COMMUNITY TO COMMUNITY

ORANGI LOW-COST HOUSING AND SANITATION PROGRAMME, PAKISTAN



The [Orangi Low-Cost Housing and Sanitation Programme](#) was a 2001 World Habitat Award winner.

The Orangi township in Karachi, Pakistan was a shanty settlement with no sanitation, and minimal infrastructure. The Orangi Pilot Project Research and Training Institute (OPP-RTI; a local NGO) began a programme of action research in the 1980s and over 20 years developed a self-help housing and sanitation programme which transformed the settlement.

OPP-RTI used action research to identify the issues facing the settlement and solutions which could be applied by the residents themselves. They provided training, support and expertise which allowed local people to build their own indoor toilets and lay their own underground sanitation pipes.

Successfully establishing this minor infrastructure enabled a partnership with the national government which led to improvements in major infrastructure.

Groups formed at the 'lane' level. Once one lane saw the success of their neighbours, demand increased (the community to community transfer mechanism).

The success of this approach to sanitation led OPP-RTI to take a similar view on improving local housing conditions.

The institute trained local people and suppliers (e.g. masons) in how to improve building materials; and developed effective construction designs and renovation techniques. This training enabled groups to develop their own enterprises (for example providing advice, producing quality building materials) and boosted the local economy.

Over 1.5 million people have benefited from the process used by OPP-RTI (training and empowerment).

Funding for OPP-RTI originally came from the Pakistani Foundation and international donors, but physical improvements to settlements were funded through investments by the local communities.

The approach has attracted interest and requests for training and transfer by numerous other Community-Based and Non-Governmental Organisations, with training provided to organisations working in Nepal, Cambodia, Vietnam, Central Asia, South Africa and Sri Lanka.

OPP-RTI website: <http://www.oppinstitutions.org/>

Project summary: [World Habitat Awards – Orangi Low-cost Housing and Sanitation Programme](#)

## NETWORK

NATIONAL COMMUNITY LAND TRUST NETWORK, UNITED STATES

### Program Directory



The Community Land Trust (CLT) story started with the [Champlain Housing Trust](#) in Burlington, Vermont in 1984.

CLTs are about providing affordable housing to low income households, through the collective control of land. The CLT holds a stewardship role over the land; and by doing so ensures that any increase in value is not lost to speculative housing investment, but recycled by the CLT for the benefit of the local community and to prevent gentrification. CLTs don't just do housing – many provide other services to support their communities such as shops, offices, parks or support services to vulnerable people.

As trusts prove themselves as viable, successful developers they are also able to attract financial investment. CLT portfolios may include some properties for private rent at market rates, which enables the trusts to cross-subsidise. Since they use a flexible financial model, they can respond to market shocks and have much lower foreclosure rates compared to private market properties.

Following 30 years of leadership from the Institute for Community Economics, the [National Community Land Trust Network](#) was established (led by the Champlain Housing Trust) in 2006. It developed as a resource which helped communities to access expertise and technical assistance, as well as clarifying the messages about CLTs and what they could achieve to those outside of the movement.

The network is founded on seven core principles which are embedded across its membership:

- Perpetual affordability
- Community health, cohesion and diversity
- Community stewardship of land
- Sustainability
- Representative governance
- Resident and community empowerment
- Flexible organisational structures (designed according to the needs of each community)

The CLT model has successfully attracted government subsidy in the United States, particularly due to its ability to protect public investment by recycling it over the long term. At the moment in the U.S. there are over 260 not-for-profit CLTs with a portfolio of over 10,000 units of permanently affordable housing.

The network has enabled access to funding streams, provided coordinated support through regional umbrellas which support individual projects, and provided a narrative to the movement which has helped its growth.

CLT Network website: <http://cltnetwork.org/>

Project summary: [World Habitat Awards – Champlain Housing Trust](#)

# SCALING PRINCIPLES

CLARITY

FLEXIBILITY

TECHNICAL SUPPORT

SHARE

WORK TOGETHER

Reviewing these examples of successful scaling leads to this set of distilled principles:

- 1) Projects which have successfully scaled have all had absolute **clarity** about what their principles are, and these principles are shared by everyone involved in their transfer.
- 2) Once these principles are in place, all projects allow **flexibility** to communities in how they achieve their goals.
- 3) All of these models have provided **technical support** to communities at some point throughout the scaling process, but communities also **take ownership** of the knowledge acquired through this process.
- 4) Don't just share when someone asks you for something, **proactively share** – promote success, seek out contacts and others doing similar things, use evidence to convince people. Successful projects are very active in sharing their success and this almost invariably has helped to attract long term funding commitments.
- 5) **Working together** with like-minded organisations allows shared resources, pooled knowledge, greater access to finance, greater responsiveness and creates the potential for innovation through the exchange of ideas and experiences. Looking for support across as wide a base as possible can help to identify allies in unexpected places and encourage scale.

## SCALING UP IN THE UK BARRIERS & OPPORTUNITIES

- Finance
- Land & Buildings
- Skills
- Resources
- Culture
- Growing support
- New models
- Interest
- Knowledge
- Market



The infrastructure which supports community-led housing differs between England, Scotland, Wales and Northern Ireland. The extent and design of support varies, but there are common issues and opportunities.

**Finance:** Community-led models are not well known by lenders and less able to access funds. Access to grant funding can be an arduous and bureaucratic process. Exploring alternatives is important; innovative finance models exist which don't necessarily require government subsidy.

Options might include: Cross-subsidy (using market housing to fund affordable housing); obtaining financial contributions towards community-led projects from larger developments (e.g. Section 106 agreements); long term repayments to landowners or partnerships with them on community-led developments; partnerships with housing associations.

There is a growing network of socially-minded organisations looking for worthwhile investments (Community Interest Companies, ethical banks, crowdsourcing platforms).

**Access to Land:** A collective with a strong voice could explore opportunities with large landowners who have a clear social responsibility (e.g. public sector; church; utility companies). Communities are also in a good position to carry out exercises like land and property audits in their local area, to identify brownfield sites and/or empty properties with potential.

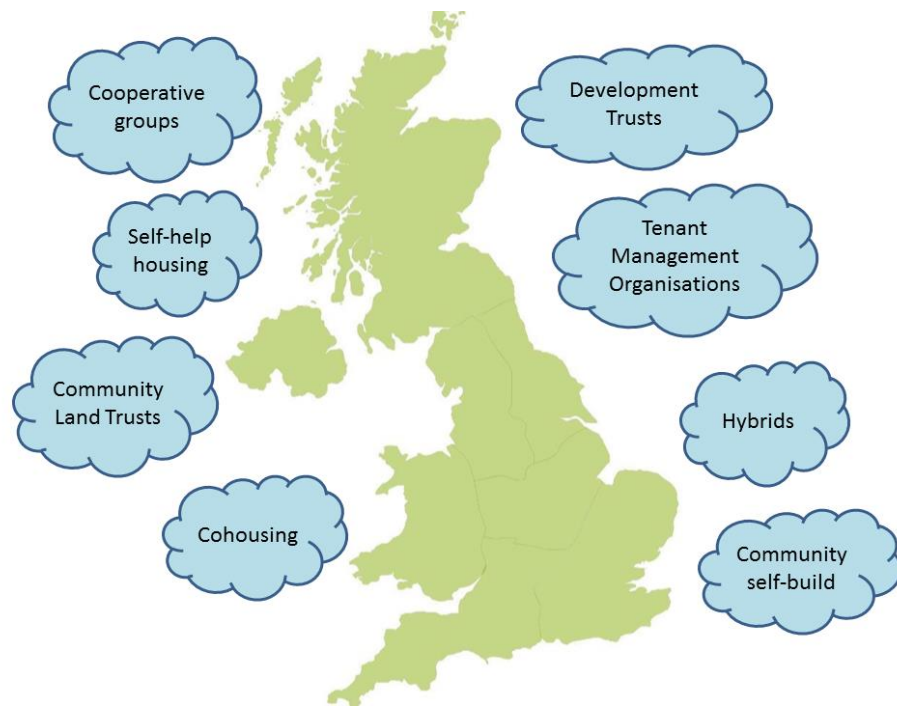
**Skills:** As the sector is small and relatively unknown people in the building or professional trades don't necessarily understand what it needs and how best to provide that. However, increased attention towards alternative housing models has prompted greater interest (e.g. from architects, housing associations and developers seeking new markets). Some models (like self-help housing or community self-build) also have the capacity to home-grow skills.

**Limited resources:** While much of the sector is run on a shoestring, there are a great many active people who have skills and knowledge to help support scaling. Combining the efforts of all these different actors could help to amplify the impact of the movement through both improved support on the ground and greater awareness at a national level.

**Culture:** Probably the biggest barrier to changing the way we address housing. How we feel about housing is determined by our relationship to it (few people selling homes would pick 'worthy' buyers over 'wealthy' buyers).

Housing market dysfunction is affecting more and more people. The alternative housing movement has a ready market of disenfranchised people, who aren't being served by the current system: private renters; people stuck in inadequate housing; older households with nowhere to downsize to; victims of the bedroom tax. Community-led housing is also a better 'sell' to NIMBYs – it is designed by the community, for the community.





There is already a lot happening across the UK, even if on a relatively small scale.

**Housing Cooperatives**: The principles of collective ownership and management have been present for centuries. Cooperative principles underpin many other models. The Welsh Cooperative Centre has been very proactive in fostering the growth of this approach and has seen numerous new housing projects arise as a result.

**Self-help**: The process of reclaiming empty or derelict properties, renovating them and renting them out at affordable rates. Self-help organisations bring in volunteers (with support) to be involved in renovating the property they'll live in and acquire skills in the process.

**Community Land Trusts**: A response to affordability crises and gentrification, CLTs perform a stewardship role over land and protect local housing from speculation for long term community benefit. CLTs provide permanent affordability and both urban and rural models exist in England.

**Cohousing**: Often bespoke, innovative housing developments designed by and for self-defined communities with shared spaces, created and run by their residents. Cohousing has the added benefit of being particularly effective in addressing loneliness and isolation.

**Community self-build**: People coming together to design and build their own homes, acquiring skills and increasing affordability by contributing their deposit in the form of sweat equity. The [Housing People, Building Communities](#) project in Toxteth, Liverpool is an example of this.

**Tenant Management Organisations**: Where tenants have found services wanting groups have organised to manage their own housing and created improved efficiencies and increased satisfaction.

**Development Trusts** (Scotland): Scotland technically does not have any CLTs, but Development Trusts play a very similar role. They are defined by their community-led nature and local focus.

Hybrid models (such as [LILAC](#) in Leeds) combine different forms of community-led housing – there are no rules or templates!

Community-led or controlled housing tends to be better quality, managed more effectively, have wider social benefits and higher satisfaction levels in general. It forms part of a larger picture of a growing social economy, and a movement away from monopolised, standardised or mass produced services (for example communities and individuals are increasingly exploring alternative energy; finance; local produce etc.).



[Milton Park Community, Canada](#) – Housing cooperatives regenerating an area for residents to prevent gentrification

[Straw-bale housing in the Sieben Linden Ecovillage, Germany](#) – using straw bales to build good quality comfortable homes with a cooperative approach.

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Find out more about community led housing at  
<http://www.bshf.org/ukhpp/community-led-housing>

Contact Jenny Line at [Jennifer.Line@bshf.org](mailto:Jennifer.Line@bshf.org)

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There are many inspiring community-led projects in the [World Habitat Awards](#). Some examples:

[From Slum to Neighbourhood, Chile](#) – youth volunteers delivering permanent homes to slum dwellers

[Caprichando a Morada, Brazil](#) – supporting low income families in rural areas to improve and expand their homes and develop sustainable livelihoods

[Self-managed vertical housing, Brazil](#) – communities managing complex high density urban housing from concept to delivery, followed by other social enterprises

[Monteagudo Housing Project, Argentina](#) – cooperative run community project delivering homes for homeless families and other services

['Hábitat para la Mujer' – the Maria Auxiliadora Community, Bolivia](#) – Women led collective ownership project providing housing and community facilities