Community Led Housing in Northern Ireland

Taking back the city

July 2023

Community Led Housing in Northern Ireland: Taking back the City
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About the Town and Country Planning Association

The Town and Country Planning Association (TCPA) is an independent charity that works to challenge, inspire and support people to create healthy, sustainable and resilient places that are fair for everyone. To that end, the TCPA aims to improve the art and science of planning in the UK and abroad and work to secure fresh perspectives on major issues, including planning policy, housing, regeneration and climate change. Informed by the Garden City Principles, the TCPA's strategic priorities are to:

- Work to secure a good home for everyone in inclusive, resilient and prosperous communities, which support people to live healthier lives.
- Empower people to have real influence over decisions about their environments and to secure social justice within and between communities.
- Support new and transform existing places to be adaptable to current and future challenges including the climate crisis.

About the Take Back the City Coalition

The Take Back the City coalition consists of a group of families in acute housing need supported by experts in planning, architecture, urban design, permaculture, tech and human rights. The coalition developed from the activism of a group of homeless families from Belfast, supported by Participation and the Practice of Rights, who recognised the need to increase the supply of social housing in the city.

In 2015 families began to map and photograph areas of disused public land across Belfast. Their aim was to identify sites which could be suitable for housing development. As their research progressed, it became clear that there were multiple sites lying vacant, including publicly owned land, which could be used to address the housing crisis: Sirocco, the Markets, Hillview, Gas Works, Glenmona, Belfast Harbour and the former Mackie's site in west Belfast. Thanks to the campaigning by these and other families and organisations, as of 2023, there are homes, or plans for homes on all of these sites.[1]

In 2021, homeless families worked with Participation and the Practice of Rights and the Streetspace project, co-ordinated by Dr Agustina Martire of Queen's University, to develop a set of principles upon which any development of the Mackie's site should be based. The six principles of development which they identified were:

- Co-creation in design
- A healthy place
- A climate ready place
- An inclusive place
- Local skills and employment
- A self-managed community

In 2022, the Take Back the City coalition launched an international urban design competition for homes on the Mackie's site using these principles as a brief to architects and urban planners. Over 70 expressions of interest were submitted, and 11 designs went on to be profiled in a major community consultation exercise. In June 2023, the winner was announced as Matthew Lloyd, a London based architectural firm.

Designed in concert with the plans for the site being developed by Matthew Lloyd and the Take Back the City coalition, this publication by the TCPA aims to explore the potential of community led housing models to deliver on the principles of development set out above, both at the Mackie's site and further afield in Northern Ireland.

The TCPA became a part of the Take Back the City coalition in 2020. The TCPA was founded through the Garden City movement, which sought to embed the values of social justice, community participation and create high standards of living for all through the creation of new, well planned towns and cities.

There is a strong resonance between the TCPA's founding values and the aspiration of Take Back the City to create a peaceful community on their own terms, and the potential of this idea to improve the lives of hundreds of Belfast residents through practical action.

Chapter One: The Potential of Community Led Housing at a Time of Crisis

Overview

A lack of decent, accessible housing is one of the most pressing challenges that Northern Ireland's citizens face. There is not enough, it is often low quality, and communities struggle to access that which does exist.

Recent data shows that across Northern Ireland as a whole, there are more than 45,000 households on the social housing waiting list.[2] The Northern Ireland Housing Executive (NIHE) recognises almost 60% (26,310 households) of those on the housing waiting list as 'full duty applicants'[3] – meaning a person or household has passed all four tests for homelessness and has not yet been given a permanent social tenancy.

There are particular pressures on housing availability in Belfast, which accounts for more than a quarter of the total waiting list population of Northern Ireland. NIHE figures reveal that as of March 2023 there were 8,118 homeless households in the city, up 18% on 2021 figures.[4]

The causes of this crisis are complex and interlinked, but an undersupply of new homes since the 2008 financial crisis (see figure 2 below)[5,6], and private rented sector rents that have increased consistently for 20 years (and by 4.2% between 2020 and 2021[7]) are significant drivers. Overall, housing has become increasingly unaffordable across Northern Ireland, despite sharp falls in house prices.
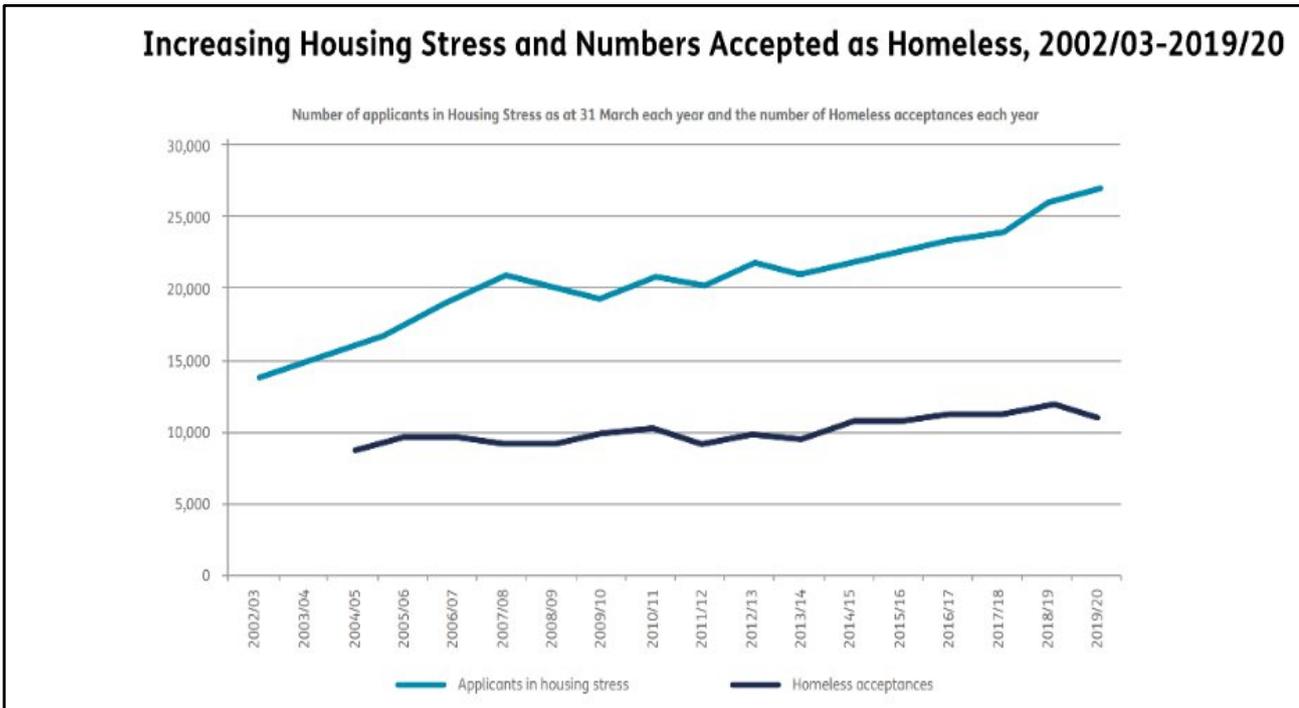
Figure 1: Graph showing increased housing stress since 2002/03.
Source: Department for Communities (DfC) Housing Statistics
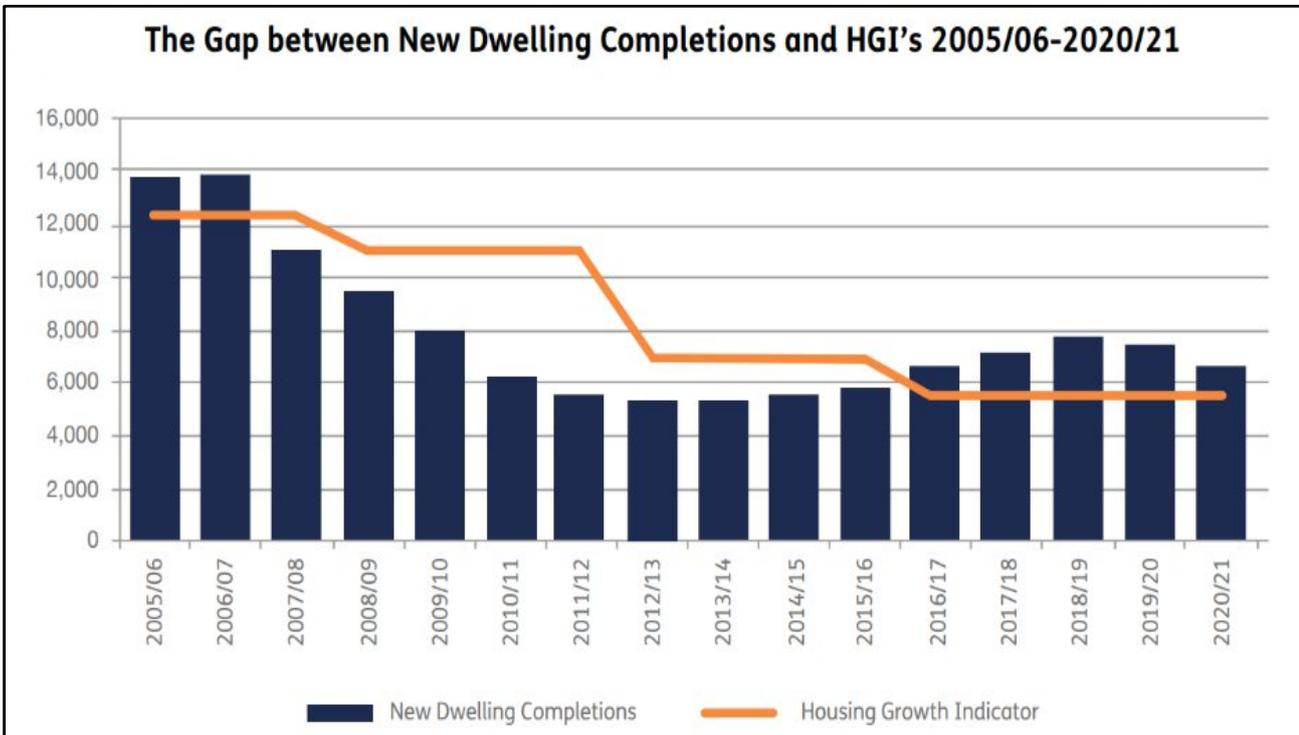
Figure 2: Graph showing new dwelling completions and housing growth indicators since 2005/06
Source: Department for Communities (DfC) Housing Statistics and Regional Development Strategy Housing Growth Indicators.

The Northern Ireland Housing Executive (NIHE), Department for Communities, and local councils have all made firm commitments to respond to this crisis. But the scale of the crisis, limited resources available and the failure of political institutions at Stormont suggest that business-as-usual will not be enough.

Safe, sustainable, community-led housing (CLH) represents an alternative. In both process and outcome, community-led housing provides a means of bringing communities together through the provision of sanctuary and rights for all. That is why genuinely community-led housing offers such hope.

Yet, unlike other parts of the UK, genuinely community-led housing projects are rare in Northern Ireland.

In this report by the Town and Country Planning Association, we identify different models of community-led housing, drawing on examples from England, to explore the legal and policy tools required deliver them. Northern Ireland already has some of these; others may need to be introduced.

As a case study, we also explore the potential of Community Led Housing to deliver good quality homes at a specific site in Belfast; the former Mackie's site in the west of the city. At 13 hectares, the site is the most significant area of vacant public land in the city of Belfast. The site has huge potential to provide homes in an area of Northern Ireland where housing need is at its most acute. For a visualisation of the site and more information about its location in the city, please visit Take Back the City | Build a better Belfast.

In the next chapter we introduce the concept of community led housing, examine tools for its delivery in Northern Ireland, and explore its benefits.

Chapter Two: Community-led housing

What is community-led housing?

What is the definition of community-led housing and what does it involve?

Community-led housing (CLH) is a broad, catch-all term used to refer to housing developments which:

- are shaped through genuine, open, community participation and consent;
- are for the true benefit of the whole community (both future residents and non-residents) over the long-term; and
- are usually owned or managed by a community group.

Overall, the main motivation for CLH groups is to provide high quality homes, not the pursuit of profits. CLH is often aimed at providing homes for those that are priced out of accessing secure housing for sale or rent. What distinguishes CLH from *community-focused* housing projects – such as those delivered by social housing providers or ethical developers - is that they are led, owned, and/or managed by a body that defines itself as a 'community'.[8]

Box 1: five steps to the delivery of CLH:

1. Group – Forming the group, deciding how the group will run and government itself and what legal form it will take.
2. Site – Finding and acquiring the site or existing building.
3. Plan – Designing the project and getting planning permission.
4. Build – Building and renovating the homes.
5. Live – Occupation and ongoing management of the homes and group

Source: Capital Economics. 2020. Housing by the Community, for the Community.

Types of community-led housing

Today, there are four main models of community-led housing in the UK and Ireland, and each focus on different aspects of housing delivery:

- Co-housing - The provision of shared spaces;
- Community land trusts - collective ownership by a neighbourhood group;
- Cooperative housing - equitable forms of governance; and
- Self-help housing - collective renovation.[9]

An additional concept which we discuss below – group or community self-build housing – represents an approach that can be applied all of these models. Indeed, the distinctions between each of these models can be blurred, and developments/processes can vary significant from place to place, depending on local economies, communities and the environment. This is one of CLH's strengths: the approach communities take to delivering housing can be tailored to specific local circumstances.

In Chapter 4 we discuss how these models could be combined to best effect on the Mackie's site.

The wider benefits of CLH

CLH can bring some other important benefits. Most obviously, it can supply high-quality housing to communities that struggle to access it via the state or private market because their needs are very specific, there is not enough being built, or it is simply unaffordable.[10]And, because affordability is typically protected for CLH homes, they remain affordable to communities in perpetuity.

CLH also makes financial sense at the national level. A recent study of CLH in England, where cash grants from public bodies make up roughly 30% of funds for schemes, found that over 30 years, for every £1 of taxpayers' money spent, there is likely to be £3.10 of benefit, in health and benefits savings, income and distribution.[11]

Crucially, CLH also provides important benefits to the wellbeing of the communities involved. High-quality housing has significant health benefits[12], as does communal, inter-generational living (something promoted by the co-

housing model of CLH in particular). Processes of developing CLH provide communities with genuine, democratic input into the processes, environment and decisions that shape their lives. This can build close-knit communities, improve cohesion, and provide security and friendship[13,14] - building social connections that are crucial for collective and individual wellbeing. Indeed, research suggests that by bringing a 'combination of democratic decision-making, a non-profit legal structure and social relations committed to mutual aid', CLH can provide a 'safe space' for communities that face socio-economic or political injustices.[15]

CLH could provide affordable, high quality, housing in Belfast *and* in a way that brings communities together. In an often divided city like Belfast, the prize could be huge.

Genuine CLH is rare in Northern Ireland, but there are clear opportunities

Despite its potential benefits, and though there is a strong culture of self-build housing,[16] CLH is rare in Northern Ireland compared to other parts of the UK. This may be because of the challenges associated with delivering CLH in divided communities, the NIHE's position as the preeminent social housing provider, or the relatively small size of housing associations in the region.[17] There is also a lack of legislation and policy that directly encourages its delivery.

Crucially, though, there is both a growing awareness of CLH in Northern Ireland, and some important springboards for its delivery. Indeed, the NIHE has expressed interest in models of CLH before. In a rural-focused report in 2011 the NIHE said that it was 'seeking legal opinion from senior counsel on the feasibility of community land trusts in Northern Ireland' (see Chapter 3 for more information on community land trusts) and monitoring their deployment elsewhere in the UK.[18] The NIHE has not published anything on the viability of community land trusts (CLTs) since.[i] However, there is policy and legislation on

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[i] In a 2021 report focusing on housing provision in rural areas of Northern Ireland, the NIHE concluded:

"...the most common form of community-led housing for rural areas in Northern Ireland, is the partnership process whereby community representatives and organisations approach the Housing Executive to examine the need and potential for affordable homes in their area."

Northern Ireland's statute books which can provide the conditions and tools communities need to set up and deliver CLTs and other types of CLH. This relates to:

- The planning system;
- The organisational structures CLH groups can take;
- Community asset transfer; and
- The general power of competence.

We discuss each of these levers below.

The planning system

While there are no equivalents to the Localism Act (2011) (England), or the Community Empowerment Act (2015) (Scotland) in Northern Ireland, which provide a suite of powers for communities to acquire, build or manage assets and produce genuinely community-led plans',[19,20] the Northern Ireland planning system has a modern and coherent legislative base.

The Local Government Act 2014 (Northern Ireland) lays out a statutory requirement for community involvement in the creation of plans being prepared by councils, and the establishment of Community Planning Partnerships, which comprise a range of interested organisations from different sectors.

These are not necessarily community-*led* - the partnerships also include councils, other government bodies, elected members and businesses, and different partnerships follow different models with different degrees of success[ii, 21] - but they do provide a starting point for communities to formally put forward proposals for the types of development they would like to see in their areas.[22] The Act requires that councils 'ensure that community involvement is an integral part of the full community planning process.'[23]

However, this model of delivery is more akin to 'community-*focused* housing' than any of the models of CLH identified in this research, and the NIHE reports itself points out that "communities' involvement is restricted to highlighting the need for new housing and tenure is usually limited to social rent...". It goes on to provide three case studies of CLH in Northern Ireland, none of which are examples of CLH in the strictest sense.

[ii] In Belfast, for example, the city council asked community and voluntary groups to submit nominations for a membership of a Sectoral Advisory Panel. Nominees were then selected for the panel on the basis of how well they represented a range of views from groups working on different issues in the city.

Organisational structures and legal models

To deliver CLH, community groups often need to own property, employ staff, or offer services. They also need to protect individuals from personal liability, provide transparency and confidence about their work, and ensure that the group or project:

- Serves a particular community or area of benefit;
- Spends any profits on furthering the objectives of the organisation; and
- Protects assets in perpetuity for the public good or benefit of the local community through a provision in their governing document, known as an 'asset lock'.[24]

To do this they need to adopt an appropriate organisational/legal structure. Most community housing groups in England take the form of either a Company Limited by Guarantee, Community Interest Company Limited by Guarantee (CIC), Community Benefit Society, or Charitable Incorporated Organisation.[25]

Legislation in Northern Ireland supports communities to create all of these legal structures, except for Charitable Incorporated Organisations[iii].[26] The key features, strengths and weaknesses of each of these organisational structures in relation to CLH are summarised in Appendix A.

Community asset transfer and the general power of competence

After having created a legal structure, acquiring land or buildings at the right price is fundamental to the economic viability of all CLH models which depend upon on the individual or collective ownership of land or homes.

Community asset transfer, the process by which public sector organisations give or sell their assets (this could be land, buildings, services or infrastructure) to communities at a favourable price, is an important means of achieving this. This is something that existing Northern Irish legislation and policy can support.

In 2014 the Executive published a Community Asset Transfer Routemap and policy framework, with a long-term view to recording and then moving surplus

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[iii] Charitable Incorporated Organisations were introduced as a new legal entity in England and Wales in 2013. In Northern Ireland, charities can be incorporated to provide a similar structure, whereby the charity has the same legal identity as a person and is therefore able to undertake activity such as own land or property.

government land, buildings and infrastructure to community ownership or management. Since 2017 all central government assets identified as surplus have been listed on one central repository within the Asset Management Unit at the Strategic Investment Board.'[27]

Data on the asset transfers that have been made through this framework are patchy, but suggests that 'community organisations make up approximately 21% of all expressions of interest to acquire surplus assets, of which 35% have been successful.'[28]

The current asset transfer policy framework focuses on local services and community centres,[29] regeneration and local economic activity, rather than housing provision and land ownership per se, but it does nonetheless provide a potential springboard for the acquisition of land at values which would make CLH in Northern Ireland possible.

Though there is no stand-alone legislation governing the transfer of public assets in Northern Ireland,[30] the charity Development Trust NI (DTNI) identify two pieces of legislation linked to the process. Each of these will also be important for CLH in Northern Ireland and the acquisition of land at the right price at the 'site' stage identified earlier:

1. **Land Disposal at Less Than Best Consideration:** The Stormont Regulation and Government Property Act (Northern Ireland) 1933 makes provision (section 5) for the sale of assets by NI central government departments at less than best consideration to a body that does not trade for profit subject to the consent of the Department of Finance Northern Ireland.

2. **Local Government Act (Northern Ireland) 1972:** Allows councils in Northern Ireland to acquire and to dispose of land (part VII, sections 95 & 96) for the purposes of carrying out their statutory functions. The power to dispose of land at less than best consideration requires ministerial consent.

The DTNI also identifies a third piece of legislation as being significant:

3. **General Power of Competence:** As in England, this general power exists within the Local Government (Northern Ireland) Act 2014 (sections 79 &

80) and grants councils the ability to do anything an individual can do (subject to restrictions) rather than only what they are directly empowered to do.

In England the General Power of Competence has enabled councils to innovate by giving them the legal headway to operate businesses, carry out works, provide finance, loans and funding, deliver new services, and buy or develop new assets.[31]

Summary

Overall, despite its rarity in Northern Ireland, developing genuine CLH on the Mackie's site offers real promise as a tool for addressing Belfast's housing crisis in a way that brings communities together.

Though more comprehensive legislation supporting community-led development and service delivery would be valuable, local and national government in Northern Ireland does have powerful tools to support CLH.[iv] Community Planning Partnerships provide a route for communities to formally express their visions for their areas, the legal structures for CLH groups are well established, and community asset transfer legislation gives councils the power to transfer land and buildings to communities at the right price – a vital first step towards sustainably delivering CLH. The general power of competence, meanwhile, invests councils with the power to provide the organisations and finance for communities to turn this land or buildings into homes.

What is needed now from central and local government in Northern Ireland is the confidence to embrace CLH on sites like the Mackie's as part of their strategy for combatting the housing crisis. Communities cannot end it on their own, and neither can the government or private sector.

The Department for Communities itself recognises the need for change. The Minister for Communities' foreword to the Housing Supply Strategy 2022 – 2037 concludes that:

[iv] DTNI have been campaigning for a NI Community Rights Act. This would give communities a range of powers that are comparable to those provided by the Localism Act in England, including 'the right to buy, build and own assets' and to create genuinely community-led neighbourhood plans. We discuss this proposal further in our recommendations chapter. https://www.dtni.org.uk/rights/

"Transforming housing supply will require not only a collective response from the Executive but real collaboration that includes local government, community groups, construction industry and financial bodies. It must also major on engaging with those people who are most in housing need. **This approach is built on the principle that those who are most affected by poor housing are best placed to help design or redesign it.**"[32]

Chapter Three: Models of community-led housing

Below we describe each of the four main models of CLH – Cohousing, community land trusts, cooperative housing, and self-help housing – and explore the ethos of community self-build. In each case we describe their defining features, give case study examples, and summarise their practical advantages and disadvantages for communities.

Cohousing

What defines cohousing?

The first cohousing development was built in Denmark in 1972 by 27 families who sought the advantages of a traditional village life while simultaneously incorporating aspects of modern living.[33] The core idea, therefore is to bring people together to share common experiences, resources and aims, along with communal space, while also providing high-quality personal space. This idea has since been embraced around the world as a sustainable alternative to the individualistic culture of much of Western Society, which encourages connection to neighbours and the land.[34]

In common with the other models discussed here, these communities are created for the specific needs of their future residents, rather than the generation of profit. But they can be developed to provide home ownership, shared ownership, or affordable or market rent.[35]

According to the UK Cohousing Network, there are five principles that define co-housing. These are that they:

1. Are designed with members of the intended community;
2. Provide private and common facilities;
3. Are of a size and scale appropriate to support community dynamics;
4. Give residents control of decision making; and
5. Are inclusive and a part of the wider community.[36]

These features vary significantly in practice but overall, the aim of cohousing is to create an affordable and inclusive place where people feel safe and that they belong.

How does cohousing work?

All cohousing communities are created and run by their residents. They consist of private homes and flats that are connected by a shared community space. All facilities are communal, and residents are responsible for maintaining their shared resources. Decisions are made democratically, and each household is given a say in voting matters.

The establishment of a cohousing community often begins with forming a group, creating a vision, and determining financial capacity along with suitable sites. Once a design, community rulebook and business plan are created, the group can seek planning permission to begin construction. Local authorities, charities and businesses may also assist in the creation of these communities.[37]

The legal implications of cohousing must also be considered, as the nature of the joint ownership must be agreed prior to their creation. The two most common structures are a 'company limited by guarantee' or 'registered society.' The key difference between the two frameworks is that the former has a flexible democratic structure whereas the latter has a one-member-one-vote rule.[38] Community interest companies are another possible form.[39]

Table 1: Co-housing opportunities and challenges

Opportunities	Challenges
Potential for shared childcare, cooking, carpooling, etc, to cut cost of living, save time and be sustainable.	Co-housing communities often a long waitlist to join.
Residents make decisions about their community through democratic processes.	Communities do not necessarily own their land or homes.
The way of living builds social capital and reduces isolation.	Overcoming disagreements between residents can be challenging.
The model can create safe and secure spaces for residents to live	Homes are not necessarily accessible or affordable to all.

Opportunities	Challenges
and socialise together.	

See the UK Cohousing Network's website for more information:

https://cohousing.org.uk/

Computer simulation of proposal for cohousing development in Portaferry, Northern Ireland.
Portaferry Cohousing

Box 2: Co-housing case study - Marmalade Lane, Cambridge

Marmalade Lane is a multigenerational cohousing community in Orchard Park, Cambridgeshire. The shared spaces consist of a common house, garden, gym, workshop, and a car free street for residents. Car-parking and bin storage is kept to the periphery of the development to optimise the use of the development's outdoor space. Passive energy design principles and the Trivselhus Climate Shield® building system was employed to reduce the environmental footprint of the development.

The site was owned by Cambridge Council, and after its initial sale fell though, the council agreed to partner with Mole architects and developers TOWN and Trivselhus, to create Marmalade Lane alongside K1 Cohousing. Homes were customised to fit the needs of the incoming community. Members of Marmalade Lane purchased their home in the conventional way, and each household appoints one person to become a director of Cambridge Cohousing Ltd, which owns the freehold and shared facilities. To manage the shared facilities, residents pay a service charge and in addition are expected to participate in the community working groups that mange the shared aspects of cohousing. The structure of the community is non-hierarchical, and all decisions are made by consensus.

More information:

http://www.marmaladelane.co.uk/

Community land trusts

What defines community land trusts?

Community land trusts (CLTs) are democratic, community-led and non-profit organisations that own, develop, and maintain land assets for their local communities.

While many community land trusts are created to address housing affordability in local communities, they can also develop meeting spaces, energy sources, services, shops, farms and a wide range of other types of social infrastructure. CLTS build these assets to be affordable and hold them in trust so that they remain so for future occupiers.[40,41] Communities then act as the long-term stewards of these establishments.

Though communal management and use of land is an ancient practice in the UK, CLTs themselves were first established in the USA, and have since become a worldwide movement.[42] In England and Wales there are 507 CLT projects and 6,969 CLT homes in the pipeline for the period 2020-2025.[43]

The features of CLTs include that they:

- Take ownership of land;
- Are variable sizes;
- Can concern homes, businesses, communal land, energy schemes;
- Prioritise community wellbeing and control;
- Retain long term stewardship of homes and assets.[44]

How do community land trusts work?

Community land trusts are fundamentally formed of partnerships. These can be through individuals, landowners, developers, housing associations, or local authorities. These partnerships have a membership structure that is open to anyone who lives or works in the local area, whether or not they live in the properties the trust provides.[45] A central concern in the management of a CLT is ensuring that the ownership of the shared resource is for the common good of the community rather than for the benefit of an individual.[46]

The formation of a CLT begins with finding like-minded community members and a suitable site. Once this has been completed, efforts are combined to acquire and then develop on a site appropriate for the project.[47]

Table 2: Community land trusts opportunities and challenges

Opportunities	Challenges
They can offer affordable housing for people in areas that they have been priced out of.	The scale of projects can be daunting.
They are a means of developing or regenerating areas that have been neglected.	Maintaining standards over the long term can be arduous.
The trust becomes the long term steward of the land and assets.	High cost of land and process of bid-writing can pose an obstacle in acquiring finance and funding, especially for inexperienced CLT groups.
Community services, businesses, and infrastructure can be provided alongside housing.	To be successful, CLTs often require active engagement with local authorities.
Established services and businesses can generate community wealth and reduce pressure on existing services.	
Affordability of homes (and services) on community land can be guaranteed over the long-term.	

See the National CLT Network's website for more information: https://www.communitylandtrusts.org.uk/

Box 3: Community land trusts case study - Dinnington, South Yorkshire

Dinnington is a former mining town in South Yorkshire that created a Community Land Trust to assist in their economic recovery, which had stalled since the closure of the mine. The process began in 2016, when residents joined together to create their Neighbourhood Plan. The plan developed based on the results from the resident engagement that the group facilitated. As a result, the plan listed the regeneration of the town centre, improved housing and green spaces, and new leisure facilities as the key elements of community concern.

To address the concerns in the Neighbourhood, a community land trust was created to improve rental housing, develop new social housing, and create new community facilities. The Community Housing Fund contributed £30,000 which enabled a scheme for up to 30 affordable social homes with high environmental standards to be developed on abandoned land.

To continue to deliver the Neighbourhood Plan, an "Investment Partnership" was created. It is hoped that Levelling Up Funds may be given to regenerate the town centre and create new affordable housing units.

More information

https://www.communitylandtrusts.org.uk/about-clts/success-stories/

Co-operative housing

What defines cooperative housing?

A housing cooperative is an organisation that provides housing while being jointly owned and controlled by its members. Such co-ops are similar to housing associations, since they own the land as legal entity. However, they differ as they are directly managed by their tenants, who are usually required to be members, and their governance consists entirely of such members.[48]

Residents at housing cooperatives can either share a housing unit or live in individual housing units that are in close proximity to one another.[49]

There are 685 cooperative housing schemes across the UK with approximately 70,000 tenants.[50] Cooperative housing is particularly growing in popularity with students, as it offers a cheaper alternative to renting while at university.[51]

How does cooperative housing work?

Housing cooperatives can take several different forms, but must be registered at the Financial Services Authority's (FSA) Registrar of Friendly Societies to allow for them to lease or purchase real estate.[52] This allows for members to pay rent or contribute to a mortgage for the co-op in order to live within its housing facilities. In most common form of housing co-op, members collectively own the homes they develop, and rent them back to tenant members.

Members can be responsible for maintaining its facilities and, in some cases, household tasks such as cooking are shared between members.[53]

Table 3: Cooperative housing opportunities and challenges

Opportunities	Challenges
There are no landlords – the community collectively owns their own houses.	Co-operatives often rely on in-house skills, which could be lacking.
Homes are designed to be affordable and residents often pay below market rent.	Properties are managed by members on an unpaid basis.

Opportunities	Challenges
Interacting through the co-operative can build community integration and unity.	As with other models, the initial processes of finding funding/finance and the creation of legal structures can be daunting.
Communities can build their skills through self-management.	
It can offer affordable housing for people in areas that they have been priced out of.	

See the Confederation of Co-operative Housing's website for more information: https://www.cch.coop/

A large house managed by the Birmingham Student Co-op. Source: bshc.co.uk

Box 4: Cooperative housing case study - Birmingham Student Co-op

Birmingham Student Housing Co-operative was created in July 2014 to offer students an alternative form of housing while they are studying. This cuts out the need for a landlord, and instead residents pay the leaseholder, Midcounties Co-operative. This arrangement allows for the residents of the Co-op to set their own rent and manage the facilities, as long as the lease and the bills are paid.

Residents of the Co-op all have an equal say in how the house operates, and fortnightly meetings are organised to discuss communal matters. In addition, the residents have weekly house cleans on Sunday to ensure that the shared areas kept to a high standard.

There are nine bedrooms and two bathrooms in the house, and a garden that has a green house, workshop, vegetable patch and composting. Additionally, there are three working groups that members of the Co-Op can join: Finance, Maintenance and Outreach. These optional groups give residents the opportunity to further contribute to the running of the Co-op in each respective area.

More information:

https://bshc.co.uk/

Self-help housing

What defines self-help housing?

Self-help housing is when a group of people bring properties that are currently vacant back into use, typically for the short term. This can be used to provide temporary housing for people who are in need of shelter and on low incomes.[54]

There are two approaches to self-help housing. Both require volunteers to refurbish the property:

- **Purchase and refurbishment:** the cost of acquisition and refurbishment must be covered by the organisation.
- **Lease and refurbishment:** the group only needs to cover the cost of renovation. This is ideal when a long-term project is not viable due to lack of funding or other constraints.

Self-help housing projects offer many benefits to their local communities such as: using empty buildings, creating a new source of housing/facilities, improving neighbourhoods, engaging communities, supporting social enterprises and promoting the learning of new skills.[55]

How does self-help housing work?

Self-help housing properties are borrowed on the basis of a licence or a lease from the current property owners. There are five steps that are typically taken during the conception stage of self-help housing.[56]

1. Property identification
2. Set up a project and a proposal
3. Acquire funding
4. Organise repairs
5. Agreements between occupiers and landlords.

In-house skills are relied on during these processes.

Table 4: Self-help housing opportunities and challenges

Opportunities	Challenges
The model makes use of empty buildings.	Housing may only be available for a short period of time.
It provides a source of affordable housing, often for people who are deemed ineligible for official housing as they are not officially homeless, etc.	Temporary housing is often not suitable for vulnerable people or people with dependents.
It can generally improve neighbourhoods by reducing empty and used buildings.	The model often depends on a high degree self-organisation which, as with other models, can be difficult to achieve.
It empowers people to become active in their communities.	
It generates work for local enterprises.	
Individuals involved can gain skills 'on the job'.	

Box 5: Self-help housing case study - Back on the Map, Hendon, Sunderland

Back on the Map is a part of the government-funded New Deal for Communities (NDC) Programme based in Hendon, Sunderland. It was established in 2001, and there are a total of 39 programmes, all of which were designed to invest in local communities. Back on the Map was initially given a 10-year lifespan, and during this period £54 million was invested into Hendon.

The purpose of this investment was to address the community's concerns over the poor state of its housing. These concerns ranged from the deteriorating housing not owned by the NDC to the poorly managed rental sector to the overall poor state of some neighbourhoods. As a result, Back on the Map now owns 68 residential units that the organisation manages. Back on the Map is still operating today, as a self-sufficient social enterprise that supports over 700 families and has an asset portfolio worth £5.4m.

More information:

http://self-help-housing.org/case-studies/back-on-the-map-hendon-sunderland/

https://backonthemap.org/about/

See http://self-help-housing.org/ for more information on this model.

Community self-build

What defines community self-build?

The 'self-build' approach is essentially an ethos that shapes communities' approaches to the other models described here. It entails members organising

themselves to build their own homes and communities together.[57] They can be led by either those planning to live in them or by organisations that want to assist in creating the community.

At its core, community self-builds consist of 'ordinary' people that work together to learn new skills and develop their communities. Such projects focus on utilising and developing skills within the community as opposed to acquiring labour from outside sources.

As an overall approach to housing delivery, self-build is relatively common in Northern Ireland.[58] Some self-build projects entail the residents taking responsibility for the design, project management and build of their plots. Other models train residents to take on specific tasks to bring down the overall build costs. The principle is therefore adaptable to different sites and communities.

How do community self-builds work?

According to the National Custom and Self Build organisation (NaCSBA), there are generally seven steps in establishing a community self-build project. These are:[59]

1. Establish the group,
2. Create a vision,
3. Register as an organisation,
4. Site selection,
5. Determine and acquire needed finances,
6. Obtain assistance where needed,
7. Create a business plan.

These steps will vary on a case-by-case basis, but overall they reflect the standard model used to form a community self-build project. Many of these steps will overlap with other elements of community led housing models.

Table 5: Community self-build opportunities and challenges

Opportunities	Challenges
Communities gain new skills during	Acquiring funding can be challenging.

the building process.	
Homes and neighbourhoods are designed largely by the community to meet their specific needs.	Training in key skills can be needed.
It can bring a sense of independence and empowerment.	

The Merry Hill project engaged residents in some aspects of the project build. Image source: Bristol Community Land Trust.

See the Self Build Portal for more information on how deliver such a project: http://www.justact.org.uk/category/step-1-find-out-whats-already-happening/

Chapter Four: How could these approaches be implemented in practice? The Mackie's site as a case study

The core messages of this report are about opportunity; **communities and public bodies in Northern Ireland have most of the tools they need to deliver CLH in Northern Ireland**. The models set out above offer real opportunity to deliver badly needed new housing in a way that brings communities together and provides an alternative to a strained status quo.

But this requires ambition. Duty bearers such as the Department for Communities, NIHE and local government need to work together, and with communities, if they are to harness the potential that CLH can provide to deliver high-quality housing in areas like West Belfast.

While firm recommendations would be against the ethos of CLH, below we highlight some of the key considerations for communities and government to drive this agenda forwards, and in particular with respect to the delivery of CLH at the Mackie's site in West Belfast.

For communities: Land ownership and funding are an important piece of the puzzle

Each of the CLH models discussed have different strengths and weaknesses, but those which concern long-term land ownership – community land trusts and potentially housing cooperatives – offer particular opportunities for the long-term community led development of the Mackie's site. The site requires the creation of new homes, rather than the regeneration of existing ones (which makes self-help housing a less relevant model), and community land ownership would mean:

- The long-term security and affordability of houses on the site could be guaranteed;[60] and
- Over time the community could also develop social infrastructure and community services.

The community could then choose to self-build new housing on the site (if it felt that it has the tools and skills to being the work, or that it would help to

build the community's skills and experience). This could be developed as co-housing to create a place that promotes integration and fosters community spirit.

The options are many, but acquiring land is probably the first step. Getting this at an affordable price, via asset transfer, is crucial, and this is something which can be enabled by the Department for Communities, as discussed below.

Communities can acquire funding, finance and loans for land acquisition and other stages of development from a range of sources. Public sector grants for CLH are small or non-existent in Northern Ireland, but UK-wide charitable funders do exist, and there is a broad network of support for groups looking for funding. You can find more information about this in the box below.

> **Box 6: Sources of funding and finance available to community-led housing groups**
>
> Community Led Homes provides an index of funding and finance sources that are available to CLH groups at different stages of the development process. Most government grants are only available in England, but charitable funding is often available across the whole of the UK.
>
> - https://www.communityledhomes.org.uk/make-it-happen/get-funding
> - https://www.communityledhomes.org.uk/clhtoolkit/finance

For the Department for Communities and NIHE: Explore the business case for funding CLH and for new enabling legislation

The argument for CLH is not just an ethical one. As the former Minister for Communities has said, those 'who are most affected by poor housing are best placed to help design or redesign it.'[61] In areas like West Belfast where the market is struggling to provide the homes that people need, CLH could be a crucial tool in the response to the housing crisis.

Given the evidence on long-term value for money from England (see page 11), **the Department for Communities should give serious consideration to providing grant funding for CLH** projects across Northern Ireland.

The next step will be for the Department to review the policy levers it has to provide this support. As we have shown, it already has the crucial power to transfer land and other assets it owns to communities - like the Mackie's and other strategically important sites around Belfast - at an affordable price.

However, the Department and NIHE do not currently provide public funding to CLH projects. In England, such funding has been instrumental in CLH's growth. The Community Housing Fund, for example, was launched in 2018, and by September 2020 had trebled the pipeline of CLH projects across England.[62] And, for CLH groups in receipt of public funding:

> "...cash grants are equivalent on average to just under 30 per cent of building costs, some £54,000 per home. Gifts or discounted sales of public development sites to groups contribute a further £8,000 per home, on average."[63]

A centralised, well-publicised source of grant funding for CLH projects across Northern Ireland could bring huge benefits.

Also crucial to the proliferation of CLH projects in England has been the Localism Act 2011, which makes it easier for communities to express and interest in, and then run or develop, local services in dialogue with local authorities (see Box 7 below).

> **Box 7: The advantages of the Localism Act 2011 (England)**
>
> ⬚ Local community groups have the opportunity to express their interest in running a local service where they think they can do it better – the right to challenge.
>
> ⬚ Compels local authorities to consider and respond to this challenge and, where they accept the case presented, run a procurement exercise in which the challenging organisation can bid.
>
> ⬚ Makes it easier for local groups/people to take over and run amenities.
>
> ⬚ Provides a platform to support community social enterprises & local volunteers to change how things are done.
>
> ⬚ Provides a means to call local authorities to account for the management of public money.
>
> Source: DTNI (see https://www.dtni.org.uk/rights/)

The charity Development Trusts Northern Ireland (DTNI) has argued **for a Community Rights Act for Northern Ireland that would provide many of these powers**, while also drawing on similar legislation in Scotland (particularly the Community Empowerment Act 2015 (Scotland).[64]

Introducing such legislation in Northern Ireland would give communities more confidence to pursue large projects - something that is particularly significant if the Executive wants to see CLH delivered at scale to play a serious role in addressing housing need in places like Belfast.

Overall, grant funding and community empowerment legislation would strengthen communities' ability and confidence to proactively pursue solutions to the housing challenges they face and support the Executive in its response to the housing crisis.

For the City Council: Proactive partnership with the community could bring huge benefits

The community has made a convincing case for the delivery of new housing on the Mackie's site and others, and Belfast City Council have provided a thoughtful response. But by taking an enabling role, in partnership with the

community, the Council would be utilising another powerful lever in its response to the housing crisis.

Like central government, the city council should review the powers it has to support and encourage CLH as part of its wider response the housing crisis. While unlike the NIHE, Department for Communities and local authorities in England, Belfast City Council has little ability to provide finance and grant funding to CLH groups. However, it does have important planning powers.

Following the adoption of the Belfast Local Development Plan – Plan Strategy in May 2023, Belfast City Council will be developing the Local Policies Plan, which will include allocations and policies for specific sites. This provides an important opportunity to consider the potential of the large Mackie's site.

It would be well within the Council's power to designate the Mackie's site for housing, including CLH as well as parkland, and the existing framework of community plans does provide a framework for the community to express their visions for the site, if used ambitiously.

The City Council may also be able to support CLH Groups' activities (if not the direct delivery of housing) by providing funding and resources such as meeting space and information.

For all: The need for a clear and compelling vision

Successfully using CLH to develop sites like the Mackie's will require all partners involved to have a shared vision – a sense of opportunity and ambition - for housing in the city. Indeed, this is something the Take Back the City Coalition has fostered through the 'City of the Future' master planning competition for the Mackie's site, which was won by London based architects Matthew Lloyd.[65]

But for all involved, **grounding these visions in human rights, and in basic, universal principles is crucial to making them stick.** Models for this exist. The UN has long acknowledged adequate housing as a human right, and in August 2022 its assembly also declared the same for healthy environments. On a much smaller scale, the Town and Country Planning Association's Healthy Homes Principles provide a powerful and evidence-based articulation of what all new homes should provide to their residents (see Box 8 below). A growing number

of local authorities, charities, and private companies in England are adopting them a statement of ambition, and there's nothing to stop groups in Northern Ireland doing the same. The Take Back the City Coalition itself was established

Box 8: The Town and Country Planning Association's Healthy Homes Principles

1. **All** new homes should be safe in relation to the risk of fire**;**
2. **All** new homes should have, as a minimum, the liveable space required to meet the needs of people over their whole lifetime, including adequate internal and external storage space**;**
3. **All** main living areas and bedrooms of a new dwelling should have access to natural light**;**
4. **All** new homes and their surroundings should be designed to be inclusive, accessible, and adaptable to suit the needs of all, with particular regard to protected characteristics under the Equality Act 2010**;**
5. **All** new homes should be built within places that prioritise and provide access to sustainable transport and walkable services, including green infrastructure and play space;
6. **All** new homes should secure radical reductions in carbon emissions in line with the provisions of the Climate Change Act 2008**;**
7. **All** new homes should demonstrate how they will be resilient to a changing climate over their full lifetime;
8. **All** new homes should be secure and built in such a way as to minimise the risk of crime**;**
9. **All** new homes should be free from unacceptable and intrusive noise and light pollution**;**
10. **All** new homes should not contribute to unsafe or illegal levels of indoor or ambient air pollution and must be built to minimise, and where possible eliminate, the harmful impacts of air pollution on human health and the environment**; and**
11. **All** new homes should be designed to provide year-round thermal comfort for inhabitants.

in the fundamental belief that 'we can build a better Belfast - a city that's not divided by walls, where everyone has a home and the things that really matter are society's priorities - family, community, environment, health and happiness.'

The opportunity is there for Northern Ireland to develop a powerful housing strategy, involving funding, community leadership and legislation, which would end the housing crisis. The master planning competition is setting the vision. This report has described some of the available tools. Now is the time for action.

Table 6: Summary of legal structures for community led housing in England

Legal structures of CLH groups in England	Is an equivalent supported by Northern Irish legislation?	Notes
Company Limited by Guarantee	Yes, see here.	"A company limited by guarantee is the most commonly used type of incorporated body used by charities in Northern Ireland. It is established under the Companies Act 2006 or former Companies Acts."
Community Interest Company	Yes, see here.	"Community Interest Companies (CICs) are limited companies that exist to provide benefits to a community, or a specific section of a community. The CIC has the flexibility of the familiar company form, and access to a range of financing options, so may be appropriate for those working for a social purpose."
Community Benefit Society	Yes, there two relevant pieces of legislation: 1) Co-operative and Community Benefit Societies Act 2014 2) Credit Unions and Co-operative and Community Benefit Societies Act	(1)2014 Act applies to UK including Northern Ireland societies (""Northern Ireland society" means a society registered under the relevant Northern Ireland law;") (2)2016 Act applies to UK including Northern Ireland (substitute: "the Co-operative and Community Benefit Societies Act (Northern Ireland) 1969;")

Legal structures of CLH groups in England	Is an equivalent supported by Northern Irish legislation?	Notes
	(Northern Ireland) 2016	
Co-operative Society	NI Specific: Co-operative and Community Benefit Societies Act (Northern Ireland) 1969	Connected to Credit Unions ….. Act 2016 (above) "A society for carrying on any industry, business or trade (including dealings of any kind with land) that meets the conditions in subsection (2) may be registered under this Act as— (a)a co-operative society, or (b)a community benefit society."
Charitable Incorporated Organisation	Northern Ireland guidance here. Charities Act (Northern Ireland) 2008.	The guidance also has info for the above. "A new legal structure specifically for charities was introduced by the Charities Act (NI) 2008 called the Charitable Incorporated Organisation (CIO) but it is still not available in Northern Ireland as yet" -2021 "To register the CIC as a society in Northern Ireland, the company must have a restriction on use of assets in accordance with the provisions of the Community Benefit Societies (Restriction on Use of Assets) Regulations (Northern Ireland) 2006." – UK guidance

Appendix A: Key attributes of various legal structures for community housing groups

Taken from 'Community-led Housing Toolkit 1' by MyCommunity and Locality.[66]

Legal Structures for Developing Community Buildings: At a Glance					
Legal structure	Summary - most typical features	Ownership, governance and constitution	Can its activities benefit those who own and/or run it?	Assets 'locked in' for community benefit?	Can it be a charity and get charitable status tax benefits?
Company Limited by Guarantee	Most frequently adopted not-for-private-profit legal structure; can be adapted to suit most purposes.	Directors manage business on behalf of members. Considerable flexibility over internal rules.	Yes (but no dividends etc. to members).	Would need bespoke drafting in articles (which could be amended by members).	Yes if it meets the criteria for being a charity.
Community Interest Company (CIC)	An 'off-the-peg' limited company structure for social enterprise with secure "asset lock" and focus on community benefit.	As for other limited companies, but subject to additional regulation to ensure community benefits.	Yes, but must benefit wider community as well.	Yes, through standard provisions which all CICs must include in their constitutions.	No, but can become a charity if it ceases to be a CIC.
Community Benefit Society (Society for the Benefit of the Community 2014 Act - BenComm)	Benefit community other than just own members.	Board, elected by the members (£1 shareholders) and manages the organisation.	Must be of benefit to the whole community and not just members. Asset lock applies.	Yes (asset lock only survives dissolution if new statutory form of asset lock adopted).	Yes if it meets the criteria for being a charity in which case the objectives must be "charitable", rather than simply of community benefit.
Co-operative Society ('bona fide' co-op)	Exists primarily to provide a benefit to own members.	Jointly owned and controlled by members.	Yes.	Most adopt a voluntary asset lock.	No.
Charitable Incorporated Organisation (CIO)	A ready-made corporate structure specifically designed for charities.	Similar to company but with different terminology (e.g. for 'directors' read 'charity trustees').	Members: no. Charity trustees: only if constitution, court or Charity Commission permits.	Yes.	Cannot be anything but a charity, and must meet the criteria for being a charity.

tcpa

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