



**Submission to Wicklow County Council
Development Plan 2021 - 2027**



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Submission to Wicklow County Council County Development Plan 2021-2027 By Common Ground Co-Housing

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Dear Administrative Officer, Forward Planning, Wicklow County Council

The purpose of this submission is to propose the inclusion and support of co-housing in the 2021-27 development plan as a viable means of addressing housing demand and delivering affordable housing and sustainable community development in Wicklow County Council.

This submission demonstrates that co-housing provides a model that meets housing demands, as well as providing both housing for certain groups in society that find it difficult to access housing and high-density development in Wicklow's towns and villages.

Our submission, firstly describes what co-housing is, secondly it demonstrates how the model has proven to be successful in addressing housing needs in the UK and other countries, this is followed by an explanation of how the model can be realised and concludes with an outline of the need for such a scheme in Wicklow.

What is Co-Housing?

Co-housing first emerged in Scandinavia in the 1960s as a response to community needs and there are now many such communities across the UK, Europe and worldwide. Since the 1990s, co-housing has gathered momentum in Britain where, with the practical support of local authorities, there are now around 20 well-established projects and over 60 in total including LILAC Leeds, Bowden Community, Cambridge Co-housing and OWCH: the UK's first Older Women's Co-Housing community. [Note: For a more inclusive

list of established, developing and forming co-housing communities in the UK please refer to <https://cohousing.org.uk/information/uk-cohousing-directory/>]

A co-housing community is typically made up of private dwellings and additional shared communal facilities such as a common house with a community kitchen and dining room. Such arrangements provide a balance between privacy and community. Depending on the community's interests, other shared facilities can also include workspaces, craft rooms, teenage/play spaces, and gardens/allotments, amongst others.

Co-housing communities are democratically self-managed with residents involved in the design and planning of the community from the outset. The design of co-housing emphasises how homes and public space can be used to encourage community interaction, e.g. parking is positioned on the periphery of the site creating space for safe play. Costs are kept down and waste is minimised by sharing facilities, such as washing facilities, cars and tools. Co-housing communities range from new developments built to the highest eco-standards, to refurbishments of farms and industrial buildings in urban, rural and suburban locations.

It is important to note that co-housing is a community-led approach and that it differs greatly from the developer-led "co-living" which has come to prominence in recent years.

Support by Local Authorities

Initially many co-housing projects were self-funded by the residents, but now in some European countries local authorities provide agencies, "*One Stop Shops*", which support burgeoning co-housing communities with mentoring, funding, the establishment of legal structures as well as assistance in liaising with councils and landowners.

Co-housing has been proven to be an effective solution to building affordable housing in resilient and sustainable communities throughout the UK and Europe, and there is a growing awareness of the importance of co-housing in Ireland. Co-housing is under consideration at the statutory, academic and crucially, community levels in Ireland as a viable solution to the problems of affordability and sustainability in the Irish housing landscape. In June 2019, SOA (Self Organised Architecture) held an International Co-housing Conference at which the LDA (Land Development Agency), HBF (Home Building Finance Ireland), and CFI (Community Finance Ireland) made presentations alongside speakers from co-housing communities and representatives from local authority agencies in the UK, Germany, Spain and the Netherlands who actively support co-housing communities in their countries. As one of the most developed co-housing groups in the country, Common Ground Co-housing was invited to give a presentation on our journey to date.

We believe that the Wicklow County Council Development Plan 2021 - 2027 provides a unique opportunity for Wicklow County Council to be a leading local authority, in the Irish context, to examine the benefits to the entire community of co-housing.

Wicklow County Council Sustainable Communities

While we are pursuing the introduction of co-housing into the new development plan, we do acknowledge that the objective for creating sustainable communities already exists in the current plan under Section 4.3.1 (copied below for ease of reference). We believe that co-housing is the means for meeting this goal.

"4.3.1 Sustainable Communities

Well-designed homes in the right locations are fundamental to building strong, sustainable communities. It is essential that the residents of Wicklow are provided high quality places to live which:

- deliver a quality of life which residents are entitled to expect, in terms of amenity, safety and convenience;*
- prioritise walking, cycling and public transport, and minimise the need to use cars;*
- provide a good range of community and support facilities, where and when they are needed and that are easily accessible;*
- present an attractive, well-maintained appearance, with a distinct sense of place and a quality public realm that is easily maintained;*
- are easy to access for all and to find one's way around;*
- promote the efficient use of land and of energy, and minimise greenhouse gas emissions;*
- provide a mix of land uses to minimise transport demand;*
- promote social integration and provide accommodation for a diverse range of household types and age groups;*
- enhance and protect the green infrastructure and biodiversity; and*
- enhance and protect the built and natural heritage"*

We propose that the following principles be included in the future development plan:

- That population growth be concentrated in the 4 main towns and only very limited growth (10%) in villages with no car-dependent isolated housing in the countryside except where essential for economic need.
- That only land is zoned for housing where there is access to public transport and to refrain from building commuter housing that is car-dependent.
- That housing estates be pedestrian-friendly with high-quality housing (low energy and low water use). Where car parking spaces are needed, that these be located in one shared, separate area and not distributed beside every house.
- That high density housing has good access to well-designed public open space.
- That a plan for sustainable Wicklow public transport is adopted, as well as ambitious targets for an increase in public transport usage and a reduction in private (especially single-use commuting) transport usage.
- That self-sufficient, sustainable and resilient communities are prioritised and encouraged.

Support for Co-housing

Local Authorities in Britain and other European countries have realised that supporting well-run co-housing communities can address many of their priorities, including:

1. The need to build **affordable housing**. Co-housing communities are designed around utilising many shared facilities, keeping costs down;
2. The need to create **supportive neighbourhoods**. Co-housing projects are initiated and designed by intentional communities who invest a lot of time, energy and expertise in formulating robust governance structures to smooth the processes involved in households living in close proximity to one another;
3. Co-housing communities typically reach out to the wider community, **offering their shared spaces** for social, educational, economic, and cultural activities which bring huge benefits to the wider areas in which they are based;
4. Being a part of an **intentionally supportive community** is beneficial for the **well-being** of all members, which means that they are better able to support each other at every stage of life. This community self-care reduces the demand on state services;*
5. Co-housing community facilities frequently provide space for **co-working hubs or live/work units**, space permitting;
6. By designing both buildings and lifestyle around ecological considerations, co-housing communities are **models of sustainable living at every level**.

How co-housing in general and Common Ground Co-Housing in particular, can be a positive addition to both housing and community life in Wicklow

- We note that Wicklow County Council prioritises *"a high standard quality of life for future residents as well as environmentally and socially sustainable housing and place making through integrated planning and consistently excellent design."* (CDP Issues Paper)
By designing our neighbourhood around the specific requirements of an already formed community such a standard is assured.
- Since the establishment and maintenance of an eco-friendly lifestyle is one of CGCH's core values, we are hoping to locate in or near an existing town to access public transport and services and reduce car dependency.
- **Affordability:** Groups across Europe, the Americas and increasingly, Britain find that by acquiring the land themselves and building smaller homes with a lower environmental impact, designed around shared facilities and open spaces, costs can be kept to a minimum thus ensuring affordability. Some of our members qualify for social housing and almost all fall into the affordable housing bracket if it were to be applied again. Affordability would be further assured with the assistance of those statutory bodies whose remit includes addressing the housing crisis.
- **Community building:** Several of our members are already deeply involved in providing a diversity of community services outside of Common Ground Co-housing. The wider community will also be welcome at many of the varied cultural, educational and health-related activities and events that will be based in our

community house. As well as providing a supportive community for ourselves, we will be actively involved in enriching the life of our locality, not unlike the valuable contribution Cloughjordan Eco-village has made to its surrounding area.

- **Economic sustainability:** Live/work units, co-working hubs: Many of our members would prefer to work in a co-working hub or set up studios, therapy rooms or workshops on site, space permitting. We are keen to create a positive contribution to the economic life of the locality. Our neighbourhood will be a hive of activity during the day, not a dormitory town. By saving on commuting, this increases peoples' productive use of their day and supports local shops and cafes.
- **Crime Prevention:** Co-housing developments are effective community watch areas, with strong community awareness, oversight and security built into the design.

Common Ground Co-Housing

Common Ground Co-Housing (CGCH) is a group of 26 households who have come together to build an affordable, environmentally low-impact and mutually supportive co-housing community. CGCH comprises 35 adults and 24 children living or working close to North Wicklow. Our members work in many fields including education, health, disability services, small business, horticulture, as well as architecture, the Arts and IT.

Many of us are unable to access mortgages individually under the current lending criteria, but nonetheless are paying large rents. To find a solution to the impact the current housing crisis is having on us and our families, we came together in September 2018. From this first meeting Common Ground Co-Housing was formed with a view to creating a housing community that is affordable, low-impact and holistically sustainable.

As a group we have a lot of experience in working in and creating community and have prioritised building good personal and working relationships between members. . We have committed to bi-weekly meetings of task teams, monthly whole group meetings and community building weekends.

Many of our members are active in Common Ground co-operative, a skills and resource sharing community-based group dedicated to promoting a co-operative and low-impact lifestyle based in Bray. Our intention is that our co-housing community facilities will support as many, if not more activities and resources for the wider community as Common Ground currently does in Bray.

Coming together to build homes with a low environmental impact, and living lightly by sharing our facilities as well as our community spirit, is a significant way for us to live affordably and enjoy residing within a warm, supportive and well-governed community. Collectively having researched and visited co-housing communities, we have opted to model our project on a very successful co-housing community based in Leeds in the UK - LILAC (Low Impact Living Affordable Community).

LILAC Leeds

The LILAC Leeds group built 20 carbon negative, near Passivhaus standard units ranging in size from one-bedroom apartments to four-bedroom houses. They have shared parking for 10 cars on the periphery, beautiful gardens with meandering paths and filled with fruit, a play area, and allotments, as well as a rainwater attenuation pond. There is an area set aside created as a public park to encourage the surrounding neighbourhood to see this as a welcoming space. All of this has been managed on a brown field site of 1.6 acres on the edge of Leeds, allowing for the development of a beautiful and sustainable community while saving approximately 20% on the price of the average house in the city at the time of construction. Most of our members have been to visit LILAC, who are very supportive of our vision and are mentoring us. We were particularly impressed with their financial structure: MHOS, which is explained below.

We would be open to spearheading the creation of a Community Land Trust (CLT) in Ireland, if the legal structures could be accommodated here; this would be an alternative to full ownership of the land.

Mutual Home Ownership Society

As part of the CGCH community we are proposing a form of tenure used in LILAC Leeds called a Mutual Home Ownership Society (MHOS). MHOS was developed to counter the “key worker crisis” in the UK where workers that were integral to societal well-being (nurses, fire-fighters, police, social workers etc.) could no longer afford to live in their communities.

A MHOS is a legal structure that enables groups of people to join together to buy or build homes that they might not otherwise be able to afford and has a number of other benefits:

- Makes home ownership more accessible/affordable
- Builds community
- Greater financial security
- Finance and maintenance responsibility and workload shared across the society
- Greater control over housing than renting
- Homes remain affordable

In return for their investment, members get equity shares in the society and the use of one of the living spaces. As with traditional home ownership, a household’s investment can comprise capital and a mortgage. In the case of MHOS, the society takes out a collective mortgage; each home is responsible for paying a share of it.

Using this model, the costs can be spread across the group according to ability to pay: more affluent households can buy more equity shares than the value of their home, making other homes in the scheme more affordable for households on modest incomes. When a household leaves, they can sell their equity shares, releasing the capital to buy a home elsewhere. <https://ukmhos.weebly.com/>

Community Land Trusts

Another proposed component of CGCH is the use of Community Land Trusts (CLTs) which are non-profit, community-based organisations designed to ensure community stewardship of land. Community Land Trusts can be used for many types of development (including commercial and retail), but are primarily used to ensure long-term housing affordability. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it enters into a long-term, renewable lease instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families. (<https://community-wealth.org/strategies/panel/clts/index.html>)**

Low-impact living

Central to CGCH's vision is the creation of a low-impact living community. What we design, how we design it and the ways in which we can initiate behavioural change are part of our systemic, participatory design approach to reduce our environmental impact and increase well-being. Our low-impact design approach, which supports a shared low-impact lifestyle, is described under the following headings.

- **Quality of life:** Our entire project is being designed to promote health and well-being.
- **Energy and Carbon:** Buildings will be designed to Passivhaus and Nearly Zero Energy Building (NZEB) standards to minimise energy demand by using passive solar design, optimising building envelope design and using efficient electrical services.
- **Inclusivity:** Central areas of the scheme will be designed to promote connection and inclusion: landscaping will be designed to promote community interaction and the common house will facilitate community events and meals. Guest bedrooms, laundry facilities and workspaces will also feature.
- **Material Use:** Building materials will be selected for reduced environmental impact by sourcing materials locally, reducing use of PVC, using FSC certified timber and designing for disassembly.
- **Water use and water management on site:** On-site rainwater will be managed through landscape design including permeable surfaces and Sustainable Urban Drainage. In our homes, services will be designed to reduce water demand through the use of water-saving devices as well as actively changing water use habits.
- **Biodiversity and food:** In order to increase biodiversity on site our common areas will be landscaped using indigenous species that encourage insect and bird life and provide seasonal foods.

Conclusion

We believe that supporting Co-Housing is an excellent way to build sustainable, climate-responsive, affordable communities that greatly enhance the areas in which they are based and we believe that co-housing has the potential to be a key solution to providing sustainable, supportive and affordable communities in Wicklow.

It is vital that we continue to strengthen sustainable development planning for Wicklow wellbeing into the future, especially in this time of (Wicklow) Climate and Biodiversity Emergency. Therefore, we propose that co-housing be included as a viable option to deliver affordable housing in the Wicklow County Development Plan 2021-2027 and that Wicklow County Council actively prioritise and pilot co-housing for sustainable shared resource use and community formation.

Footnotes and references

*In Denmark, Sweden and the Netherlands, successive governments, aware of the ageing of their populations, have encouraged the development of senior co-housing communities on the grounds that they keep people happier and healthier for longer and contribute to lower levels of demand on expensive health and social care services (Paulsson & Choi, 2004, Brenton, op cit. Kruiswijk & Overbeek, op cit). In Germany, Göschel writes, 'collaborative housing produces a common good by reducing public expenses for health or care institutions and should thus stimulate a public interest in this form of living. In this view, the provision of public assistance to collaborative housing initiatives in order to extend this life-style seems more reasonable than granting financial support to single projects as is the concept in social housing'. (Göschel, 2010) Göschel goes on to stress the importance of 'communicating the necessity of this lifestyle to local authorities and pointing out that they will be gaining if they support collaborative housing for older people'. (*Potential Benefits of Co-housing for Older People, A Literature Review. Maria Brenton September 2010*)

**"The length of the lease (most frequently, 99 years) and the percentage earned by the homeowner vary. Ultimately, by separating the ownership of land and housing, this innovative approach prevents market factors from causing prices to rise significantly, and hence guarantees that housing will remain affordable for future generations. Community Land Trusts play a critical role in building community wealth for several key reasons:

- They provide low- and moderate-income people with the opportunity to build equity through homeownership and ensure these residents are not displaced due to land speculation and gentrification.
- Land trust housing also protects owners from downturns because people are not over extended; as a result, foreclosure rates for land trusts have been as much as 90% less than conventional home mortgages.

- Most commonly, at least one-third of a land trust's board is composed of community residents, allowing for the possibility of direct, grassroots participation in decision-making and community control of local assets.
- In addition to the development of affordable housing, many land trusts are involved in a range of community-focused initiatives including homeownership education programs, commercial development projects, and community greening efforts." (<https://community-wealth.org/strategies/panel/clts/index.html>)

References

Community Land Trusts <https://community-wealth.org/strategies/panel/clts/index.html>

LILAC Leeds <https://www.lilac.coop/>

UK Co-Housing Network <https://cohousing.org.uk/>

Mutual Home Ownership Society (MHOS) <https://ukmhos.weebly.com/>