

Housing

An Introductory Guide for Community-Led Projects



ENTERPRISING
COMMUNITIES



Overview

In areas where conventional approaches to housing provision break down, communities have responded by developing community-owned accommodation to address specific local needs. Community-led solutions across the South of Scotland range from new build developments to the refurbishment or ownership of existing buildings.

There are a number of different ownership models worth considering when beginning a community-led housing project. These include affordable rent or co-ownership schemes – and build-to-sell or self-build models. Selling serviced plots for self-build can ease the load for

individuals. Design your project to provide housing that is appropriate for your community using the land or buildings available.

Community organisations can be developers, but they can also act in a facilitating role. Examples include lobbying for local provision, working with housing providers to secure developments, stimulating refurbishment of long-term empty properties or encouraging private landlords to allocate accommodation for local residents. A conversation with the local authority and/or housing association is a key starting point.

Starting Points

1. Assessing housing needs:

An assessment of housing needs within the community will form the basis of planning and designing a successful housing project. The local authority housing strategy and assessment of housing gives an overview of demand, and details planned developments in the region; it is a useful reference when planning your project.

Local housing associations may also be able to pass on their assessments of local housing needs.

2. Engaging the community:

For smaller, local developments, it is important to engage with community members to make an assessment of their specific needs. This can uncover 'hidden' issues such as overcrowding, the use of temporary housing, or lodging with friends and family.

Maintaining communication with the community throughout the project is both important and useful and will help increase the chances of a successful project that benefits everyone.

3. Raising funding:

Raising sufficient capital funding for housing projects can be a challenge. A range of funding options should be considered, including the capacity for loan funding. The infrastructure around any potential housing site, such as access to services, drainage, roads, and transport connections, will impact the viability and costs of a project; this must be taken into account when considering funding.

4. Exploring partnerships:

Some communities have successfully partnered with the local housing association to create a viable solution to housing needs. There may also be opportunities to work with developers; examples include the incorporation of community-owned units into a planned development.

5. Managing housing allocation:

Development of a Housing Allocation Policy is a key step to ensure a consistent and fair approach to allocation. Community priorities such as a connection with the local area can be incorporated. Communities

have had successful partnership arrangements with a housing association to manage housing allocations, provide management support, and office advisory services to tenants.

Any organisation or person renting property for housing must be registered as a landlord with the local authority. When developing housing for subsequent sale at affordable rates, consideration should be given to strategies to retain the property within the affordable market. Imposing a Rural Housing Burden on the property is one mechanism that can be used.

6. Considering your carbon footprint:

The design of any community housing development should demonstrate support for Scotland's transition to a low-carbon economy. Developers are expected to consult with the Business Energy Scotland Advice Service. Energy efficiency, low carbon heating systems and choice of materials should all be taken into account. Materials should all be taken into account.

Sources of advice and information

Organisation	Remit	Community Focus	Case Studies	Technical Information	Networking Opportunities	Funding on Information
<u>South of Scotland Community Housing - SOSCH</u>	Provides advice on housing issues in the South of Scotland. This charity will work with community groups to address housing need and can support all stages of the development process. Services include housing needs assessment, project management, advice on funding.	✓	✓	✓	✓	✓
<u>Rural Housing Scotland</u>	A national charity that works with rural communities to create their own housing solutions. Provides how-to guides, advice, campaigning and communication with the Scottish Government and can conduct feasibility assessments.	✓	✓	✓	✓	✓
<u>The Communities Housing Trust</u>	CHT has information on community led housing initiatives including case studies provides services in central & north Scotland but has relevant information including case studies on different models of community housing. It's factsheets cover topics such as Rural Housing Burdens and Rent to Buy.	✓	✓	✓		✓
<u>Development Trusts Association Scotland</u>	A membership organisation that enables cooperation, education and support between community-based development trusts. Several members have initiated or facilitated housing projects.	✓	✓		✓	
<u>Home Energy Scotland Landlord Support</u>	Is funded by the Scottish Government to help create warmer homes and tackle climate change. Private landlords – including community organisations – can get support to improve the energy efficiency of their rental properties.		✓	✓		✓
<u>Dumfries and Galloway Council & Scottish Borders Council</u>	Have published housing strategy and assessment of housing need.			✓		
<u>Understanding Scottish Places</u>	Has data on Scottish towns you may find helpful to analyse housing need.			✓		



Funding for Housing Projects

The Rural Housing Fund was established by the Scottish Government to increase the supply of affordable housing in rural Scotland.

The Home Energy Scotland **Private Rented Sector Landlord Loan** can provide loans for energy efficiency improvements and the installation of renewable energy systems in premises that are already occupied. SCIOs and community trusts are eligible.

Dumfries & Galloway Town Centre Living Fund aims to increase the supply of affordable housing in town centres by bringing empty properties back into use and improving the quality of existing homes.



The Scottish Land Fund has supported communities to purchase of land for housing however projects must be outside the scope of statutory housing provision.

Other potential grant or loan funders include:

- **Nationwide Community Grants.**
- **Quaker Housing Trust**
- **Triodos Bank**
- **Ecology Building Society**
- The SSE **Sustainable Development Fund**



CASE STUDIES

Nith Valley LEAF Trust (NVLT) is a community organisation that has developed three new homes in Closeburn, Dumfries. These are Scotland's first community-owned homes to be certified to Passivhaus standard, indicating that they use very little energy to provide ambient heating. The units were let under NVLT's Localised Allocations Policy and are now occupied by families. This is helping to sustain the village primary school and support local businesses. A grant from the Scottish Land Fund was used to purchase the land and fund an eight-month Development Officer post.

Eskdale Foundation, conversion of the former Police Station in Langholm into four affordable flats on a prominent site in the town centre. The B-listed property had been empty for 12 years when Dumfries and Galloway Council (DGC) agreed to a Community Asset Transfer of the property to the Eskdale Foundation. A mixed funding package was raised including contributions from SOSE, DGC Town Centre Living Fund, the Rural Housing Fund, Scottish Land Fund, Architectural Heritage Fund and local windfarm community benefit funds. The sympathetic conversion has created four low-energy, secure homes.

Hope Cohousing St Margaret's Hope, Orkney. This project follows the co-housing model, it is developing six new eco-aware houses, with integral common areas, shared amenities and a garden. The vision is to create affordable rental homes for older people who want to live independently within their community.

South of Scotland Enterprise (SOSE) is the economic and community development agency for Dumfries and Galloway and Scottish Borders. We offer support, funding and specialist knowledge to help community initiatives and social enterprises across the South of Scotland to grow and achieve their aspirations. To contact SOSE:

- Go to <https://www.southofscotlandenterprise.com/contact-us> and fill in the enquiry form
- Call **0300 304 8888**.