

**Submission to Housing for Older People Inquiry:  
'Whether the housing on offer in England for older people is sufficiently  
available and suitable for their needs'**

**Written evidence submitted by the UK Cohousing Network**

**Executive Summary**

- Cohousing is gaining increased traction and interest from the public, particularly as a response to issues of loneliness and isolation and concerns about social care in later life.
- Research has evidenced that Cohousing communities offer benefits to individuals and to the wider society in a two-way relationship.
- Once people retire the importance of their social connections increases, and this can be directly related to their housing choices: whether to stay put or to move.
- Enabling choice in the approach to older persons housing requires a significant culture change by government, commissioners and housing organisations, enabling people to be empowered to do it themselves rather than doing unto, moving away from a tradition of being provided for & delivering services to people.
- For a new national strategy to be effective it will need to focus on the research that is increasingly understanding the factors that enable wellbeing, such as the importance of retaining control in later life, and delve deep into looking at new models of housing such as Cohousing, and what is required by public policy to support the development of this new source of housing supply.

**1. Introduction**

- 1.1 This submission is made in order to give the Communities and Local Government (CLG) inquiry information about Cohousing as a new source of housing supply that can be a positive sociable option for older people, encourage rightsizing, reduce loneliness and isolation and foster mutual support and wellbeing, that may in turn minimize the demands on social care.
- 1.2 Cohousing is a global definition for a way of living in socially active self-managed communities. Cohousing communities are intentional communities, created and run by their residents. Each household has a self-contained, private home as well as shared community space. Residents come together to manage their community, share activities, and regularly eat together. Cohousing is a way of resolving the isolation many people experience today, recreating the neighbourly support of the past. This can happen anywhere, in an existing community or starting a new community using empty homes or building new.

- 1.3 Cohousing communities can be inter-generational, welcoming anyone of any age and any family structure, or be set up to specifically to cater for people who are older (known as Senior Cohousing) and/or are communities of common interest, for example for women or LGBT groups. Cohousing is a more widely available housing option in other countries such as the USA, the Netherlands and Denmark.
- 1.4 The UK Cohousing Network was established following the UK's first Cohousing Conference in 2007. UKCN is the national Cohousing organisation with a mission to enable communities to use the Cohousing principles to create better places to live by sharing facilities and services to reduce isolation, loneliness and living costs. UKCN has over 100 members comprising both established and developing groups across the UK.
- 1.5 UKCN is a resource for anyone interested in learning about Cohousing, and an advice service for local councils, housing associations, and others working for progressive social change. UKCN's aims to make Cohousing accessible to the mainstream, to engage in activities that both encourage the development of new Cohousing communities and increase the skills and self confidence of people that want to adopt Cohousing principles in existing accommodation. We are currently working in partnership with the Housing Learning and Information Network (Housing LIN) and the Housing Association Charitable Trust (HACT) to facilitate the potential use of Cohousing principles in mainstream housing provision for older people; this work has attracted much interest from Housing Associations who provide sheltered housing:  
<http://www.housinglin.org.uk/Topics/browse/Housing/HousingforOlderPeople/Cohousing/>
- 1.6 Cohousing is gaining increased traction and interest from the public, particularly as a response to issues of loneliness and isolation and the public policy challenges of social care. We have over recent months had coverage in national television, newspapers and radio: <http://www.telegraph.co.uk/women/life/sixty-female-middle-class---and-all-living-under-one-roof-just-d/>  
<http://www.thetimes.co.uk/past-six-days/2017-02-26/home/the-millers-tale-kqh36qj72>
- 1.7 In **Wales**, the UK Cohousing Network has contributed to the Welsh Government Expert Group on housing an ageing population <http://gov.wales/topics/housing-and-regeneration/housing-supply/expert-group-on-housing-an-ageing-population/?skip=1&lang=en> which has recognised Cohousing as important in widening choice of housing options and recommends ensuring that there is financial and professional support and advice available to facilitate community led housing solutions.
- 1.8 A Strategy for Housing **Scotland's** Older People 2012-2021, recognises Cohousing by the Scottish Government and states they are keen to encourage the development of new and innovative models of housing that enable older people to maintain their independence in the community.
- 1.9 The UK Cohousing Network is a Company Limited by Guarantee. No 06313462. Registered address: 9 Wickham Road, London, SE4 1PF

1.10 The Tudor Trust currently funds UKCN.

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## **2. Research evidence into the benefits of Senior Cohousing**

2.1 Research has evidenced that cohousing communities offer benefits to individuals and to the wider society in a two-way relationship. This research evidence comes primarily from studies of Dutch and Danish Senior Cohousing communities.

2.2 These studies find that, where older people are concerned, the outcomes of living in Cohousing can be an enhanced sense of wellbeing, reduction of loneliness and isolation, continued activity and engagement, the possibility of staying healthier for longer and, finally, continued personal autonomy and independence. These derive from:

- A sense of personal efficacy and satisfaction
- A sense of belonging to a community
- Participation in collaborative activities
- Mutual support and security

An example of this is evidenced by the following quote:

“When I came back with the news (breast cancer diagnosis) within 2 minutes 6 women were in my sitting room opening the brandy. There were offers from people to stay the night, a rota to take me to chemotherapy, a rota for bringing me soup – it was amazing”

2.3 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 lifestyle seems more reasonable than granting financial support to single projects as is the concept in social housing’. (Göschel, 2010)

2.4 It is a common sense inference, typically to be found in many other areas of British social policy, that the positive and demonstrable benefits that older people clearly derive from Cohousing should lead to reduced use of formal services. It also stands to reason that, in a Cohousing community where neighbours look out for each other, issues like aftercare or short-term illness can be well taken care of, reducing bed use in hospitals. However, although the assumed reduction of demand for formal services is highly probable, it is very difficult to prove empirically. Some research is now being planned by the LSE looking into this further with the women at the OWCH project.

We have also responded to the specific questions posed by the inquiry:

### **3. The adequacy of provision of homes for older people and the challenges people face in accessing housing which meets their needs.**

- 3.1 All too often both public policy and housing commissioners have focused on the physical quality of homes in terms of adequacy and need, whilst these physical factors are important this is rarely the main issue that motivates people's housing choices, particularly in later life. Once people retire from work the importance of their social connections increases, and this can be directly related to their housing choices – whether to stay put or to move.
- 3.2 The Centre for Ageing Better research report Later Life in 2015 identified three key dimensions of a good later life - health, financial security and social connections. These were consistent regardless of age, gender, ethnicity or other socio-demographic characteristics. These dimensions are interrelated and all influence each other. They also have an impact on the extent to which people feel happy, satisfied with their lives and that their life has meaning and they are in control.
- 3.3 The major benefit of Cohousing to older people is its social connectedness. This is what Cohousing excels at because it is specifically designed to deliver and sustain it. Cohousing offers older people an alternative to being a passive and often inactive recipient of services to one of being actively in control and managing their community. The importance of retaining control in later life has been well documented as a key factor in wellbeing.
- 3.4 Cohousing also offers the benefit of right sizing to smaller private homes that also have the benefit of attractive shared facilities such as guest rooms for family visitors.
- 3.5 Despite the increasing interest by the public in Cohousing, the ability of people to create their own housing solutions for later life, is massively hampered by an unsupportive public policy and funding environment. The fact that the Older Women's Cohousing project (OWCH) took 18 years to come to fruition and other groups such as Cannock Mill Colchester, are in their tenth year, is evidence of the dedication of these pioneers in the face of a unsupportive environment. If choice is to be available to people then there needs to be a significant culture change and approach by government, commissioners and housing organisations, to enable new models of housing such as Cohousing, to be accessible through supporting policy and funding that develops this new source of housing supply.

### **4. The adequacy of current planning policy and Government initiatives in England in meeting the housing needs of older people**

- 4.1 UKCN has received a significant volume of interest in Cohousing from older people since the media coverage of the Older Women's Cohousing (OWCH) opening in December 2016 <http://www.owch.org.uk> mostly because it offers something that is not currently available in the housing market – the opportunity to create and self-manage where you live. This interest seems to represent the changing demand of the new older generation who do not wish to be done unto but rather want to define how

they want to live.

- 4.2 The current planning policy arena is primarily focused around the mainstream house building industry focusing on large scale developments of individual properties, and any policies for specialist accommodation for older persons are based on increasingly outdated and expensive models. There is very little in the way of planning policy to facilitate collaborative/community led housing, and where it does succeed it often takes considerable time and expense to get through the planning process, because it does not fit standard planning criteria.
- 4.3 The Housing LIN report 'Growing Older Together' 2016, cites that 'Planners, policy makers and commissioners need to recognise that these models of housing for older people will become increasingly relevant as older people's needs and expectations change, as levels of public capital and revenue funding are restricted and as traditional forms of provision become unattractive and potentially financially unsustainable.'

## **5. Whether more housing designed specifically for older people could help address England's wider housing needs**

- 5.1 If the public policy approach taken is what forms of housing will motivate older people to move from their current housing, into specific communities to improve their wellbeing in later life, then there is likely to be far greater success in achieving the follow through in releasing these homes into housing market as a whole. This approach needs to be based on the research evidence of these motivators such as social connections and retaining control, rather than solely on the physical environmental factors.
- 5.2 The potential of relatively small public investment into collaborative housing for older people, could be a very cost effective way of releasing family homes across all types of tenures, creating a much more balanced housing market, rather than focusing on initiatives aimed at starter homes for example.

## **6. The extent to which improving specialist housing provision in England could improve people's health and wellbeing, and deliver savings in public expenditure**

- 6.1 UKCN actively supports the improvement of specialist housing for older people. We have recently run a workshop for Housing Associations in association with the Housing Association Charitable Trust (HACT) and the Housing LIN on the potential of remodeling existing sheltered housing schemes using Cohousing principles, which gained significant interest and participation.
- 6.2 In these workshops focusing on the potential of applying Cohousing principles to modernising approaches to sheltered housing, we also highlighted the HAPPI 3 recommendation: 'We encourage more housing associations to use their development skills and experience to assist the emerging "senior cohousing movement", custom building for groups of older people.'

## **7. The availability of finance to help older people 'right size' in retirement, and the impact of the cap on Housing Benefit from April 2017 on the development of specialist housing**

7.1 In the workshops detailed above the issue of affordability of specialist housing was discussed as a key issue. Where residents have taken over the management of their homes, for example, at Ashfields <http://www.housinglin.org.uk/Topics/type/Square-pegs-and-round-holes-Forming-a-resident-Management-Company-at-Ashfields/> and at Woodchester Valley <http://www.housinglin.org.uk/Topics/type/Woodchester-Valley-Village-How-we-turned-a-disaster-into-the-first-mutually-owned-retirement-village/> they have achieved both cost reductions and increases in quality of the services provided as they are in direct control of the commissioning.

## **8. Whether a national strategy for the support of housing provision specifically for older people is needed**

8.1 UKCN agrees that given the increasing demographic, the national housing shortage and the social care crisis there is most definitely the need for a national strategy for the support of housing provision specifically for older people. The most important aspect in the approach of this strategy however is that it should not attempt to be a top down 'do unto' strategy for that will certainly result in failure; the opportunity of such a strategy is to work with the research that is increasingly understanding the factors that enable wellbeing, such as the importance of retaining control in later life and social connections.

8.2 In order for such a strategy to be effective it will need to delve deep into looking at new models of housing such as Cohousing, and what is required to support the development of this new source of housing supply.

8.3 UKCN has recently submitted a proposal to the DCLG in collaboration with the National Community Land Trust Network (NCLTN) and the Confederation of Cooperative Housing (CCH) for the effective delivery of the £300M Community Housing Fund, that will enable technical support to be available locally for groups to develop their community led housing ambitions, including Cohousing. This proposal recognises that as an emerging market there is a significant gap in technical support at a local level that could be fast tracked by initial investment through the Community Housing Fund to create sustainable long term business model. This type of cross referencing of policy and strategy are critical to support new approaches, that have a wider benefit of both increasing choice in housing for older people and enabling greater wellbeing.

## **9. Conclusions**

9.1 Cohousing offers a fresh and modern alternative to existing institutional approaches which work for older people rather than with them. Its policy relevance lies in its potential for harnessing good neighbourliness and mutual support among older people, who get to know each other through creating and managing this form of intentional community.

9.2 Cohousing can be a new source of housing supply that is a positive sociable option

for older people. It can be created through new projects being built or through repurposing and improving existing specialist housing for older people such as sheltered housing, using Cohousing principles.

### 9.3 Cohousing enables:

- Community - mutual support and friendship
- Control - co-producing & self managing
- Security - looking out for each other
- Enterprise - working from home sociably
- Diversity - groups decide - intergenerational, senior, LGBT etc
- Choice - Cohousing is not for everyone but it is what some people are looking for

9.4 Enabling choice in the approach to older persons housing requires a significant culture change by government, commissioners and housing organisations, enabling people to be empowered to do it themselves rather than doing unto, moving away from a tradition of being provided for & delivering services to people.

9.5 Cohousing principles respond to the demand from a new generation of older people for greater social connectedness and control over their lives. Cohousing has huge potential for better wellbeing and offers a positive approach to fiscal and social care challenges.

## 10. Recommendations

10.1 To create new radical and joined up national strategy for later life in the UK with an approach to focus on the factors that enable wellbeing, such as the importance of retaining control in later life and social connections. This strategy should link to proactive investment into new long term solution based approaches that respond to public demand, such as enabling Cohousing communities to develop, and what is required by public policy to support the development of this new source of housing supply.

10.2 To support the proposal submitted to the DCLG by UKCN, NCLTN & CCH for the effective delivery of the £300M Community Housing Fund, that will enable technical support to be available locally for groups to develop their Cohousing ambitions.