

[REDACTED]

Sent: 13 January 2020 09:16
To: 'Hayley Farrell'
Cc: Planning - Plan Review
Subject: RE: Co-Housing backup Submission attention of Lorraine

A Chara,

I wish to acknowledge, with thanks, receipt of your submission regarding the County Development Plan review.

Regards

[REDACTED]
Administrative Officer
Planning Control.

From: Hayley Farrell [REDACTED]
Sent: 10 January 2020 16:23
To: Planning - Planning and Development Secretariat
Subject: Co-Housing backup Submission attention of Lorraine

Hi Lorraine,

We spoke on the phone.
Common Ground possibly already sent this but just in case I'm sending a back up.

Many thanks,

Hayley
[REDACTED]

Submission to Wicklow County Council County Development Plan 2021-2027

By Common Ground Co-Housing

Contact Name: Hayley Farrell



Website: cgcohousing.ie

Basis of submission:

We hope that Wicklow County Council includes co-housing in the 2021-27 County Development Plan as one of their strategies to deliver affordable housing and sustainable communities.

Summary:

Common Ground Co-Housing is a group of 25 households who have come together to acquire land and build a sustainable, ecologically sensitive, mutually supportive co-housing community.

Co-housing has been proven to be an effective solution to building affordable housing in resilient and sustainable communities throughout Europe and the Americas. There is a growing awareness of the importance of co-housing in Ireland leading to a successful international conference on co-housing in Dublin in June 2019.

What is Co-Housing?

Co-housing took off in Scandinavia in the 1960s and there are now many such communities across Europe and the Americas. 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 development.

A co-housing community is typically made up of single private dwellings and additional shared communal facilities such as a common house with a community kitchen and dining room, such an arrangement providing 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 as

many facilities as possible, such as laundry facilities, cars and tools. Co-housing communities range from new developments built to the highest eco-standards, to conversions of everything from farms to large industrial buildings and can be sited in urban, rural and suburban locations.

Initially many co-housing projects were self funded by the residents, but now in many 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 is under consideration at statutory, academic and crucially, community level 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), HBFI (Home Building Finance Ireland), and 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 advanced co-housing groups in the country, Common Ground Co-housing were invited to give a presentation on our journey to date.

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

We are delighted to see that Wicklow County Council prioritizes “*a high standard quality of life for future residents as well as environmentally and socially sustainable housing and placemaking 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 our core values, we are hoping to locate in or near an existing town to access public transport and services.

Affordability

Groups across Europe, the Americas and increasingly, Britain find that by acquiring the land themselves and building modest carbon-neutral, eco-friendly individual homes, 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. They could identify and/or rezone suitably priced land, and help access suitable finance.

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 the surrounding area.

Economic life: Live/work units, Co-Working Hubs

Many of our members would much prefer to work remotely in a co-working hub or set up studios, therapy rooms or workshops on site, space permitting. We are keen to add 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 members' peoples' productive use of their day which grows and supports local enterprise, shops and cafes.

Crime Prevention

Co-housing developments are effective community watch areas, with strong community awareness, oversight and security built into the design.

Shared Economy

Car sharing, services, care for elderly and childminding, white goods and gardening can all be pooled to reduce costs and reduce waste.

Local Authorities in Britain and other European countries realise 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 so as 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 educational, economic, permacultural 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;*
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.**

We believe that supporting Co-Housing in Wicklow is an excellent way to build sustainable, climate-responsive, affordable communities that greatly enhance the areas in which they are based.

Common Ground Co-Housing Community

Common Ground Co-Housing is a group of 25 households, comprising 33 adults and 23 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 this housing crisis is having on us and our families we came together in September 2018. We formed Common Ground Co-Housing with a view to creating a housing community that is affordable, low-impact and sustainable in every way.

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 ecological lifestyle. 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 individual carbon-neutral homes, and living lightly by sharing our facilities as well as our community spirit, is a significant way for us to live affordably and enjoy living within a warm, supportive and well governed community. Having researched and visited a number of 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). They have built 20 carbon negative, low energy use, passive homes 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 filled with fruit trees with meandering paths, a playpark, and allotments, as well as a pond. There is even 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 brownfield site of 1.6 acres in the middle of Leeds allowing for a whilst saving of approximately 20% on of the price of the average house in the city at the time. 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 also 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

Mutual Home Ownership is a new form of tenure.

It was developed to counter the “key worker crisis” in the UK where workers that were integral to societal well-being (nurses, firefighters, police, social workers etc) could no longer afford to live in their communities.

It enables groups of people to join together to buy or build homes that they might not otherwise be able to afford. A Mutual Home Ownership Society (MHOS) is the legal structure for such a group.

MHOS has a number of 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

Community land trusts are nonprofit, community-based organizations 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>)**

Conclusion

We believe that co-housing has the potential to be a key solution to providing supportive and affordable communities in Wicklow. Therefore, we request that co-housing be included as a viable option to deliver affordable housing in the Wicklow County Development Plan 2021-2027.

Footnotes:

*In Denmark, Sweden and the Netherlands, successive governments, aware of the ageing of their populations, have encouraged the development of senior cohousing 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 percent 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>)

Self Build - Walter Segal

In 1977 German-born architect Walter Segal equipped a team of ordinary men and women to design and build their own homes on two sites in south London.

The first council-run self-build housing scheme of its kind in the UK, the project brought together retired men, single mothers and families with young children to erect 20 bespoke homes using an innovative new building method designed by Segal.

Reducing construction to its simplest elements, the Segal method utilised readily available materials and circumvented the need for specialist skills. The outcome was a series of highly individual, lightweight timber-framed houses which could be easily adapted to the needs of the occupants.

(<https://www.themodernhouse.com/journal/culture-walters-way-segal-close-walter-segal-and-londons-self-build-communities/>)