Co-operative Party

Community Britain

YES IN BACK OUR YARD

The case for community-led housing

Community Britain

FOREWORD 4
Rt Hon Angela Rayner MP

INTRODUCTION 6

REGENERATION OWNED BY THE COMMUNITY 8
Homebaked CLT
Anfield, Liverpool, North West England

RENTERS WHO REFUSED TO BE PRICED OUT 12
Stirchley Co-operative Development
Stirchley, Birmingham, West Midlands

BELONGING THROUGH SHARED OWNERSHIP 16
Hawthorn Housing Co-operative
Possilpark, Glasgow, Scotland

CODESIGNING INDEPENDENCE 20
Dream Home Swansea
Swansea, Wales

ENDING THE EXPLOITATION OF STUDENT HOUSING 24
Edinburgh Student Housing Co-operative
Edinburgh, Scotland

RETROFITTING FOR THE FUTURE 28
Unit 38
Tower Hamlets, London

TACKLING SYSTEMIC RACISM IN THE HOUSING SYSTEM 32
Claude Hendrickson, Frontline Self-Build
Leeds, West Yorkshire

THE HIDDEN GENDER GAP IN HOUSING 36
Crystal Hicks, Women in Social Housing
Newcastle-upon-Tyne, North East England

UNLOCKING THE HOMES COMMUNITIES WANT TO BUILD 40
Nudge Community Builders
Plymouth, South West England

BUILDING BEYOND PRIVATE OWNERSHIP 44
Phoenix Community Housing
Lewisham, London

CONCLUSIONS 48

RECOMMENDATIONS 50

Co-operative Party

FOREWORD

Rt Hon Angela Rayner MP

A home is more than a roof over our heads. It's the centre of so much of our lives; where we raise our children, where we spend precious time with family, and where we start and end our days. It was a secure home that gave me the foundation to build my life on, and it's why housing remains close to my heart.

Tackling the ongoing housing crisis remains a cornerstone of my work. For decades not enough homes have been built, homelessness has soared, an entire generation has been locked out of ownership, and too many renters face punishing rent increases despite living in unfit homes. Alongside this stands a social housing sector under immense strain. Rent settlements have been inconsistent and unpredictable, investment has been too low for too long and for fourteen years ministers neglected building homes for social rent.

It's no small challenge, but one that this Labour Government refuses to shy away from. We're getting on with the job of building 1.5 million homes, while also tackling the scandals that have persisted in private and public housing. I am proud that as Secretary of State, I brought forward the historic Renters Rights Act to rebalance the relationship between tenants and landlords and end no fault evictions for good.

My mission has always been not just to build houses, but to build homes. Everyone deserves access to warm, safe and secure accommodation, yet this has been out of reach for too many for too long. We are now turning the page; the Decent Homes Standard for social and privately rented homes will end the scandal of conditions unfit to live in.

We have come a long way, but we must go further and faster to build a housing system fit for our communities.

The housing crisis is a broad problem, and so we must be broad in our solutions. *Yes in Our Backyard* sets out a vision for the community-led housing that must play a vital role in solving the housing crisis Labour inherited. These are stories of people working against the odds, not just to build, but to build well. It is a political imperative to recognise these stories and do far more to support them.

It's why as Secretary of State I announced £20 million in funding for community-led housing to assist local groups with planning, construction, and land acquisition. It also aligns with the changes I made to the National Planning Policy Framework to include stronger backing for community-led developments and expand the co-operative housing sector.

But what we hear from the stories in this report are that community groups still face barriers at every level. We can't unlock this sector if it is being held back at every turn. Government should always be the enabler of community solutions, not a blocker.

I wholeheartedly endorse the calls for a new Co-operative Housing Tenure to recognise the model in law, and we should build on the momentum created by more community ownership of local assets to provide proper development support and capacity building for projects.

As is the case for so many of the challenges our country faces, communities already have so many of the answers, they just need the system on their side.

The housing crisis is being tackled innovatively and effectively by communities up and down the country. Let's be the ones to finally listen and back them.

INTRODUCTION

Community Britain is about alternatives. Through our campaigning in energy, in sport, in community power, in economics and more, we have aimed to prove that there are alternatives to the status quo, and different ways to support communities, run public services and operate our political system. Across policy-making, we are faced with false binaries between public and private ownership, arguing that businesses and services must either be run and owned by governments or by the market. The co-operative model and movement rejects this binary, and pioneers an alternative: one rooted in our values of democracy, fairness and shared power.

In this report, the latest in our Community Britain series, we argue that the UK's current housing system is in desperate need of those alternatives. To say our current system is broken is a cliché for a reason; each aspect of the system from rent prices to housebuilding to mortgages to planning has reasonably been described as a crisis. Safe, secure homes aren't there for those who need them, leaseholders are trapped by eye-watering charges, mortgages have soared, renters face unexpected and unsustainable rent hikes and too often are forced to put up with basic health and safety issues going unaddressed.

We know there is a very real and human cost to these failings. The Grenfell Fire exposed, in the official Inquiry's words, the "dishonesty and greed" that had been allowed to permeate the construction industry, placing cost-cutting and corporate self-interest above safety and human life. Two-year old Awaab Ishak died after repeated complaints about the black mould in his home were ignored by the housing association responsible. We have one of the highest rates of homelessness in the developed world, with one in every 200 households in the UK facing homelessness. The need for a better housing system is urgent.

The government has taken radical and vital steps in the last year to address some of the injustices and imbalances at the heart of our housing system. The Renters Right Act introduces long overdue measures to provide stability for renters, ensure a minimum standard for homes, end discriminatory practices used by landlords and more. But there is much more we need to do to build an alternative housing system with people at its heart.

We believe community-led housing should form part of that alternative. It's a model rooted in communities, built for communities and shaped by communities. It takes a housing system that too often feels distant and out of control, and brings communities together to own, manage and shape the housing they want to see. The UK's community-led housing sector is small, certainly smaller than some of our European neighbours, but it is in no way a utopian dream. We found people putting this into practice in different ways in every region of the UK; from grassroots housing projects tackling systemic racism in Leeds to co-operative housing models driving stronger community cohesion in Glasgow.

This is about communities sharing power, making decisions together and spreading ownership. It's why the report is called *Yes in Our Backyard*, because it asserts that the only way to permanently fix the housing crisis is to fundamentally shift who holds the power, placing assets directly into the hands of the people who live there. By prioritising community ownership, we can move towards ending the profit-driven precarity of the status quo and getting back to the core function of housing, which should always be to provide secure, affordable and comfortable homes for people to spend the majority of their lives.

REGENERATION OWNED BY THE COMMUNITY

Homebaked Community Land Trust

Anfield,
Liverpool,
North West England

Most people know Anfield as the home of Liverpool Football Club – a sea of red football shirts singing 'you'll never walk alone.' But it's also home to a resilient, tight-knit community that doesn't walk alone, but comes together to shape their neighbourhood for the better.

This community has faced decades of change happening to them rather than with them. Waves of top-down regeneration promised renewal, investment and opportunity, but consistently failed to deliver for local people. Families left their homes to make way for large-scale redevelopment, but partway through the process, funding collapsed. What was left behind were empty sites, half-demolished streets and broken promises. Residents described this as a sense of grief, one that has irreversibly altered the identity of Anfield. But it also became the starting point for something new: Homebaked Community Land Trust (CLT).

Homebaked CLT set out to show that there was still value in the buildings that remained, and that the area could be reimagined in a way that genuinely worked for the people who lived there. Founder, Jeanne van Heeswijk, says they began where all development should: with local people.

Through conversations with residents, schools and young people, Jeanne found there was a clear sense that "people felt like the recipients of change, rather than the drivers." The group began to challenge the assumption that regeneration must come from the outside, and together they started to reimagine what Anfield could look like if local people were in the driving seat. Out of this process, the Community Land Trust was formed – a vehicle through which land and buildings could be acquired, shaped and owned collectively in perpetuity.

This idea stands in stark contrast to the external interests that people have in Anfield. The biggest football teams are often situated in working class communities, but people are more focused on the success of the team than properly considering the impact this has on the very places they exist in. Investment is pumped into the football club, but that investment too often remains inside the four walls of the stadium. Project manager, Tom Murphy, says, "It's a real juxtaposition, on the one hand you have a concentration of wealth in the stadium, yet our high street is not thriving. A lot of external, speculative investors have bought shops and houses in Anfield, but the result has been businesses only focusing on football tourism and neglecting the needs of the community that are there day in day out."

As Tom says, the CLT's answer to this is: "local assets should be owned by local people". They aim to capture wealth that is created and circulated in the neighbourhood by reinvesting any profit into more development owned by the community. This isn't an either/or, but it can be both – a thriving match day atmosphere that runs seven days a week.

The CLT's work extends beyond housing into supporting community businesses, running community-based programmes and promoting co-operative principles with private businesses. No one wants to live in a neighbourhood that feels hollowed out or disconnected from itself, so by encouraging a socially-minded, circular local economy, Homebaked is helping to build a neighbourhood where people are connected not just by proximity, but by shared ownership and responsibility.

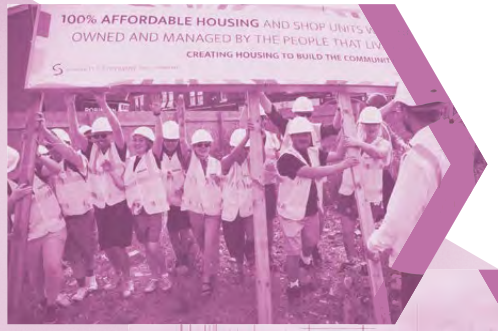
Housing fits into the bigger picture the CLT is helping to carve. Foreign and speculative investment has extended to the housing in Anfield, with too many houses either left empty or kept in poor quality but rented at high prices. At its core, the issue is simple: people want warm and affordable homes to live in, in the place where they're from. That is something an external investor probably wouldn't grasp, but speaking to Tom it is clear that Homebaked CLT has this at the front of mind at every turn. For instance, Anfield is a neighbourhood of old terraced houses that to retrofit can be costly house on house, but as Tom says, "while it may cost more in monetary value to get a house to the right standard so that it is healthy and cheap to heat and run, the social value it generates in giving a local family a warm and affordable home is incomparable." That is the success of community-led housing: genuine care and genuine community.

But while people may understand the concept of housing for the community, Tom's experience is that we're a long way from grasping housing fully owned by the community. We operate in historic systems of landownership, where, again, wealth extraction and external control of land too often doesn't benefit the people who live there. The many challenges we face come back to land ownership – climate shocks, rising housing costs, and communities feeling left behind. Common ownership is a serious practical alternative – giving people control over the very ground underneath their feet, in the places they live.

It seems an obvious solution to focus everything in a community, on the community, but a major block to this comes down to power and our perceptions of who should hold it. But as Tom says, "we as individuals give power, it's in our gift to choose where it goes, we've been conditioned to think we need people from the outside to hold our hands, but what if we used that power and took responsibility for our own place".

"This is our neighbourhood; we know it best. We can make the decisions; we have the power".

THE RENTERS WHO REFUSED TO BE PRICED OUT



Stirchley Co-operative Development

Stirchley,
Birmingham,
West Midlands

Watching most of your wage disappear into rent, being served an unexpected eviction notice, having constant anxiety of not knowing how long you'll be able to stay where you are. This is the backdrop of everyday life for millions of renters. This insecurity is not accidental. The financialisation of housing has pushed rents in cities ever higher, forcing working people further and further from the places they call home. But in Stirchley, a neighbourhood in south Birmingham, local people made a collective decision to push back and refuse to be priced out.

From that determination came Stirchley Co-operative Development (SCD): an affordable, eco-friendly residential and retail development in the heart of the neighbourhood, built by and for the community it serves. In a city where the housing crisis is felt daily and deeply, SCD aims to demonstrate what becomes possible when communities are trusted with their own futures.

They now stand at the verge of opening, but getting to this point has come with significant challenges. A lengthy and complex planning process, rising building costs, expensive professional fees and ongoing revenue pressures

created significant barriers at every stage. Alongside this came the less visible challenge of continually explaining the co-operative model to professionals whose assumptions are often shaped entirely by private, profit-led development.

Founder Chris Tomlinson says one lesson stands out clearly from their experience: that access to affordable finance is critical for community-led housing groups to be able to get on with the job. Crucially, early access to the Community Housing Fund pre-capital grant made the Stirchley development viable. That funding no longer exists, and its absence today has significant consequences. If we are serious about scaling community-led housing, replacing pre-capital grant funding is essential. Without it, projects like this will remain the exception rather than the norm. Stirchley decided to become a registered provider so that they have full control over ground rents and can keep these below market value. As per their commitment, they will provide truly affordable housing for the community for "those otherwise at risk of financial exploitation by landlords."

The wider housing system offers little support for projects like this. At almost every turn, the UK market financially incentivises private ownership and development. Nowhere is this clearer than in the relationship between landlord and tenant. Since the abolition of rent controls in 1988, landlords have been free to set rents with few constraints, driving an increasingly exploitative and extractive market. Labour's Renters Rights Act seeks to adjust this imbalance, but still not enough has been done to incentivise different models of renting, like what's happening at Stirchley.

Across the UK, but especially in cities like Birmingham, too many people are living in insecure, poorly-maintained housing with little ability to plan for the future. It's hard to build a family life, a social life, or any sense of stability under those conditions. As Chris reflects, the lack of control or agency people feel over their lives extends into their housing.

Co-operative housing offers an alternative. It starts from a belief that people know best what they need, and that given responsibility and support, they will use increased power for good. As Chris says, "ordinary people should be able to have the power to influence their own lives, and if we look at the things that most affect us – our physical and mental health, social and family lives and being able to plan our lives properly – we have to look at housing too."

At its heart, this is about rebalancing power and wealth. Rather than being hoarded by distant landlords or trapped within inflexible systems, power and decision-making should sit with the people whose lives are most affected. That is why as Chris says, "one thing we have never struggled with, is local support". That local support stretches further than people just in need of housing to the wider community, reflecting SCD's acute understanding of the area. Chris set up Birmingham Bike Foundry, a worker co-operative in the heart of Stirchley in 2010, and has since helped Loaf Bakery and Cookery School and Artefact Cafe and Gallery also convert into worker co-operatives. All three co-ops will now come together for SCD to stand as a 'centre of excellence' and show people what's possible through connected working and collaboration. They are so deeply embedded in their community, working co-operatively to make a better future for themselves and their neighbours.

When insecurity feels baked into everyday life, projects like this matter enormously. They show that another way is possible, but only if we choose to support it: removing barriers, restoring funding, working collaboratively, and trusting communities. As Chris says, "people know best about their own lives and should have the power to make a difference, but support is necessary in making sure the barriers stopping this are taken away".

When residents have a real say over how their homes are designed, how they are run and how much they cost, housing becomes a source of stability rather than stress. Stirchley is not an anomaly, but a glimpse of what housing could look like if we built with people not profit in mind, and if we had the courage to let communities lead.

BELONGING THROUGH SHARED OWNERSHIP

Hawthorn Housing Co-operative

Possilpark,
Glasgow,
Scotland

We often talk about housing in terms of numbers: how many houses we need to build, how many people sit on a waiting list, how much a property costs. But behind those numbers are real people with real lives. Colin Turnbull, Director at Hawthorn Housing Co-operative, sets this out: "'I want to talk about stories, not statistics." That's exactly what Hawthorn focuses on – the way housing can change the story of people's lives for the better, not just meet targets and tick boxes.

Based in Possilpark in the north of Glasgow, the co-operative was founded in 1987, set up by tenants in fully mutual ownership. Throughout the 80s, and particularly in the west of Scotland, there was a high proportion of people feeling alienated from their landlords. With this came a drive towards more local grounding and control over how housing was run. In the late 80s when large-scale transfers from the council to housing associations were happening, the community decided to use this as an opportunity to set up the co-operative. Now it stands as a community of 364 homes, all run and operated by a committee of tenants.

Since that point, Hawthorn's work in the community has been transformative. Colin describes that "from the late 30s it's been an extremely deprived area which breeds its own challenges of discontent and crime. You can look back at photos and see full streets on fire". Deep structural inequalities can tear communities apart, but there can be a different outcome like the one found in Possilpark, realised through the co-operative. "I'm not saying now that it's perfect, but you have to look at the big picture," Colin goes on to explain. "We've come from a situation of disrepair, to now being a nice area and a good place to live".

Co-operative housing as a model works to promote community cohesion, giving people a stake in and collective responsibility for the places and spaces around them. When people own things together, they are more invested in where they live and in each other. "The community controls everything we do. At one time or another, virtually every family has had someone in the committee" Colin says. "I think it works because it gives people a sense of belonging and ownership, and in that you find pride. The co-operative principle we started with was about helping ourselves, and that's more relevant now than ever. To help ourselves is to help each other, and build a community we are all proud to be part of".

The way the community has evolved speaks to their commitment to collectivism and cohesion. At the time of establishment, Possilpark was predominantly populated by white working-class Scots, but has now become, as Colin puts it, "a very diverse and strong community, and one that's been achieved very smoothly". Hawthorn finds different ways to focus on integration, from ESOL classes in the office every Friday, and using volunteer interpreters so people can engage in conversations confidently, rather than struggling for translation, to 'Our Community' events to celebrate all the different cultures in the community.

Housing is sometimes one of the things weaponised as part of the immigration debate, to turn one community against another, driving a mentality that someone else is getting something

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that should be ours. This, of course, obscures the real issue at play; the lack of available affordable options in the first place, a consequence of a private ownership model geared towards profit, not people; statistics, not stories. Co-operative ownership offers a different model, one where we look at housing need and how we can come together to address it, and in the process, create stories of strong, resilient communities.

Colin tells us about one of the stories that makes him the proudest. After the very sad passing of the daughter of a family new to the area, the co-operative did a door-to-door collection and raised £500 towards the funeral costs. "This community doesn't have loads of money, but everyone still came together to give what they could for their neighbours", he says. A Facebook post from one resident said, "so proud of my community – it doesn't matter the colour of your skin, what faith you are or where you came from. If you live here, you're one of us".

Against a political backdrop of scaremongering and othering, where we're told by bad faith actors to fear those who are different from us, Hawthorn Housing Co-operative shows what is possible when we live as one. A community is a collection of people, not numbers, and if we recentre housing on what we want our communities to be like, the opportunities are huge.

CO-DESIGNING INDEPENDENCE

Dream Home Swansea

Swansea, Wales

Moving out for the first time is something many young people look forward to. It's about choosing where to live, deciding whether to live alone or with friends, and embracing the growth, freedom and new experiences that come with independence. However, for young people with learning disabilities in need of supported housing, that transition is often clouded by limited choices, long waiting lists and decisions made without their meaningful involvement. A group of young people in Swansea are forging a different path through Dream Home Swansea: one that gives them the control and independence that is too often denied.

One young person involved in the project described their past experience sitting on a supported housing waiting list for years. When a place was finally offered, the room they were shown had no bed and they were told they wouldn't know who they'd be living with until they signed the paperwork. Experiences like this raise a fundamental question: how can young people find independence when housing is something done to them, rather than with them? Even the very language of being 'placed' somewhere takes away any control or choice of where and who they live with.

Andre Van Wyk, from Cwmpas, Wales' co-operative development agency supporting the project, reflects on the wider issue within supported housing: "We expect people to be puzzle pieces that fit into a system, rather than asking whether the system works for the person. What we need to do is find the right fit for the right person."

That's exactly what Dream Home Swansea is doing. By putting young people at the centre of housing design and decision-making, Dream Home shows the powerful role community-led housing can play in making sure housing works for people. The project is an innovative, community-led housing initiative co-designed by young people with learning disabilities alongside their parents and carers. It was sparked by one inspirational mother who wanted her daughter to have the opportunity and the right support to live independently.

From the very beginning, young people's voices have shaped the project. An initial consultation established the core principles, all drawn directly from what the young people said mattered to them. They have had genuine influence over the project, helping to create a housing solution that suits not just their needs, but their hopes and dreams for the future.

The planning phase came at a deeply emotional time for some of the mothers involved, following serious diagnoses that forced difficult but necessary conversations about the future. As one mother reflected, "shocks like this bring everything into focus. As you get older, you want to know they'll be safe, supported and surrounded by the right people when you're no longer there." This concern is shared by many families and campaigners – disability rights charity Mencap found that 75% of young people with learning disabilities still live in the family home.

Yet Dream Home Swansea is not a story rooted in fear, but a project of joy and hope. It starts with an ethos of friends first, and everything else follows. The friendship group meets regularly, building trust, shared experiences and a sense of

They have had genuine influence over the project, helping to create a housing solution that suits not just their needs, but their hopes and dreams for the future.

belonging long before anyone moves in. As Andre says, "without social interaction we lose what it is to be human, and a good home is the foundation of a social life." Dream Home Swansea supports young people to live independent, fulfilling lives, not only by developing practical skills but by creating the space for meaningful friendships to grow.

This also extends to the support staff. Andre's biggest reflection is that "we need to find support staff that connect to the young people, not staff just attached to a housing product. Support should enable people to live the life they want, whether that's cooking together or going to a gig." Building strong relationships with the wider community is key, ensuring Dream Home Swansea doesn't become another bubble, but a place that opens doors.

The bottom line is we shouldn't be finding a solution that's convenient for the system, but should be finding a system that works for every young person. Co-housing offers that potential by giving people input and influence over the place they live. As Claire White from Cwmpas puts it, "At its core, Dream Home Swansea is about voice, choice and control – ensuring that young people have a real say in where they live, who they live with, and how their support is arranged."

As one young person involved in the project says, "I just want my own space and to have the best time of my life." Dream Home Swansea is making that possible.

ENDING THE EXPLOITATION OF STUDENT HOUSING

University students historically are some of the most engaged groups in political activism, from anti-war marches to climate change protests – and now to rethinking housing.

Alix Mccoll, third-year student at Edinburgh University tells us this activism is driven by a feeling of having no political power to utilise effectively and needing a way to express themselves. That feeling of a lack of political control manifests all the way down to the everyday, including where they live. Students often have little choice other than to stay in expensive accommodation, where they can't negotiate rent or the way out of a contract. The transient nature of being a student makes finding and making a home extremely difficult, with added challenges for international students and those in minority groups.

Students in Edinburgh, however, have been carving a different, democratic way. Founded in 2014, Edinburgh Students Housing Cooperative (ESHC) is the largest student co-operative in the country. When it began, a group of students brought vacant student halls into common control, gaining full ownership over how the space

would be run. More than a decade on, and long after the founding members have left the city, ESHC stands as a way for students to shape something so important to them, but too often separated from them.

Alix got involved with ESHC in 2024, motivated both by facing housing precarity but also in being intrigued by a different way of living. It is undoubtedly unique for students to take shared responsibility for the running, maintenance and budgets of their living situation – something Alix describes as "strange but wonderful." In this 'strange' way of living, students can find the control they feel denied of, which rings true to Alix's experience: "It's interesting to have a say in my home and what happens here. I think the more say you have, the better your life is."

In a housing system where students are typically treated as temporary tenants with little leverage, the ability to meaningfully influence decisions is transformative, "a privilege" as Alix calls it. The endurance of ESHC beyond the initial tenants speaks to the value it holds for the students: "we now have a voice, and it's our duty to make a material difference for our members now and our wider community, but also our future members".

One of the key decisions over which members have control is rent. Despite the substantial increase in young people from a range of backgrounds going to university over the last twenty-five years, the class divide can persist when

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it comes to the cost of accommodation. Edinburgh has some of the highest rents in the country, meaning having a comfortable and secure place to live while you study can still be inaccessible for many. However, by running as a co-operative, the students democratically decide what rents are, making sure a safe, affordable and secure home is not a luxury, but an option for every student.

Beyond the practicalities, a huge cornerstone of student life are the friends and relationships you make during your time at university. By all choosing to live in a co-operative, the students have common ground from the outset. Alix describes it as "a wonderful space where I feel connected both to my flatmates and our neighbours – I can pop round to a friend's for dinner, and it just feels more of a natural and fluid thing because we're all part of the co-operative. It's the best way to be a community."'

In ESHC, the students have also found a home for their activism. They've turned what was once the carpark into a basement that now hosts their weekly meetings and events for the wider community. "There are a lot of ways to engage in politics, but a lot of them feel too external to us," says Alix, 'but being able to campaign literally from inside our home on issues from net zero to socio-economic struggles, it makes it all more real. It gives us a voice."

"We have things to say, we know how to run things, we just need people to listen".

RETROFITTING FOR THE FUTURE

Unit 38

Tower Hamlets, London

We have 1.1 million vacant homes in England alone, and across England and Wales 70% of homes are underoccupied. There's an important discussion about supply of housing, but there's also a clear crisis in the quality of the housing that already exists. Private developers often build poor-quality homes without considering the communities who will live in them – or worse, sit on undeveloped land while demand skyrockets. There has been a clear political focus on building more housing, but less discussed is the need to look at what we already have, and importantly who already lives there. It will be hard to build ourselves out of a housing crisis when the housing system we already have is fundamentally broken.

That's where Unit 38 comes in: a small architectural co-operative looking to reimagine the spaces that matter the most in every community. Since 2018, the practice has focused on supporting residents, traders and community groups to gain real control over the buildings and spaces they rely on, and this doesn't stop when it comes to housing. Rather than new-build projects, Unit 38 argues that the most realistic and sustainable opportunities lie in retrofitting existing housing, and improving

the spaces people already live in or opening up untapped opportunities in communities. Co-founder, Jamie Hignett, puts it simply, "even the most environmentally ambitious new build can't match the carbon benefits of adapting what already exists."

Retrofit helps improve the energy efficiency of existing buildings, improving heating and insulation so houses are cheaper and easier to run, and for many could address the places where the climate crisis is experienced most sharply, in our homes. Unit 38's website sums this up: "Retrofitting our built environment is critical in tackling the climate emergency, but we understand it as much more than that."

The climate crisis and the housing crisis are inextricably linked, and it is usually working class communities that feel the sharpest edge. This is what makes the housing crisis a class issue – what for some people feels like a housing crisis is a story of economic prosperity for others. Unit 38 are trying to change this by designing services with working class communities, a group too often excluded from urban change processes, and a group most likely to be forced to make do with poorly-maintained, badly-insulated and mould-ridden housing.

Everyone deserves access to a decent home, but the financialisation of the housing market means that too often this right has become reserved only to those who can afford private ownership, not those living in council estates or rented accommodation. Years of cuts and outsourcing have hollowed out estate management, leaving residents with little recourse and homes in visible decline. Jamie's observation is that "so many of these estates went from having a caretaker that lived in every block, to outsourcing to a private management company who are disconnected and disinterested in the place." We can build and build, but if we don't properly manage these buildings, we'll be in the same cycle of decline and trying to rebuild our way out of it. If we invest in the

buildings we already have, and more importantly, in the people that live there, we can find a sustainable solution that works for the environment and for the people.

Through workshops with residents, what they call 'building physics for the people', Unit 38 demystifies how buildings work, enabling residents to understand, challenge and influence decisions about their homes, in the hope that this helps them regain some power and control. A barrier Jamie recognises in the community-led housing sector is that community groups are often expected to be architects, developers or experts. But as Jamie says, "by focusing on sharing knowledge and upskilling the hope is residents end up with better knowledge than housing officers. If you can have more say or direct management residents can have more autonomy and more control and the undoubted result will be better quality housing."

The project looks to genuinely empower residents so that they are the drivers of change. Jamie puts it simply, "This isn't about co-design, it's about ownership. It's not saying to tenants just pick out the colours for the walls, it's about saying this is your home, what do you want it to be. It matters less about what it looks like, it's about having a meaningful say in the decisions; rather than just being engaged, deciding things collectively, and deciding a better way to do things."

In a debate that treats housing purely as an asset, Unit 38 insists on treating it as a shared responsibility. By reconnecting buildings to the people who live in them, their work points towards a future where housing is not just lived in, but collectively shaped, owned and cared for.

TACKLING SYSTEMIC RACISM IN THE HOUSING SYSTEM

The endurance of racial discrimination and disadvantage in Britain doesn't stop when it comes to housing – if anything it's amplified. Homelessness has doubled in ethnic minority communities, or have been disproportionately affected by overcrowded, hazardous or inadequate living conditions. Nearly 80% of the Grenfell Tower victims were people from ethnic minority backgrounds.

Against this backdrop, there is a long history of communities leading affordable housing initiatives to counter this, from co-operatives and housing associations in the 1980s and 1990s to a recent resurgence of community-led models and co-housing. Community-led housing solutions have a proven potential of addressing racial inequalities in housing, and the stories of people from ethnic minorities who have led the way must be central to how we look at the wider housing crisis.

Claude Hendrickson MBE has been a tireless advocate for community-led housing, in particular shining a light on the black experience of the past, and importantly the potential of the model for the future in supporting those routinely excluded from the housing system.

Claude Hendrickson

Frontline Self-Build

Edinburgh, Scotland

He speaks to his experience in Chapeltown in Leeds in the late 80s where men and boys, particularly men and boys of colour, were at the bottom of the social housing register. Added to this, job opportunities were few and far between, with Claude himself having been unemployed for eight years and unable to leave his family home. This triggered him to make a fundamental decision alongside his neighbours to take back control and build their own homes. Community-led housing represented an opportunity for self-help, particularly in the context of the perceived failure of the state and market to provide satisfactory housing opportunities for minority ethnic communities.

After seeing an advertisement for a self-build project by unemployed black men creating flats in Bristol, Claude travelled down to see what was possible. "I wanted us all to see something we could touch and feel, not let the idea of building our own house be something hypothetical that went over our heads. We spoke to them about how it could be achieved and took inspiration". Put simply, "We saw it could be done, so we did it."

From that point, Frontline Community Self Build began. In 1993, 12 men built a street of shared-ownership homes despite having no prior construction experience. Each participant gained formal qualifications in trades such as bricklaying, plumbing, roofing and general site operations, leading them all to secure employment afterwards, as well as, crucially, having homes of their own.

Claude has since travelled around the country helping advise people on community-led housing, and recently became the first black male accredited housing adviser in the UK. He has helped with the formation of Leeds Community Homes, and continues to push central and local government on policy recommendations to enable further community housing, such as ring-fenced funding and making land available for community groups.

In all of his recommendations, he has always focused on the co-operative principle of self-help, and how we can create not just more housing, but training and enterprise for people in the process. One of the biggest barriers to community-led housing that Claude identifies is mindset. "We're taught a mentality of 'don't worry we'll do it for you', but nothing gets done, especially when we've been systemically kept out of the system, and the same is true for poorer white communities too," Claude explains. "But what if we empowered people to learn more and do more? People want to get involved and want to help themselves. If we change that mindset, I think it allows people to be who they are."

He goes back to talking about his own experience of being held on a social housing waiting list, and how it still rings true today: "In Leeds we have 23,000 people sitting on housing waiting lists. We see this as a problem, but we don't see that these people are themselves actually the solution. Community-led housing can actually be the vehicle that could contribute to getting people off lists and into homes."

This shift in mindset is by no means easy, especially when the odds often feel stacked against us. At every turn, Claude says he has faced systemic racism, but that has never stopped him. As he says, "I've been banging this drum for nearly 40 years, and I won't stop until people start taking notice."

The structural barriers to community-led housing – things like access to capital, institutional help and confidence – mean we run the risk that it becomes something reserved for white, middle-class communities who have the money, energy and advantage to withstand an often long and complex process. Community-led housing doesn't work if it's not accessible for every community, but it has the potential to be transformative for every community.

The successful history of initiatives, such as Frontline, and the inspirational voices from ethnic minority backgrounds cannot and should not be ignored. As Claude says, "we started a revolution, we don't get no credit". It's time these experiences and the lessons they offer are learned.

THE HIDDEN GENDER GAP IN HOUSING

Crystal Hicks

Women in Social Housing

Newcastle-upon-Tyne, North East England

The very real and human cost of our failing housing system is one experienced at the sharpest end by women. Based in the North East, housing activist Crystal Hicks works as the Director of homelessness charity Crisis' Newcastle centre and is President of Women in Social Housing (WISH). Through her 'See Her' campaign, Crystal applies a gendered lens to housing, one which she says can help take us to a housing system that is better suited to people's needs.

Local housing allocation (LHA) hasn't kept up with market rate increases in the private rented sector, so now, only 3% of houses in the sector are within LHA rates. Combined with this, social housing waiting lists now stand at a record high, taking on average nearly three years to get a social home, and much longer for larger family homes or 1 bedroom properties. This shortage of affordable housing has meant that increasing numbers of people have nowhere to go.

This is a situation felt deeply across the North East, an area facing extreme housing pressure with a lack of affordable housing, growing social housing waiting lists and rising homelessness. Against this backdrop Crystal has been keen to focus the housing

sector on the lives of women. Women earn less than their male counterparts on average, and combined with high house and rent prices, women often struggle to access suitable housing and are at disproportionate risk of homelessness as a result.

Women are more likely to experience hidden homelessness, and are, therefore, under-represented in rough-sleeping data. The Women's Rough Sleeping Census shows there are 10 times more women rough sleeping than officially recorded in government statistics. As Crystal explains, "we count how many people are sleeping rough on the streets, but as a woman experiencing homelessness, you wouldn't sleep on a high-street because it's not safe to do so. Female exclusion in data means we can't ever fully understand the female experience."

There's one woman's story in particular that strikes Crystal, one we wouldn't know without centering women's lived experience. 'Emma' had been in and out of the care system as a child after suffering horrific abuse from older relatives, ending up on the streets and suffering further abuse. After being picked up by the services, she was then placed into a mixed-sex hostel, which housed her very perpetrators. This cycle of abuse was incredibly hard, and obviously to a huge detriment for Emma's mental and physical health. After many years of trying to navigate housing services, Emma now has her own home. However, support funding often goes the minute you're placed into a home, rather than supporting you through the process. As Crystal says, "we talk about getting on the housing ladder as a staircase model, like the second you're in a home all your problems are solved. But what's key here is the system doesn't come to people, so the support you need to get on and build your safe space isn't there and we can end up trapping people in a cycle rather than helping them out of it. These women are going through such tough situations on their own, and these aren't uncommon stories."

Social housing is and always has been incredibly important for providing stable and affordable housing especially for the most vulnerable, and housing officers play a vital role in

> Our housing system is not currently geared towards understanding or addressing women's needs, not just in support, access and safeguarding, but in the very conditions in which we live.

safeguarding tenants. We definitely need more social housing, but we should also think about how that housing can better focus on the people who need it. According to Crystal, our housing system is not currently geared towards understanding or addressing women's needs, not just in support, access and safeguarding, but in the very conditions in which we live. Crystal explains, "we live in a world so often designed by and for men, and the workarounds women make, for instance standing on a chair to reach a high cupboard, become very dangerous particularly as we get older." This has led to a situation where women are more likely than men to die in their homes from a trip or fall. Crystal also notes that women are statistically more likely to complain about living standards, speaking up about damp or mould to protect others, for example children.

This isn't women being difficult: this is about housing being difficult for women. If we had tenant voice at the centre of how we approach every step of housing policy, from planning and design to access and safeguarding, we would start to move to a more equitable system that works to the benefit of all residents, not one gender of residents. As Crystal concludes, "as a bare minimum, we need to acknowledge that women have very different needs to men. Housing strategies call us a 'group'; we're not a group, we're over 50% of the population, our voices should be there at every step of the process."

UNLOCKING THE HOMES COMMUNITIES WANT TO BUILD

Nudge Community Builders

Plymouth,
South West England

Politics is nothing if it's not focused on place, and what makes the places we live special to us and how we can have a stake in them. A group in Plymouth is proving this to be the case. Nudge Community Builders do what they say on the tin: they nudge empty buildings into becoming vital local assets for the community. Since their inception in 2017, they have unlocked multiple buildings along Union Street, offering spaces for local people to go, providing opportunities for people to connect with their neighbours and regenerating the area from the ground up.

Nudge has also turned their focus to the housing crisis and how housing can be a vehicle to respond to the everyday challenges people face. They successfully converted the upstairs of an old pub into two affordable flats, providing secure homes for local residents. The flats were designed in response to conversations they had at their soup kitchen and realising there was a need for single or absent parents to have a place for their children to visit and keep growing that connection.

Now they want to go further. Co-founder and co-director Wendy Hart explains, "there's such a crisis in housing and so many people are in

desperate need to find good quality affordable homes they can rent. Nudge is for everyone and anyone is welcome to come in through our door, and we are constantly asked about housing and know we could design homes people would want to live in and stay." That's why Nudge has been working tirelessly on a project to convert one of their buildings into 17 units of housing for young people to live independently. The plan includes affordable flats, help to get into work, shared ground-floor spaces, and access to community resources to help the young people connect with the wider community.

However, the project has stalled after restrictions to funding and finance for registered housing providers. Wendy says viability is a huge barrier to progress for community groups seeking to address the housing crisis. The cost of building new homes, higher borrowing costs, regulatory burdens and the cost of implementing a project can often exceed the revenue it is expected to generate, thus becoming financially unfeasible for private and public investors.

This is the situation Nudge is now facing. While they own land and have earmarked social investment, they have been jumping through every hoop for development finance to get projects off the ground. As Wendy says, "we're increasingly coming up against barriers that make this feel out of reach. We have no access to Homes England grants unless we become a registered provider and the restrictions around that limit the type of housing our community wants. It's been hard to partner with existing local registered providers because they are focusing on existing stock and larger housing schemes. This leaves us in a situation of constantly lobbying and putting energy and effort into grant applications, in the hope we can close the viability gap one way or another."

Larger housing providers can fall into the assumption that housing means one thing, and we all want the same type of housing. Meanwhile, the needs of the community can sometimes be overlooked. As Wendy says, "these larger providers are so

removed from the people they house." Nudge, in being so deeply embedded in the community, starts instead from the point of what the community needs, whether that's housing for single parents or for young people. They have the ability to be responsive in a way a larger housing provider can't always be. As Wendy elucidates, "I get it, 17 units of housing isn't loads but it's not too shabby either, and it actually addresses needs right here. All these community-led housing schemes add up, if every community had the chance to do this it would allow the community to answer their own needs, not be dictated by a separate distant machine. We also need to recognise the role local community organisations like ours can tackle tricky sites that aren't attractive to either registered providers or the big developers, where we can innovate and provide housing that meets local need."

Polling has found that 70% of UK adults believe local groups have the skills to improve their neighbourhoods, but 82% feel they have little or no control over the decisions affecting their communities. Nudge is a prime example, a group that shows readiness, resourcefulness and resilience when it comes to changing their community, but a group that is working against an inflexible system. As Wendy says, "we're stuck, we have a housing scheme, we own the land but can't unlock the finance we need; there isn't a lack of funding in the system, but there is a lack of desire for communities to be in the driving seat to build."

People want the power to improve the place they call home, but politics needs to deliver that power in a serious way. Projects like Nudge are proving that communities want to be better involved in our housing system, but that systems and structures are holding them back. Unlocking that community power should be key to fixing our housing system.

BUILDING BEYOND PRIVATE OWNERSHIP

Phoenix Community Housing

Lewisham, London

The privatisation of the home isn't just a policy issue, it's deeply ingrained in our societal expectations. We're told to aspire to having our own home, our own garden, our own driveaway – all private rather than shared. We install Ring doorbells and increase the height of our fences, to protect what we own and keep it away from other people. We forget about the social connection we need to live a good life, and how our housing might be part of that.

A housing association in Lewisham is showing that it doesn't have to be this way. There is a different way to have control over our housing and well-being: a way that gives people a voice, and doesn't disconnect us from the people around us.

Phoenix Community Housing emerged from a Large-Scale Voluntary Transfer, at a time when councils across the country were moving stock into housing associations. Rather than handing homes over to an external organisation, tenants were asked what they wanted. They didn't want the council to run their homes, and they didn't want another housing association to run them either – they wanted to do it themselves.

That decision has shaped everything. From the outset, tenants became shareholders, and governance was

rooted in lived experience. A board was established, chaired for many years by Pat Fordham, herself a tenant, who went on to gain an MBE for her work in establishing Phoenix. Her successors have continued this tradition, and the current chair, Gavin Wallen is also a tenant and a vocal advocate for resident leadership and tenant voice.

Leadership is not imported into the community, but grown from within it. Residents aren't just involved, but the entire organisation is built around them. Tenants sit on the board, on committees, on scrutiny panels, and in procurement and staff appointment processes. Crucially, meaningful power requires meaningful support. Residents are not simply invited into complex governance spaces and expected to cope. Through the Phoenix Academy, they are offered structured learning about housing and leadership, with the opportunity to gain accredited qualifications. Gavin is about to reach his Level 5 accreditation with the Chartered Institute of Housing through the Phoenix Academy, where tenants and staff learn alongside each other.

The result is an organisation that benefits from residents who are capable, confident and deeply rooted in the community. It also breaks down a culture of 'us and them' that so often undermines social housing. CEO, Denise Fowler, talks about the power of tenant voice: "people won't always talk to me about their issues because they see me as 'staff', but they'll talk to Gavin because they see him as one of them."

Tenant voice is essential, especially against the backdrop of a deepening housing crisis. Access to secure, affordable housing has become increasingly constrained. Waiting lists grow, homelessness rises and those allocated social housing are often dealing with multiple layers of insecurity and an inability to have voices heard. This presents a challenge to models of resident leadership, as people under extreme pressure have less time and energy to engage.

Instead of backing away from this challenge, Phoenix steps forward – through innovative housing solutions, improved service design and listening to their residents, they overcome both personal and institutional barriers. Every year they survey 4000 residents about their experiences as a tenant. They then map the experiences of the most dissatisfied residents, and arrange customer journey mapping sessions, walking through their journeys in detail to identify where systems fail and crucially where they can be improved. They have developed community solutions to people's living situations as a result, such as award-winning schemes that bring different generations together, creating flexible homes that can adapt to changing needs. In one model, older residents who felt isolated in large family homes chose to move into more suitable accommodation, gaining a new community and support while freeing up larger homes for families. Students living alongside them contribute time and skills – helping with IT, shopping or simply companionship.

Through all of this, Phoenix goes far beyond being a housing association or service provider – it actively builds community at every level. "We try to make it a warm, inclusive and comfortable space for everyone to engage," says Denise. "Our Diversity events make sure that we hear from all sections of the community, we are One Phoenix and tackling discrimination is at the heart of what we do."

Our society is sometimes guilty of fixating on the private home, neglecting the fact that the domestic sphere can separate us from the public sphere and the support that comes with it. Phoenix demonstrates that a different approach is not only possible, but necessary. At an International Women's Day Event, a Tenant Board member spoke openly about her own experience of abuse, setting a tone of honesty and courage that has shaped the organisation's work. This has led to dedicated training, a robust domestic abuse policy, and the appointment of domestic abuse champions. As Denise explains, "we have a responsibility to the people who live here. This isn't a policy that sits on a shelf – it's embedded in everything we do, at every level of the organisation."

In a housing system under immense pressure, Phoenix Community Housing offers a hopeful model, one of shared experience, shared support and shared well-being.

CONCLUSIONS

Community Britain has always sought to prove that community power isn't a distant dream, but a reality playing out in every part of our country. Housing is no exception to this, and the stories in this report show the breadth of community-led housing across the UK, thriving despite a lack of enabling institutional support. Imagine what we could do if we actively encouraged this model.

The prize here is great. It has been estimated that if just 5% of housing built each year were in community hands, similar to other European countries, we would build community wealth of over £1bn. Previous *Community Britain* reports have emphasised the impact bringing power and ownership closer to communities could have on rebuilding and strengthening both political trust and community cohesion. And following more than a decade of social infrastructure being stripped back, a model of housing which intrinsically centres and values community is even more valuable.

It's important to note that the Labour government has made significant progress in addressing our broken housing system. Redressing power imbalances through the Renters Rights Act, taking steps to strengthen the commonhold model and announcing funding specifically for community-led housing are all hugely welcome, and sit alongside the government's wider commitments to the co-operative movement, community ownership and community pride. But we believe there is more that can be done, at a faster pace, to strengthen, encourage and expand this model and its potential.

An increased focus on community-led housing is also a natural next step for a government that has shown itself to be committed to community strength, power and pride. The historic Pride in Place programme, the English Devolution and Community Empowerment Bill, the Local Power Plan for community energy and more are all examples of the state actively seeking to empower communities and trust them with power and ownership. Community-led housing can and should be part of that story.

The following recommendations stem from the conversations we had as part of this report, and aim to enhance current areas of government agenda to facilitate growth of the sector.

RECOMMENDATIONS

Most fundamentally, we need modern housing tenure to recognise and reflect the projects described in this report. In Britain, we currently only recognise two forms of housing tenure – ownership and tenancy – dating back to feudal times. The law fails to recognise the genuine alternative to renting or owning, one where people have the right to occupy a property by virtue of being a member of the co-operative who owns and operates it. **A new co-operative housing tenure** is long overdue and still as necessary as ever. It would bring us into line with many of our European neighbours, and provide the foundation for a stronger system of support for co-operative and community-led housing. The government should look to make this legislative change at the earliest possible opportunity. We also note that housing is a devolved matter, and so to unlock co-operative housing across the UK, Scottish and Welsh governments would similarly need to legislate for tenure.

Many of the projects in this report talked about existing against the odds and needing to overcome significant barriers. One frustration which we know is shared by co-operative models across sectors beyond housing is the basic lack of awareness and understanding of the model from banks, lawyers, regulators and advisors. This can and should be addressed. It is welcome, for example, that Labour's Business Secretary has announced that Growth Hubs will be required, as a condition for their funding, to offer specific support to alternative business models. The government should **replicate this approach for housing agencies, advisors and regulators**, to ensure that community-led alternatives are understood at least and encouraged at best.

This government has made a world-leading commitment to double the size of the co-operative and mutual sector. At the time of writing, eighteen months in, some good progress has been made to create a more enabling and supportive environment for co-operative businesses, significant investment has been announced to expand community-owned energy projects and the new Community Right to Buy will boost opportunities for communities to own local assets. Housing should be part of this story. As part of its remit, the Ministry of Housing, Community and Local Government's **Co-operative Development Unit should be tasked with a specific programme of work to strengthen the co-operative and community-led housing sector**, and an assessment of the contribution this sector could make to the government's double the size target. This should include working with the existing sector to identify structural barriers to community-led housing and efforts to address those barriers.

In particular, as is the case across the co-operative sector, **addressing barriers to accessing finance is key**. The case studies we spoke to emphasised that pre-capital grants to get projects off the ground and allow those involved to prepare for capital funding and construction. Grants like London's Community Housing Fund could and should be replicated elsewhere to help the community-led housing sector reach the areas where need is greatest.

This report includes case studies in both Wales and Scotland, but as referenced above, housing policy is devolved to those nations' devolved governments. The Co-operative Party continues to call for **specific action on housing in both nations**, including partnering with universities to facilitate the creation of student housing co-operatives, and promoting the co-operative model among Registered Social Landlords.

Finally, the golden thread running through the stories in this report is the need to centre housing around people. Our homes aren't just roofs over our heads, they're the places we

spend the majority of our lives, the places that shape us. The projects we spoke to are all interested in housing as a vehicle for strong, cohesive communities made up of people who respect and support one another. Community infrastructure is key to this, and so while Labour is right to set ambitious targets for millions of new homes, just as vital are the building blocks of community that will surround them. Parks, playgrounds, libraries, community centres, swimming pools and more – these are the places that make a community, and **it is vital that the homes we build for the future also come with these places that help us belong**.

To that end, we echo concerns raised by the Community Land Trust Network that the long-term transition away from place management by local authorities has meant that the vast majority of community assets are now owned privately, and that this has been detrimental for communities faced with unaccountable, profit-driven, distant assets and services. CLT Network calls for **a shift towards community-led place stewardship and community ownership of assets**, and for the principles underlying community-led stewardship to be reflected in planning and procurement processes, particularly for affordable housing projects – we would echo this.

Community Britain

Community Britain is a campaign that highlights the role communities are already playing in solving our nation's most pressing challenges and reclaims the role of communities as a serious political and economic force – not just a feel-good afterthought. Many communities are already pioneering solutions to important issues like climate change, economic stagnation and social cohesion. Taken together, they provide a blueprint of what our country could look like if every community had the power, ownership, and resources to shape the places they live – providing a direct alternative to division, disillusionment, and decline.

Community Britain asks government at every level not to step back, but to step forward. We're calling for policies that shift power and resources back to communities, ensuring they have the tools to take action, the ownership to drive change, and the backing of government to make their ambitions a reality.

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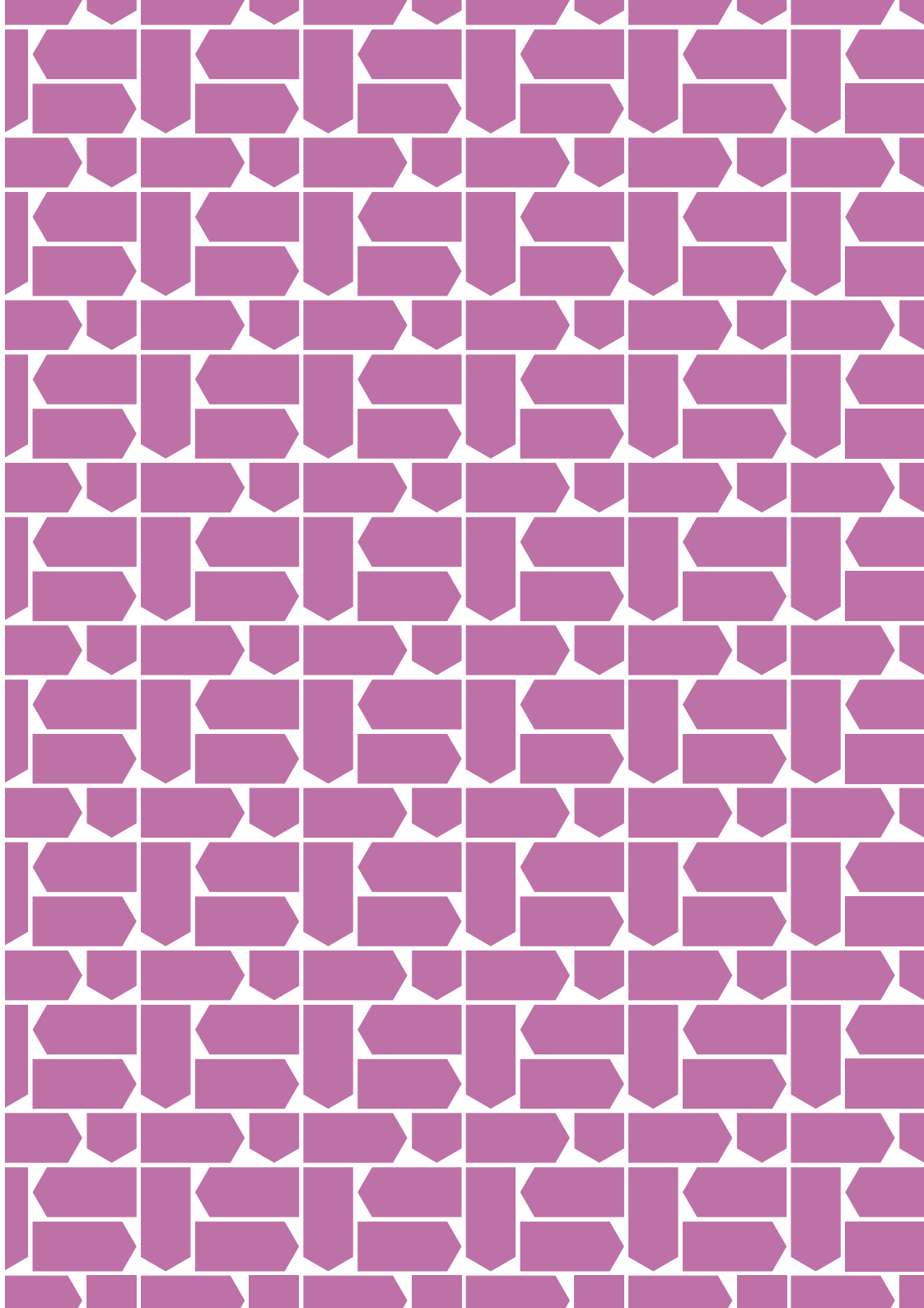

A Community Britain report from the Co-operative Party

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