



Getting your Community-Led Housing Group established

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GUIDE SUMMARY

Who this Guide is for?

People in the East of England are increasingly interested in coming together to start new community-led housing groups and projects.

Community-led housing is where people play a leading and lasting role in developing and managing housing. Groups come together for many reasons. You may be looking to live together as an intentional community or provide homes for people in your local area.

This guide has been written to advise start-up groups on how to:

- work together and make decisions;
- establish a shared vision;
- set up a robust organisation;
- incorporate your group as a legal body.

If you already have a clear group identified with members, we can help you think about your organisational structure and ways of working and offer project-specific support and guidance.

Not all community led housing is initiated by a start-up group. Projects and opportunities can also come forward from:

- existing community organisations looking to provide housing;
- developers, housing associations and local authorities.

For further information on how we can support these opportunities, go to our website at:

<https://easterncommunityhomes.com/>

How to read this Guide

Throughout the guide, there are links to useful documents and websites for further reading. These are hyperlinked in [blue underlined text](#). We have also suggested group activities and outputs to help you and your group work through each stage.

If at any point you would like advice and guidance, you can contact us at

enquiries@easterncommunityhomes.com

WHERE TO START

Community led housing is where people come together to play a leading role in developing and managing homes. There are many different models and approaches, however the most important thing is that there is a group of enthusiastic people with a shared vision.

You may decide to join an existing group or start a new one. Below are some tips on where to start:

Forming a Group

When you first consider starting a community led housing project, you will need to find a group of interested people to take the project forward. You can:

- Reach out to neighbours, colleagues, friends or family and see who may be interested in joining you.
- Attend networking events and socials in the East of England. We run a number of these list them on our website <http://www.easterncommunityhomes.com/events>
- Sign up to our [CLH register](#) and submit your interests, which we can then use to help connect you with likeminded people.
- Put an advert in the local newspaper or ask people to add a call out in their newsletters.
- Join online forums and groups to see if there are other interested people nearby.

Joining a Group

There may be groups who share the same values as you and are looking for new members. You can see if there is an emerging group near you on our online projects map and reach out to them directly.

It's important to note if you want to contribute to early stage thinking, that decisions about the group's principles and objectives may have already been made.

Researching other Projects

There are some great community-led housing projects to be inspired by. Although each project is unique, it's useful to read case studies and learn from others' experiences.

Our case studies are a good place to start and cover how groups came together, found sites and finance to develop their projects. <http://www.easterncommunityhomes.com/projects>

RESIDENTS AND MEMBERS

People come to community led housing for many reasons. You may be looking to live together as a group of people and make decisions collectively about your homes. Or you may come together as local people who want a role in the provision of homes in your neighbourhood.

This is one of the first decisions you'll make as a group and it will determine how you govern the organisation.

To help navigate this, ask yourselves:

1. Who will live in the homes?
2. Who can make decisions about the homes?

Housing for yourselves as a group

You want to live together as a group in an intentional community. You are most likely looking at a 'fully mutual' arrangement where all the residents are part of an organisation who own and manage their homes.

Housing for the wider community

You want to see housing in your local area that's controlled by local people. The group will decide on a policy that decides who moves into the homes. For example, you might decide the homes are for people on certain incomes or who have connection to the local area.

	Members Who can make decisions about the homes?	Residents Who will live in the homes?
Housing for yourselves as a group Typically Cooperative and Cohousing models	All residents are members of the organisation that governs their homes and they collectively control the organisation. People from the wider community who do not live in the organisation's homes are not part of the organisation or run it. The project may want to provide facilities for the wider community, however, decisions about the organisation are made by the residents of the homes. Prospective residents can be involved in some activities, and you may want to have a longer list of interested people to fill membership spaces as they become available.	
Housing for the wider community Typically Community Land Trusts	Anyone can become a member and help to make decisions about the organisation. People from the wider community will be involved in making decisions alongside residents, even if they do not live in the homes.	Members decide on how the homes will be allocated to people, this might be linked to income, or connection to the local area.

ESTABLISHING A VISION

Establishing a shared vision will help to define your group's purpose and communicate with potential partners and investors. It will also help you make decisions as it becomes clear what your priorities are and where compromises can be made.

As a group there may be a number of reasons you have come together, however it's important that everybody in the group shares the same vision. As the group work out what their vision is and how they are organised, some might feel that they no longer want to be part of the group. Equally, you might find new members that align with the group's vision and want to join.

It can be useful to come together as a group and put together a single page about who you are and what you are looking to do. This is a useful exercise in collaborative working and succinct communication and should involve the whole group if possible.

You don't need to write the answers when you meet, but make sure everything is recorded. Send a draft to everyone in the group, and revise until everyone is on board and behind the vision. Below are some questions that will help to guide your conversations.

Drafting a Vision Statement

Your community:

- How did you meet and come together as a group?
- Are you based in a particular village or town?
- How would you describe yourself collectively?
- How do you make decisions?

Your vision:

- Who are the homes for? (see 'Members and Residents')
- What motivates you to start a community led housing project?
- What will the experience of living in these homes be?
- Are you responding to housing need that isn't being met by the housing market?
- What kind of relationship will your project have with the wider community?

Money Matters

Speaking about money can be difficult, particularly with friends or people you are just getting to know. People may have different levels of income and savings, and they may need different levels of savings to feel secure or have different attitudes towards risk and spending.

It is important however, to collectively define what 'affordability' means for your project and it should be included in your vision statement. You may relate to existing tenure types such as social rent or shared ownership. Or you may be able to pay market value for the homes and have savings to contribute to the project.

Communities are in the best position to define what is affordable in their local areas, however it's essential that you demonstrate why it is affordable and how it will be protected in perpetuity.

Where projects are for a wider community, you may want to research housing needs in the area, or survey prospective residents about their incomes and the level of rent they are looking for.

Where the homes are primarily for yourselves, you may consider inputting savings or other equity upfront or reducing ongoing costs.

Whilst there may be small savings to be made in how you manage your project, significant affordability will usually come from a subsidy of some sort. This may be through grants, securing land at a discount or cross-subsidising with market value housing.

It may be hard for public bodies to grant significant amounts of funding or agree to sell subsidised land, if the project is solely for the benefit of the group members. It is a good idea to evidence how the project's benefits are protected for others and achieve the public policy objectives.

Prioritising your Objectives

There will be a lot of ideas of what the project is looking to achieve. It's important to narrow these down and create a shortlist in order of priority. This will help to focus the group's decision making and identify appropriate opportunities. It also helps funders and partners to understand the group's core motivations so that they can give appropriate support and advice.

When establishing your objectives there is a balance to be found between being too flexible or too specific. As a group, it's a good idea to arrange your initial ideas into two categories:

- **must-haves** - things that must be achieved to make the project worth doing and will not be negotiated on
- **nice-to-haves** - things that your group could compromise on

If an opportunity such as a site or partnership comes along, test it against these lists and see if it works for your group.

Similarly, go back and make changes to your priorities if you are finding that you have set the bar too high to make the project a reality.

Examples of Group Objectives:

[Guiding Principles](#) - RUSS

[Our Vision](#) - Arcadia Cohousing

Document and Share

Once you have a vision which is concise, easy to follow and agreed by everyone, you can think about making it available for potential members, funders and partners.

This could be a simple document you email out, or you could use a free website builder to share your vision online.

Good examples of websites by community led housing groups in the East of England include:

[Lavenham Community Land Trust](#)

[Stretham and Wilburton Community Land Trust](#)

[Cambridge Cohousing](#)

[Argyle Street Housing Co-operative](#)

WORKING TOGETHER

As you begin to work together and make decisions as a group, it is important to share responsibility. Housing development will take time, and everyone needs to value each other's contribution from the beginning.

Core Group

As your project ideas are forming, it can be easier to start with a small core group of people who are committed, work well together and can make decisions easily. If others are interested, you might consider making them prospective members with the chance to become full members later on.

Skills and Delegation

Start by listing the skills you need to meet your objectives in the short-term – what do you need to achieve and by when? Don't forget to include people's availability along with their skills. If someone has very little availability, think about how they can still contribute, perhaps by briefing and mentoring others.

Be careful not to overlook soft skills such as leadership, communication, and problem solving, or things like cooking and childcare.

Once you have an idea of who can do what, agree on who can carry out different tasks. If there is a significant amount of work, you may want to set up a working group. Think about how easy it is for people to meet up to work and try to get a good mix of skills in each group.

Making Decisions

Making decisions as a group takes practice and good organisation to ensure that everyone is listened to and that the group makes progress. Everyone should feel their time and effort is either equal to everyone else's, or if they are taking on more of the workload, that this is recognised.

There are many different approaches to group decision-making. Some common examples are:

- **Democratic**
Many groups decide to vote on decisions with each member having one vote. This can be efficient, especially for groups with a larger membership. Voting can sometimes lead to conflict when a marginal majority make a decision that many others are unhappy with. You may consider whether significant decisions need two thirds or full agreement.
- **Consensus**
In the consensus model a proposal is revised until everyone 'passes' the decision. This process can take more time and it is more difficult with larger groups, however implementing a proposal can be easier as everyone is behind it.
- **Delegation**
Delegation means that certain decisions are delegated to sub-groups or individuals. Its advantages are that it can improve efficiency by reducing the number of people required for each decision, however it requires clear authority and lines of accountability.

For further reading see:

[A Consensus Handbook](#) - Seeds for Change

<https://www.sociocracy.info/> Online resource for collaborative governance and organisation

Meetings and Communication

Holding efficient, enjoyable and inclusive meetings will help in making progress and getting people involved.

Chairing meetings

Nominate or elect someone to be “chair”, to ensure meetings are well run. The chair facilitates the meeting, making sure everyone has their voice heard, and meetings are not dominated by a few individuals. Keeping meetings to time is also important. There maybe someone that is good at chairing, or you can decide to rotate the chair role.

Document and share

Take minutes to keep track of what was discussed and agreed. Minutes are usually taken by someone other than the Chair. Circulate these with everyone including those who could not attend, so everyone is aware of what was decided and what progress is being made.

Keep it interesting

Using different formats for your meetings can encourage people to take part as people feel comfortable in different situations. Consider new locations, having a different chair and note taker or work in small groups and come together. Structured activities are also a good way to get everyone to focus.

Organisation

You might want to set up a group email or online app to schedule meetings and communicate decisions with everyone.

<https://www.loomio.org/?frontpage> is an online software developed by a co-operative that many CLH groups use.

Key Roles and Responsibilities for a Start Up Group

Chair

- Makes sure the group functions properly and is managed effectively
- Encourages full participation and that all matters are discussed
- To represent the organisation with funders, the local authority and potential partners

Secretary

- Organises meetings and helps the chair to prepare an agenda
- Takes minutes and makes sure these are circulated with other members
- Maintains records and documentation, including all governing documents
- Leads on communication with group members

Treasurer

- Financial planning, reporting and budgeting
- Funding, fundraising and income
- Banking, book keeping and record keeping

These responsibilities can be delegated other members or specific working groups, however the elected person should make sure that activities are followed through. More information can be found at [DIY Committee](#).

Finances

As a group, you will need to make decisions on budgeting, expenditure, savings and investments.

It is important that a group is comfortable being open and transparent when it comes to finances, before investing time on a project. You should look to establish values around finance at an early stage and to feed these into your objectives.

There should be transparency about how much money the organisation has and how it will be spent.

Socials and Celebrations

It's important that people enjoy coming together as a group and want to stay involved. Meeting socially will allow people to get to know each other, build trust and share their ideas. Some groups organize trips, shared meals or meet for drinks.

It's also important that people feel positive about the group's progress. Celebrating successes, even small ones, is very important and make people feel good.

SETTING UP A ROBUST ORGANISATION

A robust organisation should function well for its members and present a credible case for potential funders, partners and local authorities to allocate resources to it.

Incorporation

A key milestone for any group is incorporating as a legal entity. It's important to choose a legal structure that suits your group's values and will allow you to achieve your objectives.

Don't be tempted to take on a legal structure because you think it may be more attractive to certain funders, or because you've seen other people do it.

Legal entities are incorporated with a set of rules that define how they will operate. There are a series of "model rules" for different legal structures, which can be amended to suit your organisation before incorporating.

[A Guide to Legal Structures to Community-led Housing](#) by Wrigleys Solicitors covers the basics of the different legal forms community led housing groups are likely to take.

We can help you look through the different ways to incorporate and advise on what structure might suit your organisation and its values best.

Roles and Responsibilities

Key to any legal organisational structure is the establishment of defined roles and responsibilities. You may have already assigned certain roles as part of establishing your group, which will then be formalised as part of the incorporation process.

Community-led housing organisations have various Governing Body arrangements, however there must be clear roles and responsibilities between the Governing Body and its membership.

All community led housing groups are membership organisations, where members are usually legally entitled to have their say.

The membership will usually have legal powers including:

- the power to call for a General Meeting
- the power to vote at General Meetings on motions which may be binding or advisory
- powers over who is on the governing body of the organisation

Different CLH organisations will approach this in different ways. It's important to refer to your incorporation documents to check you are operating by the model rules.

For more information on good governance:

[Governance and Management guidance for Co-operative and Community Led Housing](#) by the Confederation of Cooperative Housing.

Early Stage Funding

When starting out, ancillary costs such as printing, travel and room hire are often fundraised within the group. Some organisations charge a small membership fee to cover these.

Eastern Community Homes may be able to advise on early stage grants to help groups with feasibility, facilitation and other project costs.

Most funders will look for an organised group with clear objectives and an estimated break down of where the grant will be spent. Any money you have fundraised already will show your commitment and give confidence to funders, whether that is your own money or other small grants.

Banking

Your organisation should have a bank account and a financial policy.

Whether the money is raised by the group or awarded through a grant, keep a record of all transactions and file receipts correctly from the beginning. Report on how much money you have and how you are spending it, both for transparency with group members and for potential funders who might want to see previous statements.

It is good practice to have at least two unrelated people managing the bank account.

[Opening a Bank Account](#) - General guidance for community and voluntary groups on bank accounts and financial policies.

Documentation

Make sure everything is documented and accessible to others. Key policies, annual accounts and meeting minutes will assure members of the group and external funders that your organisation is trustworthy and robust. As the group grows and the project progresses, there will be additional records you keep such as insurance documents, health and safety assessments and employment records.

Most groups upload these to a central drive online with shared access. Some records are made available online, for example through Companies House or the Financial Conduct Authority.

Records you will want to begin to keep include:

- **Membership Register**
An up-to-date list of members; for some groups they may also wish to make a record of prospective members as well.
- **Minutes**
A record of decisions that have been made in meetings, which have been agreed and signed off.
- **Register of Governing Members' Interests**
People should be governing CLH groups in the interest of the organisation. Once a governing board has been established, all board members should outline any conflicts of interest.
- **Registration Certificates**
You should keep a record of your incorporation documents.
- **Financial Accounts and Annual Returns**
These will be required by registering and regulating bodies, depending on your legal form this will be either Companies' House or the Financial Conduct Authority.

GROUP HEALTHCHECK

We have developed a set of milestones that we think every group needs to reach to undertake a community led housing project.

Whether you're an existing organisation or just starting up, we hope the list below is useful in identifying where your group is doing well and where you can make improvements.

If you're unsure on any of the below, we can help you explore different development options and ways of working.

Clear Core Group and Vision

- A group of committed people
- A shared vision and objectives
- A clear way of introducing the organisation and your vision
- An agreed level of affordability

Good Group Dynamics

- Transparency across the group
- An agreed way of making decisions
- Work is shared in the group and everyone's efforts are acknowledged
- Good communication with everyone in the group

Operationally Sound

- Incorporated as a legal entity
- Bank account set up
- Clearly defined roles and responsibilities
- Regular and documented meetings
- Organised way of receiving and filing documentation



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