

## New Ground Cohousing Community, United Kingdom

New Ground is the only dedicated cohousing community for women aged 50 plus in the UK and delivers a better quality of life and social support through shared living.



**Submitting organisation:** New Ground Cohousing

**Type of organisation:** Limited Company

**Key elements of the project:**

- **Tailored Cohousing**

*New Ground is a space for women 50 plus who own self-contained homes in a shared house with communal spaces. It is a collaborative space where otherwise isolated women are able to socialise and support each other.*

- **Mixed Tenure**

*Fundamental to the inclusiveness of New Ground it is mixed tenure with 17 leasehold flats and eight social housing units for women who lack equity.*

- **Tackling Stigma**

*Not only does this project tackle ageism for older women but it has set a precedent and offers an alternative model for community housing in a UK regulatory environment that is not conducive to shared living.*

### What inspires us ...

It is rare to see a housing model such as this that is dedicated to women growing older. The project addresses a significant global issue of ensuring adequate care for ageing populations that does not marginalise, de-skill and de-value them. It has set a precedent in the UK and intends to keep working with policymakers and housing organisations to replicate this model; the World Habitat Awards could provide greater leverage for this.





## Introduction

New Ground is the only dedicated cohousing community for women aged 50-plus in the UK. It delivers a better quality of life and social support through shared living. This project addresses a significant issue – both in the UK and globally – of ensuring adequate care for ageing populations that does not marginalise, de-skill and de-value them. Residents own self-contained homes in a shared building with communal spaces, enabling otherwise isolated women to socialise and support each other. This project built 25 mixed-tenure units for 26 women in High Barnet, North London.

## Organisation Implementing the Project

New Ground Cohousing – also known as the limited company Older Women’s Cohousing – is registered as a Fully Mutual Not for Profit company. This allows it to act as a co-operative within the [Industrial and Provident Societies Act 1965](#), which has now been replaced by the [Co-operative & Community Benefit Societies Act 2014](#).

The co-operative structure is one that is well understood by banks, businesses, and mortgage companies, so this helps make business dealings more straightforward than if the project had adopted a different community status. Moreover, New Ground did not fit the criteria for becoming a registered charity and felt a standard not for profit company did not reflect the mutuality of the community. Every resident of New Ground is registered as a member of the company and has full voting rights in all company business.

The community of 26 women aged 58-94 govern life together through a monthly community business meeting. Every member has an equal voice in decision-making. Teams work on different areas, including a management committee (elected annually); finance team; buildings team; garden team; green group; membership and transitions team; equality and diversity team; and a communications team. These teams report to the whole community at the monthly meeting.

New Ground's ongoing work focuses on engaging with policymakers and aspiring co-housing initiatives to share their model, challenges and learnings.

## Context

The need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing. In mid-2016 there were 1.6 million people aged 85 and over in the UK; by mid-2041 this is projected to double to 3.2 million. Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems.<sup>1</sup> What is often ignored in the housing environment – both in the UK and worldwide – is the diversity of



the older people community and their varying needs. In the current UK housing market, 1 million owner-occupiers aged 55-plus live in poverty – jeopardising their ability to keep their home warm and safe as they age. Around a third of people aged 50 –plus say their home needs work to make it suitable as they get older but cite cost as the biggest issue preventing changes.<sup>2</sup>

Co-housing is considered an ‘alternative’ approach to housing that could help tackle the above issues, particularly as they are intentional communities created and run by their residents. However, there are several barriers to cohousing developing in the UK. These have to do with its culture; lack of familiarity with the concept among policymakers, housing developers and local councils’ resistance to change; little available capital finance; limited access to land due to competition with large developers; top-heavy and bureaucratic housing associations; and land and development taxes.

Culturally, the UK housing sector is not used to people creating housing for themselves, particularly the older community. Instead, it enables such schemes as investor-led commercial co-living – increasingly large-scale developments in which living spaces are reduced to the very minimum on the premise that residents are compensated by shared communal spaces. They do not contribute to affordable housing targets and are not designed for long-term living.<sup>3</sup> These cultural barriers are combined with ageism when dealing with older communities, as there is a false perception that they will be unable to take care of themselves or each other.

## Project Description

The main features of this project are:

- **Advocacy:** After setting up their limited company, New Ground members spent years engaging with developers, housing associations and local councils to introduce the new cohousing concept. Members were met with significant planning difficulties and many potential sites fell through as a result. Housing for older women was considered a lower priority compared to family homelessness. It was through ongoing lobbying and advocacy, and support solicited from the Director of Adult Social Care, that granted New Ground planning permission for their current site after 18 years.
- **Senior, inclusive cohousing:** New Ground provides 25 mixed-tenure homes for 26 women aged from early 50s to late 80s in North London. The units themselves are private in line with one of the core values that there should be an acceptable balance between personal and communal space.
- **Shared commitments:** New Ground is a self-described ‘intentional community’ based on a shared commitment where each woman has chosen to live as part of a self-managing group according to a set of core values.



- **Co-production:** Hanover housing association – influenced by New Ground’s advocacy work – funded and adopted the role of developer for this project. Residents were able to choose the architect and participated in the design of the building, agreeing on its broad features and to a certain extent, customising their own units. They were involved throughout the six-year planning and construction period.
- **Community building:** Residents participate in regular meetings and are involved in small teams that work on the governance and development of the community. Decisions made are made by consensus.
- **Transfer:** New Ground members regularly engage potential cohousing movements across the UK and host frequent policy discussions for senior policymakers from the UK and other countries.

The idea for this project began in 1999, but building construction began in 2010. The 26 women moved into their homes in January 2017. Between June 1999 and May 2023, New Ground:

- Advocated multiple housing developers and associations to partner with on land acquisition, building construction, and funding, eventually securing a deal with Hanover housing association.
- Established a relationship with housing association [Housing for Women](#) that is ongoing. Housing for Women has freehold ownership over New Ground, meaning they own the land and have strong tenure security.
- Incorporated mixed tenure into a cohousing model, making eight units available for social renters.
- Built a supportive and value-driven community among members who have a strong investment and ownership in both the physical and social structure of New Ground.
- Involved members in wider community engagement through campaigns, knowledge sharing workshops and charity work.

While the building design and delivery is complete, the project’s work in community building and knowledge transfer is ongoing.

## Aims and Objectives

This project aims to:

- Deliver cohousing that enables older women to live together in an environment that prevents loneliness and empowers them to stay active and in charge of their own lives.
- Act as an alternative housing model example for UK policymakers and housing associations to help provide more diversity of options in the housing sector.

The main group benefiting from this project are the women living in New Ground Cohousing. The residents are actively involved in building a well-governed, equitable and inclusive community that empowers each member. Despite expectations to become more inactive in their later life, these women are given the opportunity to become housing advocates, engage with the UK policy environment and change ageist perceptions of growing old.

Moreover, they have had a direct say in the quality and design of their surrounding housing environment; an opportunity not often afforded to UK residents. The mixed-tenure aspect of New Ground means that it can support those coming from different economic backgrounds by including social renters among the members.

Both directly and indirectly, the ongoing years-long perseverance of New Ground has and will continue to help other aspiring cohousing initiatives. The members experienced various obstacles and sceptical stakeholders in their process to build New Ground, which they continue to share learnings from within the [UK Cohousing Network](#).

Aside from directly benefiting the New Ground community, there are some indirect benefits to UK policymakers, housing associations and health and social support services. This model has the potential to tackle significant issues among older communities in the UK to do with mental health, loneliness and immobility. If actively encouraged and scaled, it decreases the pressure that these services are already under.

New Ground Cohousing has completed its project but aims to trigger wide-scale change both nationally and globally.

## Key Features

**Balance of autonomy and community.** This project emphasises that New Ground is not a commune but maintains a combination of personal autonomy and a sense of community, where neighbours can meet, talk, work and eat together, but also respect each other's privacy.

**Community design.** The group's involvement in the six-year planning and construction period was completed through regular project planning group meetings and representation through a Construction Board. It involved a lot of technical learning and members were consulted on various stages with onsite visits to monitor progress. This involvement in the design and participation not only helped tailor the building but also reinforced the unity of the New Ground group and their feeling of investment and efficacy in having helped achieve the project.

**Diversity and inclusion.** New Ground decided to remain women-and-adult only, but it expanded on the term 'older' to maintain an inter-generational age-range (51-88), with the purpose of sustaining vitality, participation and continuity. Besides being mixed tenure, the group is diverse in terms of sexuality, physical and mental disability, race and class. Training in diversity and equality and interviewing skills to recruit new members continues to underpin the group's processes.

**Membership.** Advertisements for New Ground housing are done through media outlets, [UK Cohousing](#), open days, and workshops for prospective residents. Those who are interested in living at New Ground are invited to become non-resident members; a process where potential members attend New Ground social activities and are allocated buddies from the resident community. The only criteria to become a member should be that you are a 50+ woman who subscribes to the ethos of cohousing and the New Ground values. After six months, it is proposed to the community that the individual is accepted as a non-resident member which will then make her eligible to apply for a flat should one become vacant. The process is the same whether applying for a leasehold or rental flat.

**Community development.** Members uphold core values, which include acceptance and respect for diversity; care and support for each other; balance between privacy and community; countering ageist stereotypes; co-operating and sharing responsibility; maintaining a structure without hierarchy; caring for the environment; and being part of a wider community. These values are crucial to community development and are practised through training, workshops, meetings and social events.

**Wider social impact and legacy.** New Ground members are dedicated to fighting ageism in housing and sharing knowledge on cohousing models to create social impact beyond their immediate housing situation. Not only have they welcomed a number of national and international policymakers and



co-housing initiatives, but they also work closely with the UK Cohousing Network. This commitment to social impact extends beyond co-housing as they have volunteered to host Ukrainian refugees and are actively involved in fundraising and volunteering at local charities.

## Innovation

New Ground remains the first and only dedicated cohousing community for women aged 50-plus in the UK. There are other cohousing initiatives in the country, including award-winning [Marmalade Lane](#) but they are often mixed and designed for families. New Ground's inspiration primarily comes from abroad, where the regulatory environments are more conducive to cohousing, particularly in Denmark and the Netherlands. While it took 18 years to come to fruition, New Ground cohousing community has set a remarkable precedent in the UK, showing that communal living is not only possible but also beneficial to a largely marginalised and ignored section of the population. Its existence, despite the many barriers within the UK regulatory environment, is innovative.

The other key innovation is the mixed-tenure aspect of the housing – 17 flats are leasehold while the other eight are social housing units. There are very few mixed-tenure cohousing communities in the UK, mainly because there is a perception from some local authorities that it runs against their nomination rights. New Ground argued that 'housing need' priorities can be reconciled with a collaborative group selecting recruits who share their values. As such, it has managed a complicated partnership between upholding its membership criteria while also having social tenants recognised and accepted by the local authority. Long-term partner Housing for Women acts as the landlord for the social rental units.

## Funding

The total cost of this project is £7,700,000 GBP (\$9,524,515 USD) and its total running costs for 2022 were £44,000 GBP (\$54,425 USD), which included heating, cleaning and maintenance. These fees are covered by service charges and income generated from New Ground's internal charges for parking, laundry, guest rooms etc.

New Ground owns the head lease for the building with leasehold flats having 250-year leases. The freehold is held by housing association Housing for Women.

One, two and three-bedroomed flats cost between £380,000 GBP (\$470,431 USD) and £480,000 GBP (\$594,229 USD). The current leasehold residents paid for their flats through the sale of previous homes, usually downsizing and using the equity from their previous homes to fund the purchase. Moving forward New Ground have ensured that mortgages are available, subject to usual requirements. The Housing Association flats are let at social rent rates, which in London averages out to about £116.16 GBP (\$141.85 USD) per week.





The primary funders for this project were:

- The [Joseph Rowntree Foundation](#) (1999-2005) with a grant of about £15,000 GBP (\$18,557 USD).
- The [Tudor Trust](#) (2006-2016) with grants of about £20,000 GBP (\$24,738 USD) towards group building, £50,000 GBP (\$61,858 USD) and £1,200,000 GBP (\$1,481,412) as capital contribution.
- [Hanover Housing Association](#) front funded the development and construction, recouping its investment when the residents moved in and bought the flats. An agreed price per unit (listed above) had been negotiated with Hanover prior to building work commencing.

The future running costs of the project will mostly be met by the New Ground Cohousing community. These costs include communal living expenses and maintenance of the buildings (heating, cleaning etc.). However, the community hope to become greener and replace the gas central heating system with either air-source or ground-source heat pumps. They hope to fund this either with public money or crowdfunding.

## Impact

### Financial

The cost of leasehold units is between £380,000 GBP (\$470,431 USD) and £480,000 GBP (\$594,229 USD), which is a little more affordable than the market rate for flats in the area, which range between £300,000 GBP (\$370,350 USD) and £600,000 GBP (\$740,700 USD), depending on the size of the apartment. When a unit is sold to the next New Ground resident, it is sold at market value.

However, the mixed-tenure structure presents a unique opportunity for social renters to live in high-quality units that are affordable, with rent set at around £116.16 GBP (\$141.85 USD) per week.

There is strong security of tenure given that Housing for Women is the freeholder (owns the land) and has maintained a positive ongoing relationship with the New Ground community since 1999.

### Social

- The project involved future residents in the design and co-production process to ensure community input on the physical space and to cultivate investment, ownership and a sense of accomplishment over the construction of New Ground.
- New Ground is recognised at the UK government level as having trail-blazed a community-led model based on self-dependence and autonomy in the 50-plus demographic.
- The project built a strong community through meetings, teams, workshop, social activities and trainings.



- The skills and ability of women members have been improved from involvement in the construction process, exposure to the UK policy environment and involvement in the building's management.
- New Ground has changed perceptions that older people are 'helpless'. Through this project, the women have strengthened their capacity and empowered themselves to manage New Ground and work with wider society.
- Members have integrated into wider society through involvement with local charities.
- Members take an active part in sharing knowledge and campaigning for cohousing throughout the UK and abroad through workshops, media coverage, site visits and wider UK policy advocacy.
- In 2016, in its third "Housing our Ageing Population: Positive Ideas" (HAPPI) report, the All-Party Parliamentary Group on Housing and Care for Older People recommended that more housing associations use their development skills and experience to help the UK's senior cohousing movement.
- The project influenced the creation of the [London Community Housing Fund](#), which supplies capital funding for the delivery of new community-led homes and development finance to support the delivery of such schemes.

### **Environment**

Environmental sustainability is one of New Ground's core values. As such, the members have developed a Climate Resilience Strategy that includes:

- Nurturing green spaces, partially through creating a garden to grow vegetables, fruits and berries.
- Composting vegetable and garden waste. Surplus garden waste goes to a community compost scheme.
- Capturing the rain flow from the gutters and drainpipes in rainwater barrels to re-use.
- Installing solar panels on the roof.
- Double glazed windows throughout the building.
- Building and flat insulation that is far above building regulation requirements.
- Using efficient underfloor heating for all homes and common areas.

The homes achieved an EPC rating of B with an SAP rating of 85.5

New Ground is looking to add more solar panels and build a reservoir beneath the lawn to catch rainwater that can be pumped (with solar panel energy) to water the garden.

## Learning, evaluation, and recognition

### Learning

This project encountered the following barriers and challenges:

- Outdated modes of provision for older people along with ageism, which led to a lot of scepticism from those who could have been potential supporters or collaborators of New Ground.
- Lack of familiarity with the concept of cohousing among UK policymakers, housing developers and local councils, which were resistant to change.
- Top-heavy and bureaucratic structure of large housing associations, which are less willing to partner with community-led initiatives such as New Ground.
- Lack of ready capital finance as New Ground's residents' assets were only their existing homes.
- Limited access to land and competition from large developers.
- Lack of familiarity with the world of housing development, finance and construction and planning.

Members tackled a number of these issues through training and workshops to familiarise themselves with the housing world but also learned through exposure and experience in the process. They had ongoing guidance and support from foundations and smaller housing associations, including Housing for Women and Hanover. The support of small housing associations helped significantly with the funding and capital issues, particularly because Hanover frontloaded the development costs before selling the building units to New Ground residents. Once constructed, New Ground members were able to demonstrate a working community-led model to UK policymakers and are often referenced in parliamentary committees and reports.

### Evaluation

New Ground measures internal impact with the community with the following indicators:

- Frequency of communal meetings, work teams, gardening days, shared meals and social events
- Involvement of individuals in different projects and building teams
- Integration between owners and social renters

New Ground measures external impact with the following indicators:

- Countrywide and international interest show in the project
- Demand for workshops on cohousing
- Involvement of the community in local charities and organisations



- Local residents' involvement in New Ground

New Ground are an entirely self-governing community and so evaluate themselves and their impact at the monthly Community Business Meetings and the Company's Annual Gathering Meeting. In 2017, when residents moved into the building, they held a five-year review of the project, which assessed past performance and strategised about future models and aspirations for the community. They specifically focus on social and financial sustainability. Financial Accounts are prepared by a Chartered Accountant and presented to the Financial Conduct Authority each year, as required by law.

### **Recognition**

New Ground Cohousing won the prestigious Richard Feilden Housing Design Award in July 2016.

The project has been covered by the following media outlets:

- ['We are making history': UK's first senior cohousing completed by PTE](#)
- [Cohousing: 'It makes sense for people with things in common to live together'](#)
- [The UK's First Senior Cohousing Community: The Older Women's Cohousing Group Moved into its New Property](#)
- [Co-housing for London's ageing population - BBC London](#)
- [Co-housing for older women](#)
- [Sisters are doing it for themselves: the retired women who built their own community](#)
- [Elderly, female and trailblazing](#)

New Ground has received the following visitors, among many others:

- Cohousing Associations/Movements, Australia, Sweden, France, Israel, Canada
- Greater London Authority; Department of Communities and Local Government; UK Cabinet; London Borough of Camden; Winchester City Council, UK
- Nonmarriage community, South Korea
- Short-listed architects on Re-Imagining Elderhood project, funded by Arts Council of Ireland in association with Self Organised Architects (SOA)
- London Older Lesbians Cohousing Groups, UK



## Transfer and future plans

New Ground is interested and already involved in transferring the cohousing model both nationally and abroad. It has continued to host workshops, training, and policy discussions with UK officials, as well as offering mentoring opportunities. The fact the project has not yet scaled up is more a reflection of the regulatory environment than lack of demand. New Ground's objective is not to expand but to inspire other initiatives. When the project was covered by a BBC short clip, the community received 400 requests from elderly women hoping to move in. New Ground is closely involved with the UK Cohousing Network and publishes knowledge-sharing reports on the structure of its cohousing and the basic tenets for building an intentional community. Members introduce housing professionals and potential co-housing residents to the process, explaining how it works in practice and demonstrating how successful it is.

While the capacity to transfer nationally and internationally depends somewhat on the regulatory environment and local housing conditions, New Ground is committed to promoting the fundamental concept and benefits of an intentional community of older women which is entirely self-governing, non-hierarchical and which combats isolation and loneliness.

The community considers the World Habitat Awards as a potential mechanism for increasing its advocacy activities with local and national government, as well as hosting more transfer workshops.

## World Habitat Reflections

Community-led housing is building momentum as an alternative model to housing in the UK, partly a result of the precedent set by the New Ground Cohousing. The dedication of the members to building a community and housing environment that could support and inspire them as they age is remarkable, particularly in the face of a challenging regulatory environment and pervasive ageism. The years it took to develop the project can also offer positive insight and learnings to aspiring community-led housing movements in the UK to help quicken their development. New Ground is determined to trigger wider social change. To a certain extent, it already has through its ongoing policy advocacy and knowledge sharing. This model adds a couple of unique elements to the current World Habitat Awardees in community-led housing; its work with older women and mixed-tenure offer.