Pride of Place LIVING

Email: prideofplaceleeds@gmail.com Website: prideofplaceleeds.org.uk Follow us on: Social Media



"I have very little biological family. My close family have never really accepted my sexuality and have chosen to ignore it for the last 40 years. I've made my own family with my close LGBT+ friends and these are just as strong as blood relations."

Se ANO

THE

TRIC

adom usa

Content

EX	ECUTIVE SUMMARY	4
1.	Our Vision	5
2.	Introduction	6
3.	Proposed Scheme	7
	Pride of Place Living Design Principles	
	Environmental Performance	
	Communal facilities	
	Location	
	Tenures	
	Allocations	
	Delivery	
	What does Pride of Place Living offer to a prospective delivery partner?	
	Leeds Community Homes	
4.	Need for LGBTQ+ affirmative housing	14
	Research Studies	
	Leeds Survey of Need	
	Safety and Isolation	
	Older and Younger LGBTQ+ People	
	Black, Asian and minority ethnic LGBTQ+ people	
	Disabled LGBTQ+ people	
	Trans and non-binary people	
	Finances of LGBTQ+ people	
	Local Need: Leeds Survey of Need	
5.	Financial Overview	18
	Key Aspects of Financial Model	
	Summary	
6.	Governance	20
	Incorporation overview	
	Committee information	
	Current project development	
Re	ferences and Appendices	30

3

Executive Summary

This prospectus outlines Pride of Place Living, a purpose-built multi generational lifelong co-housing project for the LGBTQ+¹ communities in Leeds. The project aims to build 35 homes to accommodate a range of LGBTQ+ housing needs, including homes for people over 50, disabled people, families and young people.

This prospectus provides a summary of the project development to date, outlining evidence of the need from the LGBTQ+ community and the specification and financial aspects for the housing scheme. The project has produced an initial financial model that demonstrates viability for the scheme, and Pride of Place Living is seeking interest from housing association delivery partners and financial stakeholders.

Leeds is proud of its reputation as a LGBTQ+ inclusive city. This is a unique opportunity to partner with Pride of Place Leeds Ltd to develop Pride of Place Living, a project that addresses an acute housing need for the local LGBTQ+ community and is a flagship in its forward-looking design.

Pride of Place has previously undertaken discussions with housing associations interested in the Pride of Place Living project. Our current project specification has been adapted in line with these experiences and offers an excellent opportunity for housing associations seeking to engage with community-led housing. Pride of Place Living offers a ready-made community of interest to work with, who have already generated substantial community support in their scheme, won the William Sutton Prize for Social Innovation in 2021/2, and retain pro-active ongoing support from Leeds City Council.



1 An umbrella term for lesbian, gay, bisexual, transgender, with the + used as an all-encompassing term for the expanding range of abbreviations that describe different identities in the LGBTQ+ community.

1. Our Vision

Pride of Place Leeds

To enable the creation of a vibrant and sustainable LGBTQ+ community in central Leeds where members can live, work, and enjoy life independently or with support. The two key components of our vision are:

Pride of Place Living

Our vision of purpose-built multi-generational life-long co-housing is intended to create an environment that will encourage intergenerational peer support and thus increase safety and reduce loneliness and isolation.

Through ongoing community consultation our aim is to create a scheme tailored to the needs of the LBGTQ+ community, including a high level of financial accessibility as well as accessibility design considerations.

Pride of Place Space

A fully accessible and thriving Cultural Arts and Community Centre for LGBTQ+ groups and organisations in the city.

Pride of Place Leeds

2. Introduction

Pride of Place Leeds Ltd is a Leeds-based LGBTQ+ community-led organisation launched in 2018. In 2016, Leeds Community Foundation and Leeds City Council commissioned a report to 'map' the needs of the LGBTQ+ community. Two key recommendations were to address the need for an 'inclusive LGBT+ community centre' and to 'develop a multi-generational LGBT+ housing project supporting the needs of older and younger LGBT+ people'. Further consultations, the latest in 2021, have confirmed the housing gap for the LGBTQ+ communities in Leeds. Pride of Place Leeds was formally constituted in February 2020, established a social media presence in July 2020, and subsequently incorporated as a Co-operative and Community Benefit Society in March 2022.

Housing specifically for LGBTQ+ people in Leeds is needed to address safety and wellbeing concerns in relation to housing, care and support, particularly for older people, black and brown, disabled, trans and non-binary, as well as young people at risk of homelessness. National and international studies confirm these concerns and highlight the need for policy makers and housing providers to recognise diversity and difference. It is estimated that at least 10% of the city's 793,139 residents are LGBTQ+ and yet there are no housing projects geared to the specific needs of the LGBTQ+ communities. More detailed evidence of local need is detailed further into this prospectus.

To date Pride of Place has undertaken discussions with several housing associations interested in the Pride of Place Living project and our current project specification has been adapted in line with these experiences. The creation of this prospectus and our financial model have been the most recent progress in developing the project further and, alongside support from Leeds City Council, we anticipate and welcome further interest and discussions with possible partners.

3. Proposed Scheme

Pride of Place Living has been designed to address the range of LGBTQ+ housing needs, including homes for people over 50, disabled people, families and young people.

The design has 35 homes with additional communal facilities such as a multi-use function space, shared green spaces, bike storage, and shared laundry room.

Through extensive and ongoing community consultations we have produced a scheme specification that outlines a mix of tenures and design considerations that reflect the needs of the LGBTQ+ community within Leeds.

The project comprises a mixture of one to four bed homes linked to a range of tenures. Approximately half of the homes are available at affordable and social rents with the remainder being shared ownership and leasehold tenures.



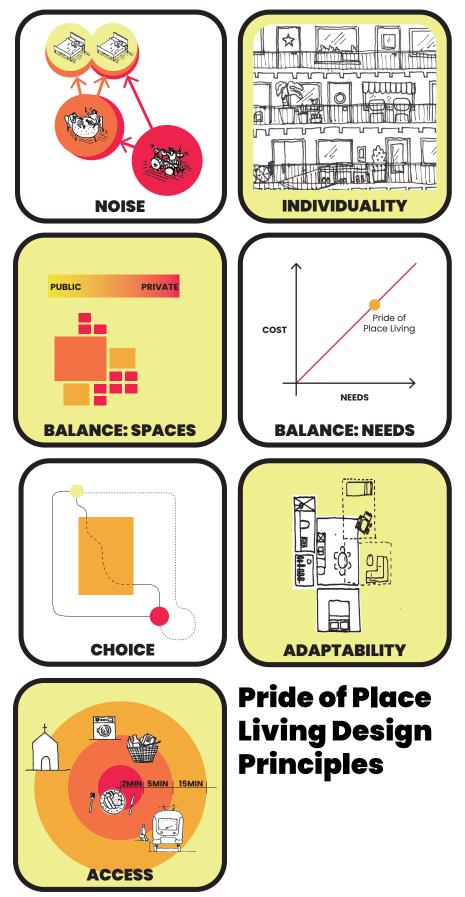
SOURCE: Phoebe Nickols

Design

Pride of Place Living is employing a participatory design methodology, driven by a mixture of community and expert consultation. Public consultation in the form of workshops, focus groups and surveys provides qualitative and quantitative data to drive the design brief with the services of architects and specialists drawn upon to shape the design. The information gathered so far has allowed Pride of Place Living to identify seven key design principles; the development and application of these principles to a specific site, yet to be identified, will be key to Pride of Place Living's design approach.

Pride of Place Living Design Principles

- 1. Balance of private and community and public space. Pride of Place Living's own definition of public, semi-private, private space and the ratio of these spaces within the development.
- 2. Balance of needs. The extent to which Pride of Place Living can finance a design that can cater to a specified range of needs of residents.
- 3. Choice of communality. Pride of Place Living's ideal communality; creating spaces that encourage social interactions; providing autonomy for individual residents; providing the freedom for residents to have an active choice of how they live within the scheme.
- 4. Adaptability to changing needs. Adaptable designs to facilitate achieving a truly multigenerational living concept, allowing for changes in residents: financially; physically (due to ageing, or change in physical ability); socially; spatially (size of family unit).
- 5. Individuality. To provide the option for residents to personalise and express identity within units regardless of tenure type.
- 6. Noise. The formation of spaces designed to reflect both their communality and level of acoustic insulation, ensuring the extent of transmitted sound between areas is controlled throughout the scheme where necessary.
- 7. Access. Location offering suitable transport links according to residents' needs around distance and time to certain amenities



SOURCE: Phoebe Nickols

Environmental Performance

Pride of Place Living is keen to implement low energy design technologies and construction methods. Specification of off-the-shelf materials from sustainable sources will help to achieve a high environmental performance to cost ratio. The AECB Building Standard will be used as a baseline for technical performance and has been factored into our financial model.

The proposal will be designed in accordance with the latest building regulations and will adhere to any conditions of the planning process including technical space standards and accessibility requirements.

Communal facilities

Communal facilities on the site would ideally include access to a communal space that can be used flexibly and incorporate informal versions of local services such as a cafe and library facilities. Also to be considered are: a shared laundry option; parking spaces for disabled residents and visitors; shared green space with garden plots; secure mobility scooter and bike storage facilities.

We have based the extent and size of these elements in our scheme on examples from other existent community-led housing schemes and alongside the needs survey for the Leeds LGBTQ+ communities.

Location

Through our survey and workshops/focus groups the LGBTQ+ community has expressed a preference for Pride of Place Living to be situated in the city centre or in a suburb of Leeds, but with reasonable access to the city centre (around 15-20 minutes by bus). It would be desirable for the neighbourhood to have safe and easy access by foot to a range of local shops, cafes, pubs, other services and a good bus route or local train station.

Tenures

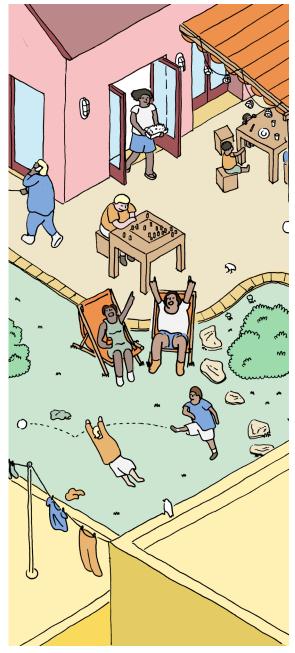
Mixed tenures are to facilitate social accessibility and cohesion with shared ownership for those with equity and affordable or social rents for others. The tenures will need to be accommodated within a leasehold scheme to ensure that owners and tenants sell or transfer ownership or tenancy with regard to Pride of Place Living's policies, so that units within the scheme remain in control of Price of Place Living in perpetuity. The tenures for the scheme has been designed to accommodate a range of family unit circumstances and financial needs. From the total of 35 homes, 15 (43%) are social and affordable rentals, 9 (26%) are shared ownership, and 11 (31%) up to 95% ownership homes. Greater detail on the anticipated tenure allocations can be found in Appendix 1.

In light of the current cost of living challenges, the distribution of tenures has been weighted more towards social and affordable rental and shared ownership since the Pride of Place Living Community Consultation <u>Survey</u> in 2021. Once the identification of a site and selection of a housing association partner is further developed, additional surveys will be undertaken to further refine the tenure distribution of the scheme. A full specification for our tenures to homes is available in Appendix 1.

Allocations

A bespoke points-based system for the allocation of the homes will prioritise applicants according to the availability of accommodation and applicants' needs. This will ensure the accommodation remains inclusive for marginalised groups within the LGBTQ+ communities. For example, a points system could give extra weight to people from Black, Asian, Minority Ethnic communities.

Occupants of both owner-occupied and affordable homes will be required to become members of the Pride of Place community-led housing company.



SOURCE: Phoebe Nickols

Delivery

For the delivery of the project Pride of Place Leeds Ltd is seeking a partnership arrangement with a housing association, who will develop the project on behalf of Pride of Place Living. In working alongside an experienced developer we will be best-placed to deliver the final scheme in a format that represents the vision and aims of the project in line with the capacity and capabilities of the organising committee.

Pride of Place Leeds Ltd is seeking a development lease arrangement as its preferred form of partnership, where a housing association partner will develop the scheme according to a brief set out by Pride of Place Living. Across the UK there are numerous forms of tried and tested development models between housing associations and community-led housing organisations - see Partnership Delivery Options resource in Appendix 2 - and Pride of Place remains open to exploring various possibilities of partnership to ensure the successful delivery of Pride of Place Living.

What does Pride of Place Living offer to a prospective partner?

- A ready-made community of interest to work with, who have already generated substantial community support in their scheme and retain pro-active support from Leeds City Council;
- A sustainable model for mutually supportive housing which increases well-being and reduces social costs;
- Potential specialist funding towards revenue and capital costs;
- Income generation.

Leeds Community Homes (LCH) technical support role

Since early in its formation Pride of Place Living has been operating alongside support from Leeds Community Homes (LCH). LCH is one of the Community-Led Housing (CLH) hubs in the UK which enables local communities to become active players in their own sustainable development. CLH's provide accredited technical support for community and voluntary groups, community land trusts, local authorities, developers, housing associations to create Community-Led Housing Schemes. Leeds Community Homes has assisted Pride of Place Living with initial group development and incorporation into a Community Benefits Society and more recently into developing a business case alongside a viable financial model for the project.



"Our {William Sutton Social Innovation Prize} winners are inspiring and innovative projects that have the potential to change lives and that's what the prize is all about."

Claire Miller, Chief Executive of Clarion Housing Group

3. Need for LGBTQ+ affirmative housing

Research Studies

There have been numerous international and UK studies over the last twelve years that have identified serious issues for LGBTQ+ people in relation to their housing needs: these range from concerns for personal safety and exclusion from local communities to overrepresentation amongst homeless people, exacerbated by poverty. There is a lack of confidence in professional carers to understand LGBTQ+ history and needs, with older and disabled people being further marginalised. Black and brown LGBTQ+ people experience additional discrimination from health care staff due to intersecting oppressions. Trans and non-binary people particularly express a need for safe housing and, like all young LGBTQ+ people, experience high levels of homelessness.

Safety and Isolation

LGBTQ+ people have concerns about their safety and wellbeing in relation to housing. The largest survey of its kind in the UK, conducted by the Universities of Surrey and Goldsmiths in 2018, found that over a third of 'LGBT people' in social housing do not feel safe in their neighbourhood; this included two thirds of trans people. Nearly 50% of 'LGBT people' did not feel a sense of belonging in their local community, and over 25% reported feeling lonely in the area in which they live. The same report also found that 20% of gay men seek to hide books or DVDs that might 'out' their sexuality when being visited by a landlord or repairs person. [1].

Older and Younger LGBTQ+ people

Albert Kennedy Foundation found in a national survey in 2017 that young people identifying as 'LGBT' were over-represented, forming 24% of homeless young people [2]. Joint research by Tonic, Stonewall Housing and Open Doors in 2020, highlighted that older people express concerns of having to hide their authentic selves, 'going back into the closet', or living more restricted lives compared to their cisgender and/or heterosexual peers [3].Earlier research conducted by Stonewall of over 2000 people, found that 3 in 5 older 'LGB people' were not confident that support and social care services, for example paid carers, would be able to understand and meet their needs [4]. This is corroborated by research from the University of Nottingham and University of Manchester, which found that 78% of care home staff had not had any LGBT specific training. Moreover, both universities canvassed 189 care homes in the UK and found that two thirds of care home staff had not had residents disclose their sexual orientation to them [5].

Black, Asian and minority ethnic LGBTQ+ people

Black, Asian and minority ethnic LGBTQ+ people can also be disproportionately affected through the experience of intersecting oppressions.A major new qualitative study by Kings and University College London, published in 2022, highlights that several diverse issues, some with long term effects on health and well being, arise from the intersectionality of living with multiple minority identities. It also showed that individuals with more than one minority identity tend to be left behind by government policy and wider society [7].

The 2018 Stonewall study found that 19% of Black, Asian and minority ethnic LGBT people had experienced unequal treatment from healthcare staff because of their sexual or gender identity, compared to 13% of LGBT people overall [6]. Black, Asian and minority ethnic LGBTQ+ people are also more likely to be unemployed than white LGBTQ+ people across the UK. This situation makes it particularly important to have access to supportive and affordable housing.

Disabled LGBTQ+ people

Information on the experiences specific to disabled LGBTQ+ people has often been invisible due to lack of data collection, and due to services failing to acknowledge that people have multiple, intersecting identities. A 2018 Stonewall study found that 59% of disabled LGBT people had felt that life was "not worth living" at some point during the year preceding the survey and 8% had attempted to take their life [6].







Trans and non-binary people

In the last 3 years, recorded transphobic hate crime has doubled; and a report by GALOP found that only 1 in 7 trans people were actually reporting their experiences. 7 in 10 of 227 respondents said their daily routine and mental health had been affected by transphobia, with 50% of respondents feeling less able to leave the house due to transphobia [8].

25% of trans people and 24% of non-binary people are likely to have faced homelessness in their lives. Trans people may be adversely affected, as temporary shelters are often 'singlesex' and may not make suitable provision for trans people.

Finances of LGBTQ+ people

A 2019 YouGov survey found that 'LGBT employees in the UK' earn on average £6,703 less per year compared to heterosexual people [9]. An LGBTQ+-affirmative housing scheme that provides affordable housing is therefore essential to redress this pay gap.



Local Need: Leeds Survey of Need

No housing projects yet exist in Leeds geared to the specific needs of the LGBTQ+ communities. A number of other cities in the UK are exploring specific housing and social care provision including Manchester, Salford, Birmingham and London.

Of the 812,000 Leeds residents in 2021, 88.42% identified as heterosexual with the other 11.58% identifying as LGBTQ+ or not choosing to answer the census data question regarding their sexuality [10].

In 2021, Pride of Place Living undertook a survey to better understand the need for a multigenerational housing scheme for LGBTQ+ people in Leeds. The findings of this survey are summarised in a report titled, '<u>The Future of LGBTQ+ Living in Leeds</u>'.

456 participants responded with a 69% full completion rate. 40% of respondents said they would move into LGBT+ affirmative housing and 23% said they wanted more information.

"Being surrounded by people who understand you and accept you is important"

Respondents over the age of 55 accounted for 35% of the total, followed by 20.3% aged between 25-34. Those in the 16–18-year-old and 75 years and over age ranges were under-represented.

19% of all respondents identified as Black, Asian and Minority Ethnic and 20% as disabled. The overall majority of respondents stated they would consider moving into Pride of Place Living once aged 65-74. This is likely to be influenced by the higher number of respondents in the over 55 age range. Respondents with multiple intersecting identities, subject to discrimination in a range of forms, were keen to move in at an earlier age.

96% of respondents were positive about living in a housing scheme that is multigenerational.

"There are many LGBT people who are feeling isolated and vulnerable"

In 2022, over seventy LGBTQ+ people from Leeds had their say in online workshops and focus groups organised by Pride of Place Living. The findings from these discussions are summarised in a '<u>Community Engagement for Design Report</u>'. They have led to the establishment of a set of design principles explained in the Design section above.

4. Financial Overview

A detailed and viable financial model has been developed based on the specification for the housing scheme outlined in this prospectus. Whilst Pride of Place Living is seeking to undertake the delivery of the scheme through a partnership model we have created a financial model to demonstrate that our proposed scheme is credible and viable to any potential partner, and to assist in the process of refining the project specification.

Context

At the current stage of development the model retains a number of key unidentifiable variables - such as land price and build cost - that will be refined as the project progresses and a site and partner are identified. For now the financial model offers credible estimates for these variables and demonstrates a viable and sustainable plan for the overall project.

For a more detailed analysis of the financial information presented below please request the Pride of Place business case resource.

Key Aspects of Financial Model

- Overall development cost of around £7 million in total
- Half of development cost covered by shared ownership and leasehold sales, remainder through capital grants, community shares, and mortgage
- 35 homes, with tenure and housing size mix modelled from desired specification
- 125m2 communal space, equivalent to other co-housing schemes of comparable size
- £2500 per sq M build cost, reflecting aspiration to achieve AECB design standard
- Model accounts for ongoing and long term exceptional maintenance and capital replacement
- Land value set to £175k
- £500k Community share income a very achievable target with option for higher ceiling
- Square meterage for units are based on equivalent CLH project and developer data
- 6 fully adaptable and accessible units included

Summary

Our financial model is built upon the preferred unit and tenure distribution that Pride of Place Living believes represents an accessible intergenerational scheme that accounts for the range of needs amongst the LGTBQ+ communities in Leeds. The sale of shared ownership (SO) and leasehold homes helps finance the initial development of the scheme and the retained rental and SO homes provide an ongoing income into the scheme. Cash flow remains relatively tight through the first 20 years of operation but beyond this point the scheme begins to generate a large ongoing surplus once the initial scheme development debts are paid down. Each housing type represents a desirable product for potential tenants and SO has been modelled at a modest average level of ownership rate and capital contribution. The level of communal space would be expanded if the financial model allowed, and as a site is identified further refinement on this can take place.

Whilst some variables of the model remain unidentified the overall financial picture presented demonstrates that Pride of Place Living is a credible and viable housing development. A common issue for CLH developments is balancing viability constraints with embedding genuine affordability, and we believe the project specification outlined here creates a financially accessible multi-generational scheme.

5. Governance

Incorporation overview

Pride of Place Leeds Limited was incorporated as a Co-operative and Community Benefit Society in March 2022, having previously been formally constituted as Project Freedom in 2020. As a Limited Company it has oversight of several projects in the early stages of development, most notably Pride of Place Living and Pride of Place Space, the latter being a vision to develop a Cultural and Community Arts Centre for LGBTQ+ people in Leeds.

Committee Information

The committee of Pride of Place Living is actively progressing the vision of multigenerational community-led LGBTQ+-affirmative housing in Leeds. The Committee is composed of Pride of Place Leeds Ltd trustees plus additional volunteers with a wide range of skills and experience, both professional and personal. The ten active members of the Committee meet monthly and also participate in linked task groups between meetings. The Committee is elected at the annual AGM of Pride of Place Leeds.

Pride of Place Leeds trustees all identify as LGBTQ+ and Pride of Place Living includes allies who contribute their professional skills and time to the project.

Current Project Development

After the conclusion of our initial work alongside Leeds Community Homes and supported by the Community Housing Fund, Pride of Place Living was awarded the William Sutton Prize for Social Innovation for 2021/22 in March 2022. The prize money from this award has enabled the further development of the project in a number of ways.

Community consultation has been ongoing, with the LGBTQ+ community actively engaged through a series of on-line workshops. Led by LGBTQ+ friendly architects, the outcomes of the sessions have been to establish <u>seven design principles</u>. These design principles are being applied to shape the design process through 'in person' interactive workshops. An architect is developing a RIBA Stage 1 report to translate the vision of Pride of Place Living to potential partners and developers. Consultants are undertaking financial modelling for the project and producing a robust business plan. They are also assisting with applications to access a range of funding and guarantors.

Pride of Place Living currently meets monthly with council officers across directorates of Leeds City Council. This provides local information on need and a regular review of site opportunities in the city. A considerable number of local councillors have expressed their support and given small grants to aid the work of the project.

A national network of groups seeking to establish LGBTQ+ affirmative housing exists and this enables Pride of Place Living to draw on learning from elsewhere. There are strong connections with TONIC Housing in London, the first LGBTQ+ affirmative retirement housing project to have opened in the UK. TONIC Housing and Pride of Place Living have recently participated together in a national seminar run by Housing Learning and Improvement Network (LIN).



"In working with Pride of Place for a number of years I have seen firsthand their enthusiasm, capability and determination in creating a high quality and inclusive CLH project. Through ongoing hard work the committee has developed an excellent set of personnel, skills, and experience to continue guiding the project forward into the development stage. Pride of Places' commitment to undertaking meaningful and detailed community consultation has been exemplary"

Josh Lawson, Leeds Community Homes

References

1. Meredith, N. (2018) New Research Reveals the Concerns of LGBT*Q Residents in Social Housing. Available at: https://www.surrey.ac.uk/news/new-research-reveals-concerns-lgbtq-residents-social-housing

2. Albert Kennedy Trust (2017) LGBT Youth Homelessness: A UK National Scoping of Cause, Prevalence, Response & Outcome. Available at: Download.ashx (akt.org.uk)

3. Tonic, Stonewall, Opening Doors London (2020) Building Safe Choices 2020 - our voices: LGBT late life housing demand in London. Available at: https://bit.ly/2020buildingsafechoices

4. Stonewall Housing Report (2016) Building Safe Choices. Available at: http://stonewallhousing. org/wp-content/uploads/2018/09/BuildingSafeChoices_full.pdf

5. The University of Manchester (2014). Available at: https://www.manchester.ac.uk/discover/ news/survey-reveals-plight-of-lgbt-elderly-in-care-homes/#:~:text=But%20though%20two%20 thirds%20of,'t%20actually%20have%20any.%22

6. Stonewall Report (2018) LGBT in Britain Health. Available at: https://www.stonewall.org.uk/ system/files/lgbt_in_britain_health.pdf

7. University College London (2022) Lived experiences and their consequences for health in sexual and ethnic minority young adults in the UK - A qualitative study. Available at: https://www.ucl. ac.uk/cardiovascular/sites/cardiovascular/files/mmi_health_-_br_feb_2022_web.pdf

8. GALOP (2020). Available at: https://galop.org.uk/resource/transphobic-hate-crime-report-2020/

9. LinkedIn & UK Black Pride You Gov Survey (2019). Available at: https://sg.finance.yahoo.com/ news/pride-2019-lgbt-pay-gap-linkedin-yougov-230100533.html

10. ONS Census 2021. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/ culturalidentity/sexuality/bulletins/sexualorientationenglandandwales/census2021

Appendices

Appendix 1: Housing Size and Tenure Table

Housing Size and Tenure										
Unit type		1 bed	2 bed	3 bed	4 bed		Tota			
			Tenure ty	ype						
SO units		3	4	2	0		9			
Leasehold units		4	4	3	0		11			
Affordable rent units		6	2	0	1		9			
Social rent units		3	3	0	0		e			
Total		16	13	5	1	0	35			
			Size							
SOM per unit	_	50	70	90	110					

Appendix 2

Partnership Delivery Options

Pride of Place Living has undertaken numerous technical workshops led by Leeds Community Homes to explore the variety of possible partnership options so as to best assess which process may best support achieving the aims of the project. Pride of Place Living wishes to work with a housing association (HA) provider with Registered Provider (RP) status, so as to not need to undertake that certification itself.

Below is a summary of the principle partnership options available.

Development lease

This is a mechanism which has been extensively used for rural schemes in the South West. A larger 20 home project is underway in Lancaster City Council district. The Community Led Housing (CLH) company is helped to acquire a site either through asset transfer, grant, or the HA buys the land and transfers it to the CLH. With legal advice, the CLH leases the land to the HA. The nature of the project and partnership is defined in the lease. A clause in the lease can protect from Right to Acquire for rented homes. The HA retains rent income and can borrow against the asset. There is no need for the CLH to be a Registered Provider.

Consortium development

HAs sometimes offer this as part of their social mission. The Older Women's Co-Housing scheme in London being one example. The HA helps to identify a site and then accesses housing grants and develops the project for the CLH partner. Ownership is then transferred to the CLH organisation who will need to become an RP if rented homes are involved. This is a time consuming process but many CLH groups have successfully done this, and as development is taken care of, the CLH just has to satisfy governance requirements.

Commissioning arrangement with an HA

The CLH is treated as a community client and both parties agree the project specification and its management. The HA builds, owns and manages the scheme.

An adaptation of the Accord HA co-op model

The HA provides training in co-operative housing management to the CLH. The approach to housing management and allocations would need to be negotiated. The HA builds and owns the homes and management could be carried out by the CLH or the HA. Accord Housing Association