

Governance of mutual housing in London

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I, Daniel Madav Fitzpatrick confirm that the work presented in this thesis is my own. Where information has been derived from other sources, I confirm that this has been indicated in the thesis.

Abstract

Although mutual housing is not widespread in the UK, it does offer an important potential way of delivering housing in the context of the serious housing challenges faced today. The thesis looks at how mutual housing groups have overcome problem of collective action through self-governance by using formal and informal institutions used by mutual housing groups. The case studies used are based in London and are described by developing a typology of a range of mutual housing types from housing co-operatives, including short-life and long-life, fully mutual groups, through to co-housing and Community Land Trusts.

Using Ostrom's work on governing the commons, a theoretical framework is developed to understand the governance practices within mutual housing groups. The thesis uses Ostrom's institutional approach to understand mutual housing as a form of commons, and their governance practices as analogous to forms of commoning. The empirical chapters build on the interview material and cover the experiences of the mutual housing groups in accessing land, finance, their micro-practices of governance and other aspects of mutualism considered important in their experiences. The work offers a theoretical and empirical contribution to the field of the housing, collective action and governance institutions, as applied to mutual housing in London.

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Embarking on a PhD is a very different endeavour than finishing one. I started with many ideas and theories I wanted to explore, expecting a journey of discoveries. What I did not expect was how the process would involve much sharing, talking, collaboration and in itself became an experiment in mutualism and co-operation. These conversations with others along the way have been what has really made a difference to the whole thesis. My specific thanks go to both my supervisors who have demonstrated their incredible patience and tenacity in helping me develop my intellectual as well as academic and political ideas. It has especially been an honour to be supervised by Prof Yvonne Rydin, whose clarity and pragmatic support has helped me immensely.

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Prologue

In a large portakabin in south London, a monthly housing co-operative meeting was taking place. On the walls were posters from a recent workshop on setting up a new mutual housing group. Scattered around the room were sofas, musical instruments, a small heater around which we huddled, and other furniture. Gathered were representatives of nine shared houses, along with the chair, secretary, vice-chair, finance officer and external housing manager. An update was given on the new bike shed, also being used as a food bank, and information provided on the new eco-boilers, as two members had been sent for training in servicing them. Other items on the agenda included rent arrears, the next social being held in a month's time, a local campaign highlighting the housing problem in the area, and a summary of a meeting of south London housing co-operatives to discuss the sharing of maintenance services.

Approving the annual budget was the main item on the agenda that evening, and a long discussion was held about whether to keep rents at the same level next year, considering the changing government policy on rental levels and also considering the rising reserves due to falling mortgage repayments. It was an ordinary meeting, but it was interesting to observe that this was how people were creating their living environment. It was collective governance in action: the group managing their own housing, creating an atmosphere where issues could be discussed – from the practical, daily running of the homes to issues external to the co-operative. It was an illustrative moment that summed up the group's 30 plus years of experience as an experiment of living together.

The issue of “mutual housing” had also been a key topic of discussion at a meeting where I had first met a member of that housing co-operative, in a very different setting. In a wood panelled committee room in the Houses of Parliament that smelled faintly of cabbages, at a meeting chaired by the late Michael Meacher MP, to discuss “Reclaiming the commons: Why, what and how?” Anarchists and parliamentarians, including housing activists, members of co-operatives, Ostrom scholars, civil servants, and Community Land Trust organisers were there.

The discussion centred on how collectively managed commons can be better governed. The variety of forms of activism and policy-making around land use management as a commons was explored. Examples ranged, in a typical Ostromian way, from the proposals for a Great Lakes commons management scheme across the US and Canadian borders, to a project for a London-wide national park, to vivid accounts from Grow Heathrow activists on the evolution of a small protest camp into a larger project for the community. The meeting was an example of the various interests and institutions articulating similar concerns around land-use, management and control, ranging from housing development to environmental management.

The research in this thesis focusses on mutual housing and is an empirical study that uses collective governance theory to frame and understand institutions of governance within mutual housing groups in London. The research stems from an interest in understanding the collective governance involved in community-led approaches to meeting housing needs. This includes the theoretical and practical dilemmas of a commons approach to housing, in situations where co-operation and mutualism are developed internally to the group as institutions for governance.

The two portraits of the different meetings offer a stark contrast in the ways and spaces in which the governance of mutual housing is being discussed and articulated today. These are some of the spaces for the crafting of institutions for collective governance – from small co-operative housing meetings to the committee rooms of highest levels of government in the land. Each are marked by the contradictions of history and contemporary political and economic forces, both a source of inspiration and frustration for the research, influenced as it is by these utopian desires as well as a more pragmatic sense, one that is marked with urgency and disillusionment in contemporary practices and solutions. Concentrating on mutual housing in London was a lens through which to look at the challenges and hopes that are embodied through these experiments in living together and the difficulties of collective governance.

Chapter 1

Introduction

Seek and learn to recognise who and what, in the midst of the inferno,
is not inferno, then make them endure, give them space.

(Calvino, 1974, p.165)

1.1 Introduction

Most people agree that London is faced with serious housing challenges. Mutual housing, despite being a small sector, can provide some potential answers in terms of provision. However, there are difficulties in understanding how mutual housing groups have succeeded in the past and can succeed in the future. In part, the issue is one of access to land and finance, but it is also a deeper question of how groups organise themselves to develop and manage property in a mutual way. As groups, they need to be able to craft their own governance institutions. Therefore, the central problem is of how mutual housing groups develop their own forms of collective self-governance. This thesis will examine contemporary models of mutual housing by focussing on cases in London, which has the most intense dynamics around housing prices and land pressures in the UK but also for its breadth of London experiences in mutual housing. The aim will be to understand how mutual housing groups have overcome the problem of collective action through self-governance. This is achieved by looking at how the groups are governed, what governance institutions have been crafted by these housing groups, how they have evolved, and what constraints and challenges they face.

There are different possible frames of analysis to understand the governance of contemporary mutual housing. There is the broader structural context of the political economy of housing provision within which mutual housing exists (Bowie, 2010; Dorling, 2015; Edwards, 2015; Ball, 2010). Viewed through a more sociological lens, it is clear that people's experiences and expectations around housing in the UK have changed radically during the post-war period. The cultural-material dimension of people's lives has changed due to tenure distribution patterns, the changing nature of home-ownership, the changing role of domestic labour associated with housing, and changes in household composition. These socio-cultural dynamics have also affected how housing alternatives are viewed and how people have organised themselves to address their housing conditions.

The challenge of mutual housing is one of collective action around the management and control of housing. A theory of collective action could be a starting point to develop a theoretical framework to look at mutual housing (see Poteete et al. 2010). There are macro and structural dynamics, which set out the context of mutual housing. There are the more micro-social practices and consumption demands. These, in collective action terms, are the micro-situations that impinge on individuals and groups in a collective-action dilemma and understanding these governance micro-practices (Healey 2012) will be useful to see how mutual housing groups overcome the problem of collective action through self-governance.

This chapter discusses first the historical and thematic topics that have helped define mutual housing as a housing alternative, including the rise of co-operativism in the nineteenth century, associated utopian or socialist theory in urban planning. The chapter also touches on the more abstract ideas of prefigurative practices and development of diverse economies, *autogestión* or self-management, and how these can be applied to housing. An outline is presented of the research, together with the research questions and objectives. The chapter concludes with the overall structure of the thesis.

1.2 Mutual housing as a housing alternative

The housing question (Engels, 1979) has returned to loom large in urban planning debates (Larsen, Hansen, MacLeod and Slater, 2016), but there is little consensus around the answers. Housing played a particularly crucial role in the economic crisis of 2008 and has now turned into a crisis of its own due to its increasing unaffordability, exacerbated by such longer-term trends as the reconfiguration of the rental sector, the restructuring of social housing, and the use of housing as a financial asset (Whitehead and Williams, 2011; Edwards, 2015). The UK-wide dynamics are strongest in London and the South East due to population pressures, the re-commodification of social housing, as well as the high levels of international speculative investment, all fuelling the rise in house prices (Edwards, 2011, 2015), hence the focus here on London cases.

Numerous campaigns have emerged in response to the lack of affordable housing and sweeping changes to the housing sector (Watt and Minton, 2016). The most contestatory housing movements have involved people resisting evictions from social housing (Plessis, 2005; Douglas and Parkes, 2016), renters calling for fairer rents (Walker and Jeraj, 2016), and a rise of cross-tenure alliances, through a series of protests (Lees, London Tenant Federation, Just Space and Southwark Notes Archive Group, 2014; Humphry, 2016; Watt and Minton, 2016). Current government and mainstream responses to this conjuncture emphasise market approaches, or

social housing provided by the public sector or housing associations. Therefore, mutual housing is an alternative to these two main approaches.

There is no shortage of policy analysis and proposed solutions to tackling the housing situation. Some have argued for the need to build more, whether through planning deregulation, by increasing access to credit, changing financial incentives to avoid land-banking or through land reforms (Edwards, 2015; Bowie, 2010; Stephens and Whitehead, 2014). Calls for new forms of regulation, for example, the introduction of a land value tax (Mirrlees et al., 2011; Wightman, 2013) or rent control policies (Walker and Jeraj, 2016) could rebalance the way in which land for building or existing property is made available for additional housing. Still another approach would be to encourage the alternative to market or social housing forms, based on a different relation between the value of the land, the housing built on it, and the group of owners or housing users (Large, 2010; Hill, 2015).

The term ‘alternative housing’ refers to a spectrum of different housing forms with some being more widespread than others. The provision of alternative housing can differ from dominant housing models and consists of a range of material and technological innovations that improve the quality, form and environmental gains of housing as a product (Fernandez, 2014; Williams, 2012). It can also consist of a range of models that are social alternatives, aiming to address “how diverse social needs can be met, including the needs of lower-income households and the provision of affordable housing” (Rydin, 2013, p.115). They include co-operative, community-driven, participatory, or self-managed housing, and can involve different property arrangements, including shared tenure, or the sharing of generated value, accompanied by governance practices that are created by the groups to manage themselves – as a form of collective action (Rowlands, 2010; Gulliver, Handy and Morris, 2013; Jarvis, 2015a). This wide set of social alternatives for the provision of housing can be broadly labelled ‘mutual housing’.

The term mutual housing comes from the idea of “mutualism” – originally a biological term used to describe the way in which species, including humans, create relationships of mutual aid, “a tendency so deeply interwoven with all the past evolution of the human race, that it has been maintained by mankind up to the present time, notwithstanding all vicissitudes of history” (Kropotkin, 2009, p.136). Nineteenth-century social thinkers, such as Fourier and Kropotkin, elaborated the concept of mutualism as they were interested in how the control and ownership of the means of production could be radically changed through the creation of institutions to share benefits in a collective way. Colin Ward, the anarchist planner, in his pluralistic description of the way in which societies solve problems, included what he called “techniques of mutuality”, encompassing mutual aid and co-operative self-help (Bradshaw, Ward, Ward and Worpole, 2013; Ward, 1990, 1973). Large points out how mutualism is also part of that “historical movement to

reclaim land as a commons and for the community democratically to control the bundle of rights available in it” (2010, p.194). Therefore, mutualism can be understood as a form of collective action where resources are pooled, and the resulting benefits are shared. This can include resources such as housing (Ward, 2002, 1990, 1982; Turner, 1982; Gulliver, Handy and Morris, 2013) as well as land (Large, 2010; Ward, 2002; Woodin, Crook and Carpentier, 2010; Wyler, 2007).

In reviewing the literature on mutual housing, some strands emerge (Tummers, 2015; Vestbro, 2000). First, within the mutual housing sector there are a burgeoning number of guides and advocacy papers that help support people and institutions to operate (Gulliver, Handy and Morris, 2013; Rowlands, 2010, 2009; Woodin, Crook and Carpentier, 2010). This ‘grey’ literature generally is used as advocacy and information tools for others to learn from. As such, the authors tend to adopt a normative, even hagiographic approach, in which mutual housing is considered beneficial to both individuals and their community.

Secondly, there is much work dealing with the architecture and design of mutual housing: the physical layout of the housing at different scales ranging from the individual home to the neighbourhood, along with the collaborative practices involved in the design and building stages of mutual housing forms ((McCamant and Durrett, 2011; McCamant, Durrett, Hertzman and Moore, 1994; Hansen and Hanson, 1996; Marcus, 2000; Williams, 2005a). Thirdly, there is a body of literature that reflects on the social forms involved in mutual housing. These include changes in lifestyle and offer new theorisations concerning the role of gender (Vestbro and Horelli, 2012; Pickerill, 2014), the family (Jarvis, 2011), or the elderly (Brenton, 1998; Choi, 2004; Brenton, 2013; Labit, 2015; Scanlon and Arrigoitia, 2015).

Another topic in the literature deals with some of the broader institutional contexts of mutual housing, and has been focussed on issues of land, finance and the legal frameworks related to shared forms of property. For example, the new planning legislation of the Localism Act 2011 now includes neighbourhood planning and such new rights as the *Right to Bid*, *Right to Build* and *Right to Transfer*, which can potentially have an important role to play in developing design and management at a neighbourhood scale (Field and Layard, 2017; Fromm, 2012). There are also new legal tools which can be used by community groups seeking to set up mutual housing schemes, and which have to be understood by financial institutions when mutual housing groups seek financial support (Tummers, 2015, pp.5–9). Another important legality is that of tenure arrangements. In a recent report on collective and communal forms of tenure from around the world, the categories used included “collective or communal ownership, including co-operative (where ownership is vested in the co-operative or group of which residents are co-owners); Community Land Trusts (a non-profit organization develops and stewards affordable housing on

behalf of a community); and customary ownership or use” (Rolnick, 2012, p.7). Mutual housing encompasses these diverse tenure categories of co-operative, collective, and communal ownership.

Housing scholars and practitioners have begun looking at the governance institutions that have developed to manage mutual housing (Somerville, 2002; Cornforth, 2004; Rowlands, 2009; Moore and Mullins, 2013; Moore and McKee, 2012; Lambert, 2012a; Lang and Mullins, 2014; Jarvis, 2015b). The rationale for the increased focus on the governance institutions of mutual housing covers four main topics of concern, which are motivations for this research. These include how mutual housing affects the concepts of property; changing economic practices for cheaper housing; and deepening forms of democracy and participation; and the formation of community.

Mutual housing can be seen as a hybrid property form, neither fully public nor private, but a third, more collective form of ownership, which is less understood. Even this separation into clear categories of ownership (i.e. public, private, third/civil society sector) can seem too blunt when property rights can be layered, and a multiplicity of users can differ in their legal status from the owners. It is worth trying to understand how this third category of property can be governed. In some cases, it has been associated with the building of a ‘commons’, especially an urban commons (Kirwan, Dawney and Brigstocke, 2015; Bresnihan and Byrne, 2015; Borch and Kornberger, 2015; Stavrides, 2016; Chatterton, 2016).

One result of this hybridisation of property forms is that there can be a de-coupling of asset value from land value through mutual housing schemes, which can also be a way to create more affordable long-term housing solutions. Because of de-coupling, mutual models can be a way of providing cheaper housing as well as more stable forms of tenure than private rental. Land value uplift can be captured and distributed in different ways, for example, sharing it locally with particular groups or communities (Droste, 2015; Moore, 2014; Chatterton, 2014; Engelsman, Rowe and Southern, 2016). Thus, mutual housing may challenge the commodification of housing and can be a way of supporting potentially different economic practices, as models that are part of a more diverse and prefigurative economic strategy (Gibson-Graham, 2008, 2003), and hence governance institutions.

Regarding participation, it can be empowering to involve people in the provision of their own housing and therefore in producing their own environments, more than the carefully circumscribed regeneration initiatives of the 1990s (Atkinson, 1999; Colenutt and Cutten, 1994; Perrons and Skyers, 2003) through to the Neighbourhood Planning initiatives of the 2010s. Collective and democratic control of housing involves collective decision-making (Cornforth 2004) that can lead to the increase of collective governance (Rosenberg, 2011; Bliss, 2009).

However, the governance of mutual housing remains under-researched, and this includes the collective practices by residents to participate and make decisions (Moore and Mullins, 2013; Lambert, 2012a).

The role of the community is key when considering the governance of mutual housing. What can be created is a 'gated community' (Blakely and Snyder, 1997; Ruiiu, 2014; Le Goix and Webster, 2008; Lee and Webster, 2006). The collective group involved, by definition, must exclude other groups (Joseph 2002), hence a 'communitarian conundrum' is displayed by most mutual housing projects including, most starkly, within co-housing (Chiodelli, 2010; Chiodelli and Baglione, 2014; Ruiiu, 2014). The long-term "risk of a degeneration of co-housing the gated type is linked with a complete transformation of the grass-roots model (typical of co-housing) to the top-down speculative scheme (typical of gated communities)" (Ruiiu, 2014, p.316). This is also echoed in the experiences of older housing co-operatives, where individuals have, in effect, been able to "carpet-bag" the equity of the shared property (O'Driscoll and Muller, 2014). The result is that a process of enclosure is acted out spatially, with an impact on the community and with broader repercussions and repetitions across the urban context (Blomley, 2008; Hodkinson, 2012; Jeffrey, McFarlane, & Vasudevan, 2012; Lee & Webster, 2006). The extent to which this tension between enclosure and common-ness occurs is defined by each experience but is also related to the way forms of governance institutions evolve within each mutual housing group.

In summary, these are topics of concern that serve as starting points and motivations to examine the governance institutions of mutual housing. While studies of contemporary housing have developed analyses of both the structural conditions that cause housing shortages and their socio-material outcomes, this research is interested in investigating some of the solutions that have emerged, specifically in the form of mutual housing and their governance institutions.

The empirical contribution of the research emerges from using governance institutions as a way of understanding the challenges and barriers to the set up and running of mutual housing. Furthermore, the theoretical contribution will be to see how the governance of mutual housing, perceived as a collective action problem (Bengtsson, 1998, 2000), can be understood through the institutions that people form (Ostrom, 1986, 1990, 2005). These are internal to the group, as micro-practices of governance, as well as in relation to their external context. The next section discusses the historical strands that are important to consider (further developed in Chapter 2) and outlines the theoretical framework used in this thesis (explored in greater depth in Chapter 3).

1.3 Background on mutual housing governance

Although the thesis examines contemporary models of mutual housing, these have emerged from historical-material trends that are both socio-cultural (i.e. related to consumption and lifestyle choices and aspirations) and economic-structural (i.e. determined by structural economic forces). These historical trends give a sense of the various waves or movements which stimulated mutual housing development. From examining these historical-material trends, one can induce and confirm a set of idealised institutional rules and norms, which can be then used to analyse the empirical data.

One of the first historical strands is the co-operative movement, which emerged from mutual aid societies of the nineteenth century, with workers taking control of their own forms of consumption through the establishment of local grocer shops, forming the early credit unions and building societies (Holyoake, 1867, 1908; Hird, 1996). This movement then extended to housing co-operatives and co-partnership housing models (Birchall, 1988; Hands, 1975; Rowlands, 2009).

Towards the end of the nineteenth century, the Garden City Movement, initiated by Ebenezer Howard, also had an important foundational idea of community control (Osborn 1950; Hall & Ward 1998; Howard 1965), through the “permanent ownership and control of the entire urban tract by the municipality (and) the use of the unearned increment of land value for the purpose of benefitting the community” (Batchelor, 1969, p.185). Drawing on such utopian thinkers as Bellamy, Morris, Kropotkin, and Spence (Clark, 2003), the proposals included the co-operative ownership of land (Holyoake 1867, 1893; Somerville 2007; Watkins and Carbery 1986).

Therefore, the common thread connecting the co-operative housing movement and the Garden City movement in its early days was the formation of new institutions of mutualism alongside the provision of housing – institutions that captured and shared the value from the land and that created more direct control by residents or dwellers. The research in this thesis develops a framework to analyse these conditions of collective governance in the ways they are unique to mutual housing.

One approach to understanding the institutions of governance can be through normative frameworks such as the Co-operative Principles as established by the Rochdale Pioneers (Holyoake, 1867, 1893; Fairbairn, 1994; Somerville, 2007; Watkins and Carbery, 1986). The Principles can also offer a way of evaluating a co-operative enterprise, including that of mutual housing, as they state how a co-operative should function or aspire to run. The International Co-operative Alliance (ICA) defines a co-operative as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a

jointly-owned and democratically-controlled enterprise” (ICA 2010), and asks all formal co-operatives to adopt the principles, hence their normative nature. These state that a co-operative should:

1. Have voluntary and open membership;
2. Allow democratic member control;
3. Include members’ economic participation;
4. Demonstrate autonomy and independence;
5. Promote education, training, and information;
6. Ensure co-operation with other co-operatives; and
7. Maintain concern for local community.

In the research presented here, the governance of groups is examined by using a theoretical framework focussing on the rules and practices of mutualism and of collective action. In this way, some of the internal normative assumptions of the Co-operative Principles can be unpacked.

Some scholars have argued that these forms of mutual action, which mutual housing provision is part of, can be considered ‘prefigurative practices’, in the sense that they are an early indication of alternative institutions (Chatterton and Pickerill, 2010; Gibson-Graham, 2008; Vieta, 2014). The specific nature of the term ‘prefigurative’ – when applied to mutual housing – is the sense that the practices foreshadow a different provision of housing, not just resistant to the status quo, but which are experiments in learning how to self-organise and are therefore also alternative social and economic arrangements (Vieta, 2014). Scholars have written about how this has applied to forms of housing that are dweller controlled or self-managed (Ward, 1982; Turner and Fichter, 1972; Turner, 1982). The idea of prefiguration is useful as it frames mutual housing practices as a way of establishing social and economic alternatives, and as a way of exploring the diversity of approaches within the contemporary political economic geography of housing.

Dweller control can also be related to the proposal of *autogestión* or self-management (Lefebvre, 2003; Vieta, 2014, 2010). Indeed, the right to self-management was also proposed by Lefebvre as part of his broader political vision concerning the right to the city (Lefebvre 1996; Brenner et al. 2012; Purcell 2014). At the heart of the process of *autogestión* or self-management is the concept of “collective governance”, where institutions of governance are created collectively by those affected by the very institutions that are formed. Co-operative, alternative and prefigurative practices are all therefore inherent in the institutional forms that have emerged from the history of mutual housing. These can also be characterised as community-led, self-organised, and collective. The Co-operative Principles and the concept of self-management are useful in the sense that they connect with the notion of collective governance, but also the group’s self-management

of the housing provision process. However, the focus in this research will be on the way that institutions for collective governance are created and evolve within mutual housing groups.

Thus, theories of governance institutions of collective action can be used and applied to mutualised housing groups to understand the crafting of these institutions. The approach taken by Elinor Ostrom and her co-researchers is one way to look at the crafting of institutions to manage resources collectively (Ostrom, 1990; Hess and Ostrom, 2011; Wall, 2014; Poteete, Janssen and Ostrom, 2010; Ostrom, 1986, 2005; Caffentzis, 2009). Much of Ostrom's work looked at what attributes of common-pool resources were "conducive to the use of communal proprietorship or ownership and [which] others are conducive to individual rights to withdrawal, management, exclusion and alienation" (Ostrom and Hess, 2007, p.1). However, not all common property regimes involve common-pool resources and there are clearly-nuanced gradations of ownership, usership and property rights. One of the main relevant distinctions in her work on governance institutions is between common property and open access regimes. A further distinction is made between a common-pool resource (the shared good) and a common property regime (i.e. the set of social relations, which govern common property). Another useful distinction is between subtractive and non-subtractive resources (Ostrom and Hess, 2007; Hess and Ostrom, 2011). Whilst most natural resources and other public goods can be subtractive, goods such as knowledge, language, and shared values are all non-subtractive, as one person's use does not reduce the benefits other people may have from their use of the same resource. These distinctions are useful when developing the theoretical basis for understanding mutual housing governance.

When looking at the governance institutions of mutual housing there are the different sets of actors involved. They are involved within the different moments in the provision of mutual housing by crafting their rules, practices and ideas. These moments form a structure of provision for mutual housing, which includes land ownership and tenure arrangements; construction, including design and build; and control, including use, ownership and management (Healey, 1991, 1992; Ball, 1998; Healey, Purdue and Ennis, 1995; De Magalhães, 1999). An overview of the different moments is framed, which will be useful to look at the differences between different mutual housing models and used to derive a typology of these different mutual housing models.

Mutual housing is also situated within the broader institutional ecosystem, which includes the supporting umbrella organisations that bring together different mutual housing groups. These include secondary co-operatives (Lambert and Bliss, 2001), public or government organisations, including for example, local authorities, the Greater London Authority (GLA), the Homes and Communities Agency (HCA), and locality and planning bodies which have also played a key role in the mutual housing sector (Skelton, 2002; Moore and Mullins, 2013). Private organisations and civil society groups also influence the sector; for example, the Building and Social Housing

Foundation (BSFH) and the Joseph Rowntree Foundation have been supportive and influential, especially in the initial formation of mutual housing projects and in the writing and dissemination of reports on best practice, conducting advocacy and lobbying.

Housing groups, in turn, make use of umbrella organisations to form knowledge sharing and support networks. These have become part of a set of strategies for setting up and governing mutual housing provision. When this institutional ecology is mapped out, it becomes clear that a mutual housing group is not an autonomous entity but is instead located within, and influenced by, a wider set of practices, institutions, and networks forming part of the external influence on the mutual housing group. This institutional ecology of mutual housing can also be seen as part of the changing landscape of housing systems (Lang and Stoeger, 2017).

In summary, this section has presented the theoretical threads useful to study the co-operative institutions for governance. The governance within mutual housing groups can be studied using Ostrom's work, developing an institutional approach to look at self-management or *autogestión* within housing.

1.4 Research questions, aims and objectives

Despite a varied spectrum of mutual housing models and groups emerging over the last 50 years or more, there are currently few new groups being formed. Part of the reason is structural (i.e. broader issues linked to housing supply, availability of land and finance, austerity) as well as cultural (dominance of home ownership as aspiration, possible negative views of communal living, rising sense of individualism), but there are also such practical difficulties as the management and self-governance of housing – hence it can be considered as a collective action problem.

The thesis therefore emerges from the need to understand mutual housing through the collective action involved and leads to a main research question, which addresses how mutual housing groups in London overcome the problem of collective action through self-governance. In this sense, 'overcoming' refers to the creation, setting-up and survival of the mutual housing groups. The historical development of collective governance in mutual housing groups is important in helping groups surmount the problems they face in their formation and development, and this research will make a valuable contribution to existing knowledge by exploring the problems in more depth. The research objectives are to understand better the collective governance of mutual housing groups in London and thus, understand the creation of different models of mutual housing and housing groups, and the challenges for the set-up and survival of such groups.

The research will provide both an empirical and theoretical contribution to the field of housing research. The former will emerge from the examination of London-based mutual housing groups and, through an analysis of their past and present governance practices, will provide a better understanding of their governance institutions, as well as the challenges and barriers the groups face in their set-up and ongoing management. Arising from this research the forms of governance institutions that can support current and new mutual housing groups can be identified. The theoretical contribution includes the development of an analytical framework that can be used to look at the collective ownership of assets, namely housing, that have a material form, and which are governed through a set of social practices and institutions.

1.5 Conclusion

Building on the history of mutual housing and its various forms – including housing co-operatives, co-housing and Community Land Trusts – the next chapter outlines how the different models of mutual housing can be understood through their moments of production and consumption by looking at an overall ‘structure of provision’ as applied to mutual housing. This allows for the development of a typology of mutual housing models, used to identify the cases in the research.

Subsequently, Chapter 3 presents a theoretical exploration of an institutional framework for the analysis of mutual housing groups, used to understand the governance institutions of mutual housing in the empirical work. This is followed by an exploration of the three main evolving concepts used in the research, including governance, institutions and property. They are used to illustrate the way in which normative suggestions for understanding mutual housing can arise from the theoretical approach chosen.

Chapter 4 outlines the way in which the models of mutual housing and their governance institutions were looked at in the empirical work. Eight case studies were selected from across the six categories within the mutual housing typology. The chapter includes a discussion of the qualitative approach chosen and the analytical framework used, derived from the theoretical framework outlined in Chapter 3. There is also a further discussion on the qualitative method, drawn from narrative and oral history methods, as most of the empirical work is based on in-depth, semi-structured interviews with members of different mutual housing groups and support organisations, as well as the attendance of meetings at different institutional scales. Included in the methodology section is also a discussion of the role of the pilot phase of this research, where preliminary findings were used to inform the main fieldwork as well as the research and analytical frameworks as part of an iterative and reflexive methodology of theory building.

The empirical chapters presented next (Chapters 5 to 9) discuss the main findings regarding the issues raised through the fieldwork and offer conclusions concerning the collective governance of mutual housing. Chapter 5 outlines the eight case studies used and gives a short history of each mutual housing group. The cases are divided into two groups – those that have been in existence for over ten years and those that are more contemporary in formation, usually in the process of being established during the fieldwork period.

Chapters 6 to 9 offer more in-depth analysis of specific thematic topics of interest to understand the governance institutions of mutual housing. Thus, Chapter 6 focusses on the issue of access to land and property – the importance of partnership and the relational dynamics that mutual housing groups have with external institutions. It also discusses the issues of the groups' use of their land or property and the future they have conceived for themselves, in relation to their assets.

Chapter 7, also related to land and assets, focusses on the financial aspects of mutual housing and the experiences of the groups in this regard. Topics covered include their sources of finance, financial support from other mutual groups, their relationship with banks and other financial institutions, including crowd funding, and finally a discussion of the role of mutual housing in the decommodification of housing.

Following these two asset-focussed chapters, Chapter 8 deals with the main governance practices and opens with an examination of the micro-practices of governance, including meeting practices for each case, the roles people have within the groups, how people join, their involvement, and the use of specific practices, such as talking, listening, and dealing with conflicts and risks. The chapter then moves on to analyse the experiences of rule creation and rule change, central to governance.

The final empirical chapter explores some other key themes around mutualism that emerged from the analysis of the empirical work (Chapter 9). These include aspects of community-making, such as how a community is formed, how it changes and how members perceive or conceive their future. Aspects of knowledge are explored, including the skills needed and forms of trust developed within the mutual housing groups. The chapter concludes with some final considerations around mutual living that defined the groups, including some reflections on personal change from people involved in the mutual housing groups, and issues of gender and diversity within the groups. Chapter 10 summarises the theoretical contributions made through the empirical work to the understanding of governance institutions in mutual housing groups.

Chapter 2

Mutual housing: A history and typology of contemporary provision

What I want to see is not a mass solution, but a mass of small, local, small-scale solutions that draw upon the involvement, the ability and the ingenuity of people themselves. There will be muddle and confusion, duplication of effort, wasted cash and misappropriation of funds. But what makes you think this hasn't happened in the days of big, public solutions? (Ward, 1990, p.48)

2.1 Introduction

The forms of mutual housing that have evolved during the twentieth century and that continue to exist in the UK today, include housing co-operatives, housing associations and other charitable entities, Community Land Trusts and, more recently, newer models such as co-housing and more autonomous networks of housing co-operatives (i.e. Radical Routes). Overall, there are an estimated 1,000 mutual housing organisations, of which half are ownership housing co-operatives of various types (Gulliver, Handy and Morris, 2013, p.4). In total, mutual housing groups own or manage less than 1% of the nation's housing stock. This compares with 18% of housing in Sweden, 15% in Norway, 8% in Austria or 6% in Germany (Bliss, 2009; CECODHAS Housing, 2012), which demonstrates that there have been different historical trends developments within the UK through both the nineteenth and twentieth centuries. This chapter pursues a contemporary archaeology of some of these mutual housing forms, including their policy and institutional context, and develops an understanding of how they are produced. Using a 'structure of provision' approach (Ball, 1986, 1998; De Magalhães, 1999; Edwards, 1995), an outline of how mutual housing is produced is given, and from this a typology of the contemporary forms of mutual housing is created, which will then be used to select the case studies across different models of mutual housing.

2.2 History of mutual housing

Among the important antecedents to contemporary mutual housing is the emergence of social housing in the nineteenth century in the UK and in London in particular. This occurred at a time

of increasing housing shortages due to industrialisation, the consequent rising working-class populations in cities and the concerns over the resultant concentrations of squalor, deprivation and ill-health (Engels, 1872). The increased awareness of the importance of public welfare developed, in part, to allow for the necessary reproduction of labour which, faced with worsening conditions in industrial inner cities, threatened the ruling classes with uprisings (Gallent, 2007, p.30). Philanthropic interest between 1830 and 1914 gave rise to dwelling companies, which provided housing for the poor, though with the aim of achieving a full return on initial investment – hence the generic term of 5 per cent philanthropy (Malpass, 2000, 2001; Ashworth, 1954; Tarn, 1973; Birch and Gardner, 1981).

The semi-philanthropic housing providers that resulted included such organisations as the Peabody Trust (1860s), East End Dwellings Company (1885), the Four Per Cent Industrial Dwellings Company (1885) and the Guinness Trust (1889). Municipal authorities also began to intervene to develop housing. The rise of municipal social housing was punctuated by a series of Housing Acts from the early twentieth century including the Housing and Planning Act 1919 (Addison Act), the Wheatley Housing Act 1924, and the Greenwood Act 1930 (see Appendix F: List of Parliamentary Acts) – when local councils were given subsidies to build houses.

Octavia Hill was a notable early philanthropist, whose approach to social housing was based on the refurbishment of rundown buildings rather than new builds, and she established a system of women housing managers (Clapham, 1997; Power, 1987; Malpass, 2000). The provision of housing through limited profit developments, such as model dwellings' companies, charitable trusts, co-operatives and industrial and provident societies, continued until the end of the First World War. Housing associations (HA) emerged as a generic name for public utility societies that could borrow public funds of up to two-thirds of the value of new buildings and limited their dividends to rates set by the Treasury (Malpass, 2000, p.203). Throughout the twentieth century, their role in housing provision evolved in tandem with that of local authorities and private housing development (Malpass, 2001b). Housing associations have had to respond to changes in public welfare policy and have also been able to shape the sector's transformation (Mullins, 2000).

Co-operative housing had emerged earlier, during the nineteenth century, as a mutual organisation for the provision of housing. The early history of the co-operative movement can be traced to the Rochdale Pioneers and their establishment, in 1844, of a consumer co-operative in the northern industrial heartland of England (Holyoake, 1893, 1867). Among the early aims of the Rochdale Pioneers of 1844 was “the building, purchasing or erecting of a few houses, in which those members desiring to assist each other in improving their domestic and social conditions may reside” (Birchall, 1988, p.89). The Co-operative Principles (Fig.1) are derived from the essential Principles of the Rochdale Pioneers from 1844 and outline the characteristics of the autonomous

and mutual system founded by them. For each of the principles, a justification can be found in the constitution, rules, and practice of the original society, founded at Rochdale. Therefore, the Co-operative Principles are guidelines by which co-operatives put their values into practice and used today, although they have evolved.

Building clubs and building societies, which had emerged earlier (Hird, 1996), were important in the early development of co-operative movement. The first building society was set up in the late eighteenth century in the Birmingham area as part of the early Midland Enlightenment (1775). These were created as fully mutual terminating financial institutions which dissolved when all members had acquired a house, in contrast to permanent building societies (Birchall, 1988; Hird, 1996).

A co-operative movement for housing evolved during the 1860s and 1870s from these early forms of organisation because of the strong need or demand for housing, coupled with the already established Rochdale Principles. In the UK, the role of local authorities in the provision of welfare housing in the early twentieth century then eclipsed the co-operative movement. Birchall (1988, p.92) argues that what was missing initially from the co-operative movement was stronger promotion, coupled with greater vision and practical sense. There were repeated institutional failures, financial limitations and changes of the mutual organisations as they grew and demutualised, sometimes even excluding the working-class people who had originally set them up and for whom they had been intended.

Co-operative housing was promoted towards the end of the nineteenth century when structures evolved that allowed members' contributions to be deposited in a building society: "At first...members used their money to buy materials and their skills to build houses. These developed into 'money clubs' – simple savings societies, to build decent houses" (Hird, 1996, p.40). Through the co-ownership housing co-operative, members were given an equivalent shareholding in the properties, forming some of the first housing co-operatives. One of the first was Tenant Co-operators Ltd, founded in 1887, which began with a large proportion of outside stakeholders investing in housing for tenant members. They eventually became full co-ownership members as the value of the property grew and the tenants acquired equivalent shares. However, the ratio of tenants to investors remained low and properties were few and dispersed. By 1912, this organisation had supported the creation of 14 societies (usually terminating) which had built 6,595 houses for a population of 30-35,000 people (Birchall, 1988, p.97).

- 1. Voluntary and Open Membership:** Co-operatives are voluntary organisations open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- 2. Democratic Member Control:** Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.
- 3. Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.
- 4. Autonomy and Independence:** Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.
- 5. Education, Training and Information:** Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the public – particularly young people and opinion leaders – about the nature and benefits of co-operation.
- 6. Co-operation among Co-operatives:** Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.
- 7. Concern for Community:** Co-operatives work for the sustainable development of their communities through policies approved by their members.

Figure 1: Co-operative Principles

(ICA, 2010)

Co-operativism also inspired Ebenezer Howard in his work on the *Garden City*. Drawing on both radical history and the emerging writings on town planning, Ebenezer Howard published *To-Morrow: A Peaceful Path to Real Reform* (1898) (Howard, 2010) and reissued it in 1902 as *Garden Cities*

of To-Morrow (Howard, 1965). Two main strands of thought intertwine through Howard's work – the design of the utopian “Garden City”, and the form of its management through both social and economic institutions. The abstract proposal was based on a design that was to draw people away from the cities with the aspiration to increase social opportunities, including lower rents and higher wages (Howard, 1965). The Garden City also involved establishing a more equitable land tenure system, with the generation of clearly-identified revenue streams based on ‘rate-rents’, where residents paid for their services through rates. Those who invested in the initial development received a return (rent), some of which was then reinvested into the town (Awan, Schneider and Till, 2013, p.168). The assumptions included the possibility of buying low-cost, usually agricultural land, before development raised its value; that a mass migration or movement of people to the site from the city would occur; that the establishment of a new form of collective land tenure system would take place; and the success of that municipal governance structure (Hall and Ward, 1998).

The first Garden City was set up through the formation of a company, First Garden City Ltd, which built the town of Letchworth. The estate is now owned by Letchworth Garden City Heritage Foundation and still broadly follows Howard's principle of rate-rent, which has enabled the Foundation to develop a range of services and amenities. Letchworth has been breaking even, has paid off its debts and has now therefore partially fulfilled Howard's original vision.

However, other Garden Cities found their schemes undermined mainly because of financial difficulties that led to the termination of their public ownership status (Batchelor, 1969, p.199). The most difficult goal to achieve was the local or municipal control of assets, central to the original Garden City vision, as it depended on such external factors as land prices, forms of tenure, and institutional and financial structures. The embedded principles of cooperativism and municipal or local control of assets are, however, among the more interesting and important ideas distilled in Howard's utopian planning project, where land ownership is reconceptualised as land stewardship for the collective or community benefit (Large 2010, Cabannes and Ross, 2014; Hall and Ward, 1998).

Therefore, Garden Cities movement, despite being more influential for its design ideas, explored some radical options for collective control through the principle of land trusteeship. The land trust became a way of sharing land value, along with developing collective ownership practices. The concept of land trusteeship had been used to create the National Trust for example. Worker colonies and industrial villages, including Cadbury's Bournville Village Trust, Rowntree's New Earswick, were also early inspirational models for the Garden City movement. While the Garden Cities movement stimulated an enormous international following and the subsequent promotion

of new suburbs, the specific element of land stewardship and land value capture was generally lost.

Following the First World War and the promotion of the local authority-led model of social housing provision (*Homes fit for Heroes*), housing co-operatives were sidelined by the overwhelming interest of local authorities in council housing and the building for private owner-occupation (Birchall, 1988, p.98). After 1918, housing associations also failed to thrive, and the poor performances of the organisations contributed to their failing to overcome local authority opposition and scepticism through the 1930s. Housing associations remained marginal in the overall provision of housing, in part because of the stronger role played by municipal authorities (Malpass, 2001b, p.225). This was the pattern until the latter part of the twentieth century when housing associations experienced a resurgence in the 1970s due to the availability of central government funds supporting the establishment of housing associations and co-operatives because of the 1974 Housing Act (Gulliver, 2014b). After 1979, the introduction of a Right to Buy policy, resulted in a slowing down of local authority house building. The restructuring of housing provision following changes to the welfare state also led to most subsequent new social housing being provided through housing associations (Malpass, 2001a).

The emergence of interest during the 1970s in devolved management and the transfer of ownership and control on local authority estates, was stimulated by the Co-operative Party, and subsequently taken up by the Labour Party when it came into power in 1974. The stimulus at a policy level occurred under the then Minister for Housing, Reg Freeson, who had first-hand knowledge of housing co-ops (Birchall, 1988, p.111). He commissioned a report on ways in which housing co-operatives could be promoted, including tenant self-management on local authority estates. The resulting Campbell Report argued that tenants could manage their housing as well as private landlords or local authorities, and it contributed to amendments to the 1975 Rent and Subsidies Act to include co-ops as beneficiaries of the grants and loans offered through the 1974 Housing Act, including Housing Allocation Grant (HAG) funding (Birchall, 1988, p.111). This provided significantly increased levels of funding for the set-up of housing associations and co-operatives and initiated an important period in the history of housing co-operatives (Hands, 1975; Birchall, 1988). One example is the historic Sanford Housing Co-operative in Deptford, which is chronicled by Hands (1975) in his overview of this wave of the housing co-operative movement (see Section 5.3 on Sanford Housing Co-operative).

The main models for housing co-operatives that emerged during this period were common ownerships, tenant management, and 'short-life' housing. In common ownership co-operatives (also known as par-value co-operatives), members had a nominal £1 subscription, property was held in common and individual members were both tenants and common owners with no

individual equity stake. They could either be fully mutual, where all members were tenants or prospective tenants, or non-fully mutual, where some members were not tenants and some tenants were not members, though the tenants fell within the secure and assured tenancy regimes (Somerville, 2002, p.25). Tenant management co-operatives were voluntary associations of tenants holding an agreement with a landlord for housing and estate management (TMOs). Finally, short-life housing co-operatives were also considered management co-operatives, but they had short leases on empty properties which they could manage as short-life co-operatives. Birchall (1988, p.113) highlights that, at the time, there was a need for a more favourable legal environment to promote common ownership, including the recognition in law of common (shared) interests of co-operative members as individuals and common owners, as well as the need to create a more favourable financial environment. Both points remain under-addressed and therefore relevant.

For tenant management co-operatives, the problems appeared to be simpler and were limited to questions of control, not ownership, as there were fewer legal impediments. However, the process of negotiating management agreements with local authorities remained difficult. The lack of widespread promotion of the options available exemplified the caution that local authorities have typically exhibited towards encouraging self-management throughout their history. However, the historical shift in the role of tenants has depended on the “factors which influence the nature and scope of tenant organisation and ... the mobilisation process, by which the perception of a common interest is turned into organisation and action” (Cairncross, Clapham and Goodlad, 1993, p.179).

By the 1990s, the forms of tenant involvement had broadened and become more extensive, covering service provision, estate management, policy and regeneration. Most tenant management organisations (TMOs) were formed following the Housing Act 1974 (Hague, 1990; McKee and Cooper, 2008). In addition, some TMOs chose to campaign for the transfer of ownership, not just management and, in the 1990s, one successful community group – Walerton and Elgin Community Homes (WECH) based in Westminster – officially became a resident-owned housing association and is possibly the first Community Land Trust (CLT) in London (Bunce, 2016; Rosenberg, 2011, 2012; Bailey, 2012).

There are other community groups that are pursuing a similar strategy, now legislated through the Localism Act 2011 and the *Right to Transfer* legislation (Department for Communities and Local Government 2013). Some groups are using it as a strategy to prevent estate demolition and ensure the perpetuity of affordable housing stock in an area or estate faced with regeneration (Lees et al., 2014). The legislation offers community-led ownership as a way of keeping ownership of housing stock managed by a TMO, in effect, ensuring a collective Right to Buy.

Another important legacy success story from the 1980s is the Coin Street Community Builders (CSCB), another early form of a CLT, as it owns the land, but is also an umbrella co-operative (secondary co-operative) that has set up subsidiary housing co-operatives on a contiguous part of London's South Bank which was sold in the 1980s to a local community campaigning group (Tuckett, 1988; Baeten, 2000, 2001; Brindley, 2000). The legal ownership and governance structures of CSCB are very much like a large CLT.

A next wave of housing co-operatives could be considered as the recent shift to a less formal style of co-operativism. This 'new co-operativism' (Vieta, 2010) is driven by similar issues that stimulated the original movement more than a century earlier but is structured around new forms of governance and is more closely related to the principles of *autogestión* (self-management) and autonomism. New co-operativism can have some of the following characteristics: it starts as a collective and bottom-up project because of social, political, cultural, or economic needs; it emerges from local-level politics, emphasising equitable and ethical approaches; it utilises strong practices of horizontal decision-making, which often include the collective ownership of social, cultural, or economic production; and it may exhibit strong connections with surrounding communities, including support for local community development initiatives (Vieta, 2010, p.3).

Co-housing, as a movement, could be seen as part of this "new co-operativism" as its roots in Europe are distinctly radical, even utopian ones (Vestbro, 2000; Tummers, 2015; McCamant and Durrett, 2011; Hansen and Hanson, 1996; Field, 2004; Sargisson, 2012; Williams, 2005a; 2005b). Emerging in the 1960s in Denmark, the co-housing movement was inspired by feminist questioning of the structures of the family, creating urban spaces that were friendlier for children and for community-building (Sargisson, 2012; Jarvis, 2011; Vestbro and Horelli, 2012). Most forms of co-housing share some common features: they tend to be privately-funded and resident-led; the physical and morphological design promotes residents' interactions and encourages a strong sense of community, with extensive common facilities for daily use; they have high resident involvement in recruitment, production and governance; and they tend to promote mutualistic and collaborative lifestyles (Williams, 2008, p.269).

Co-housing therefore had grass-roots, bottom-up origins, although is now increasingly being supported in some top-down ways, especially in Europe (Krokkfors, 2012; Ache and Fedrowitz, 2012; Fromm, 2012; Wankiewicz, 2015; Droste, 2015; Labit, 2015; Lille, 2015). There are a range of development models, which can include a resident-led model; partnership model, with housing associations for example (Pati, 2011); and speculative models of new build, self-build (Hamiduddin and Gallent, 2016; Parvin, Saxby, Cerulli and Schneider, 2011); as well as smaller, retrofit projects led by groups of residents.

Development constraints have included limitations on time and finance; the need for management and technical expertise; and the difficulties in finding appropriate sites in competition or negotiation with landlords, developers, and local authorities (Williams, 2008, p.270). The recent interest in co-housing is evidenced by the increase of established communities and of groups working towards setting up a co-housing community, as well as news articles and academic work in the UK and across Europe. Academic work has also focussed on co-housing as part of an increased interest in more sustainable urban forms of housing and living, including links with eco-communities, for example (Williams, 2005a, Bergman et al., 2007; Mulder, Costanza and Erickson, 2006).

The mutual home ownership society (MHOS) model of housing co-operative is also representative of the new housing co-operatives which have emerged in the last ten years. The MHOS is a financial model of ownership, which separates out the housing from the land value. It can be used by co-operatives to raise finance from the private sector through banks and mutual building societies, as groups can set up as an MHOS and present a long-term and fully costed business case suitable for private sector or charitable bank financing (Chatterton, 2013; Chatterton, 2014; Conaty et al., 2005; Conaty et al., 2003). One of the key challenges that MHOS tries to address is how to provide housing in perpetuity for its members that guarantees affordability, defined as a maximum of a third of net household income to be spent on housing (Conaty, Birchall, Bendle and Foggit, 2003, 2005; Lewis and Conaty, 2012).

Another way to guarantee affordability is through a Community Land Trust (CLT), a model that began to be used in the UK in the early 2000s. This can be defined as locally-based, not-for-profit organisations who own land and property in trust for the benefit of the community (Diacon, Clarke and Guimarães, 2005). CLTs offer, in theory, a community-led response to housing problems and can (again, in theory) provide affordable housing for low-income residents (Engelsman, Rowe and Southern, 2016). The CLT model has been used to bring empty homes and local amenities back into use for community benefit in some parts of the UK (Moore, 2014; Thompson, 2015; Bunce, 2016).

A series of pilot projects have been carried out, including the Capturing Value for Rural Communities (2003-2005) and the CLT National Demonstration project (2007-2009), which involved establishing CLTs with affordable housing in the UK. These were top-down initiatives to support bottom-up projects. Around 14 pilot CLTs had been set up by 2010 (Large, 2010, p.196), mostly in rural areas with typically low land prices and stable populations. More recently, there has been increased interest in whether and how this model can be used successfully in urban areas. A similar mechanism was used by a few post-regeneration schemes, such as Single Regeneration Budgets and New Deal for Communities, to develop an asset base as part of their

longer-term strategy, thus continuing to fund regeneration work after the direct grant funds finished (Colomb, 2009; Dargan, 2009; Bailey, 2012). Under the Housing and Regeneration Act 2008, a Community Land Trust (CLT) was defined as:

A corporate body which is established for the express purpose of furthering the social, economic and environmental interests of a local community by acquiring and managing land and other assets in order to provide a benefit to the local community and to ensure that the assets are not sold or developed except in a manner which the Trust's members think benefits the local community (Part 2, Chapter 1, Clause 79)

This was followed by the Localism Act 2011 (Colenutt, 2011). Although CLTs are not mentioned or made explicit, there are powers which can be related to CLTs, such as Community Right to Build (and the related enfranchisement rights) and the Community Right to Bid, which were included in the Localism Act. More recently, the Community Right to Transfer was enshrined in law, supposedly making it easier to bring land back into use if local authorities or other public bodies own it.

Several policy, political or technical barriers have been noted in the literature on CLTs (Diacon, Clarke and Guimarães, 2005; Moore and Mullins, 2013; Rowe, Engelsman and Southern, 2016; Hill, 2015; Engelsman, Rowe and Southern, 2016). First, CLTs are not mainstream and more measures are needed to disseminate knowledge about their role as a new and innovative, although reformist, form of real estate development (Rowe, Engelsman and Southern, 2016). Some examples of policy approaches could include establishing a national framework and structure to support CLTs, developing appropriate models and governance structures, finding ways of involving the private as well the public sector, and identifying sources of land as well as finance and overcoming existing barriers to set up (Diacon, Clarke and Guimarães, 2005, p.22). Recent findings on CLTs for London have echoed the importance of a clear business plan; the need for a clear financial model and a group structure; and the ability to raise loan stock funding (Bunce, 2016; Greater London Authority, 2004). These findings were all finance- and management-orientated and therefore offered little insight into governance issues and the barriers to achieving success, or how to accommodate the evolution and innovation within schemes.

An aspect worth highlighting is the difference between the CLT and co-housing models of mutualised housing (see Moore & Mullins 2013; Mullins & Moore 2013). CLTs are a broader community-based model used to secure local housing. Any accountability, however, does not lie just with the residents' own management body but rather with a community body that manages the CLT and, as such, could be more philanthropically orientated through a management board comprised of local supporters, rather than the households themselves. This philanthropic purpose

has meant that most CLT housing projects have focussed on the provision of some affordable housing. Furthermore, there seems to have been a greater acceptance by local decision-makers and policy-makers of the land trust model rather than the more specific co-housing model, perhaps due to the political influence of local community groups wishing to set up a CLT (Moore and Mullins, 2013; Mullins and Moore, 2013). Due to the accountability to broader community agendas and needs, the CLT's plans may seem more politically feasible or even palatable.

In summary, mutualism has been a guiding theme as people seek greater local control for the direct users and beneficiaries of such housing and has been part of the social housing movement since its inception. At the same time, groups have also felt increasing pressures around land, including financialisation (Loon and Aalbers, 2017; Moreno, 2014; Robertson, 2014; Aalbers, 2015). Thus, mutual forms of housing have, in a sense, become a form of resistance to some of the more extreme effects of the property and land market pressures (Rowe, Engelsman and Southern, 2016; Engelsman, Rowe and Southern, 2016). Resulting models of mutual housing have therefore included housing co-operatives, co-housing and CLTs.

2.3 Contemporary mutual housing provision

History has left us with a legacy of different forms of mutual housing. To understand the range of mutual housing models it would be useful to move away from the term 'housing' as used to mean the dwellings built and lived in, or merely as a product with an exchange value, and to view housing as a process. In this way, mutual housing can be defined through its process of provision. In this process, systems and agents are connected by their interests and the cultural forms of interacting, which are institutionalised (Bourdieu, 2005; Healey, 1992).

The idea of mutual housing as a process embedded in a 'structure of provision' builds on the work in real estate and planning literature of scholars such as Ball, Healey, and Edwards, who have used this approach to analyse land development and the role of the different actors and agents involved, including developers (Ball, 1986, 1998; Healey, 1992; Edwards, 1995; De Magalhães, 1999, 1998). This approach also echoes the work of scholars who work in a more cultural and material way, looking at housing as a consumption process, developing the 'systems of provision' approach (Fine, 2002; Bayliss, Fine and Robertson, 2013; Robertson, 2014). Both these sets of scholars have framed their research on the built environment, specifically housing, through an understanding of the set of actions and processes that a product (housing) needs to go through to be both produced and consumed.

Ball (1998) explains, the focus of the structure of provision approach is on the different moments through which social agents move, their networks of relationships and the organisations they form, and the institutions and markets involved. These “social relations of building provision...are seen in an historically dynamic way” (Ball, 1986, p.448). Mutual housing is produced through a system that is constituted by different moments of provision and by agents involved at each moment, including the partnerships that are formed, along with their roles and functions. The necessary functions of agents or moments of provision include the following: finance, land ownership including promotion and development of the scheme, construction, consumption or management and use into the future. The kinds of relationships that then govern the provision are determined by the agents involved in each function at every stage – from pre-development, through to mediation, production (i.e. construction) and then use through realisation and consumption, which in this case is applied to mutual housing (Ball, 1986, 1998, 1982). The following are the corresponding main moments for mutual housing:

- **Land ownership** – This includes the initial ownership of land, the process of land assemblage or access to property. It includes the possibility of asset transfers between agents, such as between the state and a community group, or the buying of land or property on the open market. Bound up in this moment are the structural effects of land distribution, land prices, speculation or land banking, and the historical consequences of forms of accumulation and financialisation of the built environment, which all operate as an ongoing dynamic that makes access to land by mutual housing groups more difficult. The mutualisation process would include forms of co-ownership or common ownership of land or property, as expanded in Chapter 6.
- **Financing** – All groups need to access financing or credit to buy the land, build, design, refurbish or buy the housing to set up the mutual housing group. This would include accessing mortgage financing from banks or building societies. Raising funds to buy a site for a project could also be achieved through other means, such as loan stock, fund-raising or even crowd funding. The mutualisation of this stage could include a greater partnership between financial institutions and the mutual housing group, or financial instruments geared towards collective funding of the mutual housing development – either through a mutual home ownership society (MHOS), loan stock or crowd funding, or par-value shares in the enterprise for example. This is explored in Chapter 7.
- **Promoter** – It is usually the group itself that plays the promoter role, but this could be in partnership with an umbrella organisation or other local community groups also desiring to develop the mutual housing group, which can also include top-down promotion. The group develops its own governance institutions as part of the promotion of the project and establishes strategic relationships as required.

- **Construction (design and build)** – This moment encompasses a series of sub-activities, that include the stages of overall design, planning, build, project management, construction, and development or refurbishment of housing units. The mutualisation at this stage could include what role architects have, who the developers are, and what the role of the final inhabitants of the dwellings is during design or even construction, such as in self-build projects where ‘sweat equity’ is included as part of the build.
- **Ownership and use of the houses once built** – This moment includes the forms of tenancy and ownership of housing once it has been built and the control over the value capture of the assets held, who the dwellers or users are, how they are involved in the ownership and management, and other issues related to running the group. Again, this would involve the set-up of a legal co-ownership entity for example, or other forms of mutual ownership organisation.
- **Management** – This is only treated as a separate moment in the sense that it involves the residents in the ongoing management of the housing stock, and the governance of the mutualised housing. Therefore, two separate moments are included here – the first could be project management of the actual build stage; and the second is the management of the mutual housing once it has been built, or through the build process and beyond. It also would include the groups’ dynamics – how conflicts within the group are resolved and how alliances or collaborations emerge between groups and the relationship with external groups or the wider community.

All these are distinct though overlapping moments that produce mutual housing. Each of them will involve the participation of dwellers and can draw upon agents from a variety of sectors (private, public, users themselves, or civil society or community groups) with different levels of decision-making power.

The state is in most cases important in providing the land, while in other cases it develops the necessary legislation or provides support through funding. From an institutionalist point of view, the state is the guarantor of property rights, as well as the other institutions, such as financial, planning and land regulations. The state also performs an administrative regulatory role and can step in as an active agent on behalf of the ‘public’ if necessary – i.e. when building public housing or allocating social housing tenancies. Each different model of mutual housing interacts with the state in a different way. What the structure of provision approach is less explicit about is what happens at the scale internal to the group and is weaker on the relational aspect both between agents and within the process. Therefore, the internal dynamics within the groups need to be looked at, with their own governance institutions using different theoretical approach. Before exploring further this approach (in Chapter 3), it would be useful to come up with a typology of

mutual housing, to develop the case studies. The typology can benefit from the insights of the structure of provision approach, which in this work will only be used instrumentally as a descriptive framework to map out the differences between mutual housing models. The typology developed in the next section.

2.4 A typology of mutual housing models

In this section, a typology of mutual housing provision is drawn out, which is used to understand the range of mutual housing models, and for the specific purpose of guiding the selection of case studies. Other typologies include Woodin et al. (2010, pp.23–24) who identifies four broad categories of mutual ownership: including community based, co-operative and mutual, charitable, and municipal or State-owned. Parvin et al. (2011, p.10) develop a typology based on the institutional partnerships needed for a variety of self-build models of housing; Gulliver et al. (2013, p.28) outlined mutual housing organisations in the UK by type and region. Birchall (1988) developed a useful breakdown of the conditions for housing co-operative development using a horticultural analogy of how co-operatives take “root and grow”. Tummers (2015) developed an overview typology of different co-housing types across Europe. What each typology has done is summarise the mutual models and their institutional form.

Another way of developing a typology that covers the different models outlines the forms of ownership (co-operative, co-housing, CLT) along with the agents and functions of provision, to create a framework to understand the models of mutual housing. This draws on the structure of provision approach highlighted in the previous section. The forms identified as important models of mutual housing provision are the following:

- **Housing co-operative**, which can have three main models – fully mutual or par-value, short-life, and radical;
- **Co-housing**, within which there are two main models – private-led and intentional; and
- **Community Land Trust (CLT)**.

The following moments can be considered for each: land ownership of site; financing; construction (design and build); ownership and use of the houses once built; and management (as covered earlier in Section 2.3). At each moment there is an important conjunctural element – the bringing together of dwellers, agents, techniques and practices, institutions and materials, networked at critical moments. The models of mutual housing identified earlier in the chapter are outlined with their moments of housing provision (Fig.2). The figure also includes a selection of examples of mutual housing in London, which forms the basis for the case studies presented in Chapter 5.

The sets of agents can be from across the private – public spectrum, and include private companies, the users, the community groups (such as for Community Land Trusts), the public and not-for-profit sector organisations (see Parvin et al., 2011, p.10). There are different possible mixtures of agents or partnerships for each moment of provision, and different sets of partnerships that evolve for each model through their provision process. Other external agents can act as facilitators or institutional regulators, including banks and other finance organisations, special funds (i.e. CLT funds) set up to support a particular model, professional or industrial bodies (including Royal Institute of Chartered Surveyors (RICS), Royal Institution of British Architecture (RIBA), Royal Town Planning Institute (RTPI), and the Housebuilders Federation, for example), private sector groups, third sector groups, local authorities and government bodies such as Homes and Communities Agency (HCA) and the Department for Communities and Local Government (DCLG).

	Moments in the provision of mutual housing					
Form	Land	Finance	Design and Construction	Ownership and use	Management	Cases
Housing Co-operative: fully mutual	Leases from co-op owned properties	Private users rent, housing benefits, originally grant funding support with charitable fund raising, plus sweat equity	Self-build, professional involvement or already built, with sweat equity investment	Users with par value equity share	Private users form committees w/professional management team	Sandford Housing Co-operative, Grand Union Housing Co-op
Housing Co-operative: short-life	Short term leases from unused HA/ LA properties	Private finance, affordable rent, housing benefits, charitable sector, plus sweat equity	Already built with sweat equity for build and maintenance	Users with short term lets	Users committees w/ professional management	Backdoor Housing North Kensington short-life
Housing Co-operative: Radical Routes	Private users involved in founding a communal house from private sector	Rootstock, private users and sweat equity	Usually already built	Private users and volunteers	Private users and volunteers	Sanford [affiliated]
Co-housing: intentional	Private users / State land transfer	Private user funding and charitable fund raising, plus sweat equity	Professional involvement with user lead and user involvement in self-build	Private users with shared communal spaces	Private users	LCHC, OWCH
Co-housing: private	Private users buy land on open market	Private user funding	Professional involvement with user lead	Private users with shared communal spaces	Private users	Co-housing Woodside
Community Land Trust (CLT)	Community Land Trust sets up own legal entity with land bought on market or through public land transfer	Private sector funding, community support through membership, grant support from state and charity	Professional involvement with user participation through self-build (maybe)	Users and community members able to access shared services.	Mixed board including surrounding community members	East London CLT, Brixton Green – Somerleyton Road Trust

Figure 2: Models of mutual housing, their moments of provision and case studies

2.4.1 Housing Co-operatives

Beginning with housing co-operatives, the groups' land ownership or their access to land or property can differ widely. Fully mutual co-operatives do not necessarily have to own the land but might be able to lease it. In contrast, the short-life housing co-operatives are essentially managing properties for a short period of time, using a short-term lease agreement with the landlord or freeholder, usually a Housing Association or local authority.

A recent innovation has been the mutual home ownership society (MHOS), which can work for co-operatives or shared equity co-operatives as well. In such cases, they do not own the land, which instead is held as a community owned asset by a locally accountable, democratically-controlled Community Land Trust (CLT).

The 'radical' co-operatives of the Radical Routes network are usually small (under twenty residents) and use existing properties bought from the open market. The fundamental criteria for acceptance is evidence demonstrating the group's commitment to forms of social change activism – with members spending a significant proportion of time involved in positive social change (O'Driscoll and Muller, 2014); hence it can be called intentional or 'radical'. Some housing co-operatives are also affiliated members, joining the summer gatherings and offering support through the Radical Routes Network (e.g. Sanford Housing Co-operative).

Financing terms for housing co-operatives have changed in response to financial and economic conditions in the housing market, as well as through the development of policies and tools to subsidise and promote particular institutions. This has also been a learning process whereby shared property forms have become more accepted. The Housing Act 1974 introduced social housing grants, which could be accessed by newly forming housing co-operatives for their set-up. Known as housing allocation grant (HAG) funding, it played a key role in the support of new housing provision and accounts for most of the fully mutual housing co-operatives set up during the 1970s and 1980s that have survived. The introduction of the Housing Act 1988, however, changed the rules supporting housing co-operatives and the grant funding was shifted to supporting private finance borrowings and housing providers had to demonstrate a successful track record in management before registering. As a result, housing co-operatives received less direct support and either had to sign direct management agreements with housing associations or suffer from their autonomy in an environment geared towards larger housing providers (Malpass and Victory, 2010).

Short-life co-operatives survived as they were self-financed, with rental properties on short-term leases from housing associations or local authorities. More recently, the Radical Routes network

of co-operatives has decided to address the challenge of financing new housing projects using their own resources and by setting up a loan stock financing system. Concerns regarding the financial aspects associated with the set-up and running of housing co-operatives are explored in Chapter 7, as these have affected their governance institutions.

The next steps in the provision of co-operative housing are the design and build stages. In most cases, the extent of mutualisation or 'mutualism' is difficult to assess. The initial design and build stages are not as important as the actual living arrangements and ongoing maintenance practices instituted within each co-operative. In the case of short-life property, a landlord such as a housing association or local authority licenses or leases a property to the co-operative for rent, either on a fixed term basis or on an open period with a notice of termination of one to three months. Members occupy it under a tenancy agreement, and in many cases, carry out refurbishment to the property. For example, Phoenix Housing Co-operative (Bethnal Green) is modelled on this principle. It provides homes for members but also uses the opportunity to improve the skills and employability of those who volunteer to get trained while helping with the refurbishment works. In most groups forming today, the design and build process is carried out from scratch and can involve both a team of architects and the future residents in a series of co-design workshops. These can explore themes such as communal facility layouts, the role and function of the common house, the energy strategy and internal dispositions (Chatterton, 2013, p.1665). The final construction can be carried out by contractors and not involve much self-build or self-provision, apart from the overseeing of the project and community building exercises on weekends.

Following on from the design and build stages there are the forms of ownership of the houses once built or occupied (see also Appendix E). Some form of shared ownership rights is embedded within housing co-operatives in their different models. For example, under a fully mutual, property ownership is not outright, nor is there any direct ownership of the equity by the co-operative. Rather, members of the co-operative can access the shared right to the benefits of housing. Hence the co-operative is not based on equity ownership but benefit ownership, which influences the property models and understandings of common property rights. Within the short-life co-operative, again there is even less of a sense of ownership over the physical or material good, but only access to the benefits of the property (i.e. its use as shelter or dwelling) within a contractually-decreed timeframe from the owner, usually a housing association or local authority.

Under the MHOS or shared equity co-operative, there is a stronger connection between an individual's ownership and the property, through their share of equity (Chatterton, 2014; Lewis and Conaty, 2012). This arrangement, however, is beginning to cause some problems as people wanting to move out are unable to realise the market value of their property's equity and instead are only able to receive an amount reflecting the affordable level which the property was kept at

due to separation between the value of land (as held by the separate land-owning mutual) and the property itself (as owned by the individuals living in the properties).

Regarding the sell-off of equity within housing co-operatives, some people have highlighted the potential ‘carpet-bagging’ that this property arrangement can lead to when a small number of people can force the break-up of a co-operative. The process is completely legal, and it is common that “co-operatives are broken up and the assets distributed among members – also known as demutualisation” (O’Driscoll and Muller, 2014, p.43). Therefore, if the land is owned by a separate mutual entity (it can be a Trust for example, as in the case of a CLT) the equity value of the housing is separated out from the land value.

The final moment in the provision of the housing co-operatives described above relates to the governance structures for their control – ownership and management. There are both deliberative and democratic processes, with collective behavioural change and the spaces in which to do both, as explored further in Chapter 9.

Finally, in considering the moments of mutualised housing provision (see Fig.2), it is important to bear in mind the wider institutional context supporting change in different ways. There are umbrella organisations, support organisations and secondary co-operatives that offer sharing of knowledge and co-operative practices between groups, rather than just internally. They advocate, provide management services and perform a wider policy-making and advocacy role in the institutional ecology of mutualised housing provision. For housing co-operatives, some examples of these include, at a national level, the Confederation for Co-operative Housing (CCH), the Co-operative Development Society (CDS) and, at a regional level, the London Federation of Housing Co-operatives, the London Co-operative Housing Group and smaller local umbrellas such as the South London Housing Co-operatives. The Radical Routes Network is another example, and the Catalyst collective, a co-operative consultancy which, over the last 17 years, has worked with over 200 housing co-operatives, about 75 worker co-operatives, some charities, and a variety of different companies with co-operative aims. These are all important agents that form part of the wider support and governance networks, fulfilling a role in support, providing management services, sharing knowledge and providing an important role in advocacy and policymaking as well as opens new institutional spaces for the mutualisation of housing.

2.4.2 Co-housing

The next model of mutual housing to consider is co-housing. There seem to be four main characteristics of co-housing (Williams, 2005a; Field, 2004). The physical design of the co-housing

is developed as a discrete neighbourhood that makes use of architectural and urban design features to maximise intentional and incidental social contact between neighbours; private space is kept at a minimum and, instead, there are more shared communal facilities; the size of the community should support neighbourhood dynamics, which by rule of thumb is between ten and forty members; the residents control and manage their own neighbourhood from its creation to its operation (Hansen and Hanson, 1996; McCamant and Durrett, 2011; McCamant et al., 1994).

In terms of land ownership of the site, access to a suitable site is one of the most difficult challenges encountered by a group wanting to set up a co-housing scheme (Tummers, 2015; Mulder, Costanza and Erickson, 2006). Because of their size, most sites need to be made available by a local authority, which should in theory, be able to dispose of its land. Alternatively, some co-housing groups have found land from the market, using their own private equity and have therefore tended to be more exclusive.

The financing of co-housing, unless it has a specific ethos or intention to provide so-called 'intermediate housing' – or affordable housing, as in the case of LILAC – must come from private sector sources or from the members themselves. The German model of *Baugruppen* uses a similar process (Hamiduddin and Gallent, 2016). The *Baugruppen* (group build), also known as a *Baugemeinschaft* (a construction joint venture – or partnership – for the group build), incorporates for the build period. The *Baugruppen* can therefore build more cheaply by saving the costs because of a less speculative building model of co-housing (Lloyd, Peel and Janssen-Jansen, 2014) and because of economies of scale that collective schemes can deliver (Hamiduddin and Daseking, 2014). Another non-UK example is the *Fideicomiso*, a fiduciary trust used by architects for the contracts to build apartment blocks in Argentina (Brown et al., 2013; Adamo, 2013; Cristini, Moya and Bermudez, 2011; Redstone et al., 2013). This is important as a legal and institutional structure, allowing for the development of housing by a group of people working as direct clients with an architect. The similarity between the *Baugruppen* and the *Fideicomiso* is not only as funding and legal mechanisms, but also in the use of participatory processes of planning and design.

Much attention is given to the layout of interiors and the communal spaces, both interior and exterior, so that contact between neighbours is maximised (Williams, 2005a; Marcus, 2000). Future residents and the architects are involved in joint workshops to arrive at an agreed co-design, as already described for other mutual housing projects, and future residents might even be involved in the build stages through self-build elements.

Another interesting dynamic in the build phase has been the relationship between and the respective roles of housing associations and developers (Moore, 2016). Co-housing development groups are forming partnerships with housing associations or developers, who regard this as a

new sector with growth potential. Co-housing developments are effectively pre-sold, which reduces sales' risks as well as eliminating the costs associated with marketing. Prestige and media coverage have also tended to benefit developers' overall standing and their marketing impact. The support of the Homes and Communities Agency has created markedly better financial terms for social housing because of its policy in support of mixed-tenure co-housing. Finally, it was noted that the co-housing groups tended to have environmental concerns driving their designs, such as reducing carbon footprint consumption and developing neighbourhood energy provision.

The specific ownership of the houses depends on the legal entity that the group chooses to use to develop their project. A co-housing community is not defined by its legal structure, which would reflect the specific needs and aims of the group. For example, some are fully mutual co-operative; others are set up as social enterprises, while others are purely private entities. While there are clearly overlaps with the models explored above, in some cases co-housing schemes might not be 'affordable' or at properly social rent, or include intermediate market properties, such as the recently built Copper Lane co-housing project in Hackney, London (Moore, 2014a). The most common form of legal structure used is the company limited by guarantee (CLG) and this serves as the management organisation for the co-housing project. In such cases, the main advantage is that CLGs are widely used for social enterprises and are therefore familiar to funders or lenders who will be more likely to approve their use. Their main disadvantage is that there is no share capital, so the CLG cannot raise equity and can only accrue debt through mortgages or loans.

Historically, the second main legal entity was the industrial and provident society (IPS), which has now become regulated under the Co-operative and Community Benefit Societies Act 2014. This Act now covers Co-operatives (for the benefit of members) or BenComs (for the benefit of community). The co-operative type, also used to set up a housing co-operative, has the advantage that it has fewer administrative and statutory requirements than a CLG and is also a model that can be used, in theory, to raise substantial capital from investors through share options. The main disadvantage of both these models is that there is less awareness of their financial viability amongst advisers, lenders and funders. The BenCom must operate for the benefit of persons other than its members, with a major advantage that it would be possible for it to have charitable status. Again, it would have fewer administrative costs and the ability to raise capital from investors through a shares issue. It would be suitable for larger co-housing communities, which may have smaller subsidiary associations, and suitable for Community Land Trusts or other community assets, such as village shops, bakeries or pubs for example (See Appendix E for more on legal structures).

The governance aspects vary between the different co-housing schemes that exist. Some have highly developed groups for participating in all aspects of communal life, especially when there is a large group of people, whereas smaller co-housing groups have more informal, but maybe more frequent contacts. However, one important aspect is that the groups are closed – only residents are involved in management – and the rules for entry and exit reflect the tenancy arrangements and how tight-knit the co-housing group is as a community. This signals a difference with larger mutualised housing groups, including CLTs.

The umbrella organisation for co-housing in the UK, the Co-housing Network, has been increasingly active in the promotion of co-housing during the last ten to fifteen years. It has also been involved in work across the mutualised housing sector in bringing experiences of different groups together, in publishing and organising conferences and seminars, as well as in facilitating research into co-housing. As they state on their website: “The UK Co-housing Network works with other community-led housing sector support organisations to help shape the policy and financial framework to enable the delivery of more mutual housing solutions. This is achieved through working in partnership with the Mutual Housing Group” (Gooding, 2007). Again, this shows an increase interest in mutual models of housing.

2.4.3 Community Land Trusts

The newest model of mutual housing, with roots in some of the oldest antecedents around collective land ownership, is the Community Land Trust (CLT). In terms of land acquisition and ownership, the CLT model was originally based on the acquisition of low cost land, holding it in trust off the market to preserve its affordability, and building homes for rent or part ownership, as in Howard’s Garden City. This mechanism clearly distinguishes the land as a shared resource or ‘commons’, which is held in trust by the CLT and leased to the householder or Trust, and the housing or other community assets built on the land.

Financing mechanisms of CLTs can be much more open than for other forms of co-housing since members of the wider community, not just residents or householders, are beneficiaries of the eventual project. Access to grant funding can also be easier since a business plan can include the receipts of private housing rentals to cross-subsidise more affordable housing in a mixed tenure model. Usually, a business plan demonstrates how the CLT can capture value from assets it owns and produces.

In terms of the production, the design and build process is very like co-housing projects and may include support from a greater number of partners such as housing associations (HAs) and

developers. Housing Associations can have an important role in helping develop and manage mixed tenure schemes that allow for asset value capture and cross-subsidy of more affordable housing (Moore, 2016; Pati, 2011). In the case of the CLT, it is the ownership and governance of the housing or asset after development that is different to other mutual housing models. The management organisation is usually headed by a Board comprising representatives of residents, local community interests as well as professionals who would not necessarily be living in the CLT housing or in the direct vicinity. Thus, in contrast to the smaller, more defined groups running co-housing or even housing co-operatives, CLT management has members from a much wider constituency.

The recent experience of the Community Land Trust movement in Scotland has been supported by a framework of law in Scotland created in 2003 for community landowners (CLOs). Although this is rooted in historical community land takeovers, such as Stornoway Trust which was the first community owner on the Isle of Lewis in 1923 (Satsangi, 2007) There have been community buyouts of islands creating CLTs, such as the Isle of Eigg (1997) and Gigha (2002), as well as estates and forests (McIntosh, 2004; Satsangi, 2009). Thus far, twelve community owners have provided 300 housing units and are managing assets valued at over £50 million. This land trust movement has been part of the wider land reform movement in Scotland (Wightman, 2000; Wightman, 1996; Wightman, 2013; McIntosh, 2004). Campaigning had an important role in transforming the possible legislation around community ownership in Scotland. Similarly, campaigning has been important for CLTs in London, including the historic Coin Street, Walerton and Elgin Community Homes (WECH) and the more recent East London CLT (Bunce, 2016; Rosenberg, 2011, 2012; Bailey, 2012). These communities form part of wider housing movements and are therefore also tapped into wider institutional networks.

Community Land Trusts can differ substantially in their governance aims and structures. Marcuse, for example, defined three legal forms of ownership: CLTs can be either “empty – available to any group for any purpose; moderate – to deal with serious but limited problems for a limited group; or full-bodied – handling both immediate problems but with a broad social justice perspective pushing transformative content and actions” (Marcuse, 2013). In theory, a spectrum exists ranging from exclusionary use, resulting in the empty form, through to a model based more explicitly on principles of social justice, either favouring disenfranchised people who have limited access to housing, or fulfilling a democratic role at a local, neighbourhood level for greater enfranchisement, which can result in the so-called full-bodied form. The CLT’s position in this spectrum range depends on such factors as: how the idea of ‘community’ is used or made operational or how the constituency of the CLT is conceived and who the members are; the political role of the CLT and its connections with campaigns dealing with local housing-based issues; and, lastly, the CLT’s economic role, and how it is able to decommodify the land it owns,

offering an opportunity for different forms of wealth creation, and the provision of such economic advantages as security of tenure and long-term forms of investment (Large, 2010; Lambert, 2012b).

There is much to be learnt from the current examples and their link to the history of community-based asset ownership and control (Bailey, 2012; Moore, 2014; Moore and McKee, 2012). Of importance is the role of partnerships between public and third sector organisations, such as housing associations (Moore, 2016) and the role of CLT as intermediaries, as “part of a wider ‘movement’ of community ownership, as opposed to a one-off housing scheme within the confines of their local community” (Moore, 2014b, p.47).

2.5 Conclusion

Mutual housing can be understood as an historical form of housing provision in the UK, reaching back to at least the beginnings of the co-operative movement and to the birth of social housing in the nineteenth century, if not further. There are strands that go back both in practice and in theory – from the provision of housing for poor or older people during the Middle Ages, to the utopian thinkers of pre-socialist thought (Coates, 2001; Herring, 2002; Miles, 2007). This chapter explores the origin of the particular forms of mutual housing that exist today, and shows that they are rooted in the self-help, collective and communal traditions as forms of bottom-up housing (Ward, 2002; Turner and Fichter, 1972; Turner, 1978; Tummers, 2015; Moore and Mullins, 2013) as well as the philanthropic and municipal movements for the provision of social housing arising in the late Victorian era (Malpass, 2000, 2001; Harloe, 2008; Hall and Ward, 1998).

The contemporary models resulting from this historical trajectory consist broadly of co-operative, co-housing and Community Land Trusts (Woodin, Crook and Carpentier, 2010; Gulliver, Handy and Morris, 2013; Gulliver, 2014a). To develop the understanding of how these models are produced, it is useful to bring in literature from the structural institutional work around structures of provision (Ball, 1998; De Magalhães, 1999; Edwards, 1995). These theoretical frames form the basis to build a typology of the different forms of mutual housing provision in Section 2.3. The functions within each moment of provision are then described more fully to ascertain the way in which mutualism occurs within each moment, thus determining the overall level of mutualism. The typology developed then forms the basis for a deeper explanation of the specific moments in the structure of provision for mutual housing (Fig.2). These provide a foundation for understanding the institutions of mutual housing and their governance. The use of the structure of provision framework as applied to mutual housing as outlined in this chapter provides the framework to understand the institutional ecology for mutual housing. However, internal

governance institutions are established as a form of collective action around the control and management of mutual housing, as members of the groups craft their own set of rules, norms and practices, both informal and formal. These internal institutions have evolved within historical, cultural and social settings, as described above. The next chapter will develop an analytical framework that can be used to understand better the collective governance of mutual housing – the micro-practices developed by groups in their response to managing mutual housing together.

Chapter 3

A theoretical framework of mutual housing governance institutions

The growing interest in the ‘commons’ as a concept embracing assets and rights which we share among us, either in closed groups or in open forms, is a valuable sign that there is coming to be support for ownership forms above and beyond simple exclusive private proprietorship. (Edwards, 2015, p.51)

3.1 Introduction

The governance of mutual housing is based on the generation of collective action by the group. Specific forms of collective governance emerge from the experiences of mutual housing groups. This chapter explores the theoretical basis used to understand the governance institutions that have developed to manage mutual housing as a collective action problem.

Mutual housing involves multiple actors or stakeholders working towards a shared or mutual end, engaged in collective action. Ostrom (1990) offers an analytical framework which can be used to look at the institutions and rules for co-operative and collective action, which was developed to understand the governance of commons (Ostrom, 1990; Poteete, Janssen and Ostrom, 2010). As one of the principal scholars on the ‘commons’ and on governance institutions, Ostrom was useful to draw on. Furthermore, the work could also be tested for its potential application in planning research through the collective governance in mutual housing.

It is important to understand that the commons are not just a way of describing forms of shared assets or natural resources. Linebaugh (2008) explains that to “speak of the commons as if it were a natural resource is misleading at best and dangerous at worst—the commons is an activity and, if anything, it expresses relationships in society that are inseparable from relations to nature” (2008, p. 279). Therefore, applying a theory of collective action to mutual housing is based on seeing mutual housing not just as assets, but to look at the relations within mutual housing groups and how its governance involves the design or crafting of the necessary institutions to manage the housing collectively.

The concept of ‘crafting’ recalls Sennett (2008, 2012) who explores in an historical and sociological way how humans have made things by developing crafts and rituals, including of working and living together. The governance of mutual housing therefore involves crafted practices of mutualising, and what could be called ‘commoning’ activities (Linebaugh, 2008). This chapter outlines the main definitions – including the idea of the mutual housing commons, and the practices of commoning, including governance, institutions and property – to develop an institutional framework for the analysis of mutual housing.

3.2 Mutual housing: From commons to commoning

Theories of collective action and the commons have emerged within the social sciences as a way to understand and map the relations, as well as struggles, of groups of people (i.e. commoners) to control resources (commons) through processes of commoning (Roggero, 2010; Linebaugh, 2008; Bollier and Helfrich, 2015; Bresnihan, 2015; Kirwan, Dawney and Brigstocke, 2015), including housing (Noterman, 2016; Bresnihan and Byrne, 2015). An important part of the literature developing the concept of the commons has come from understanding common pool resources and common property regimes (Dietz, Ostrom and Stern, 2003; Ostrom, 1990; Isaac et al., 2010). Through this strand of work, the governance of the ‘commons’ was related to the institutions governing collective action to manage goods among multiple actors who worked together to achieve a set of rules and norms by which their shared goods were allocated (Ostrom, 1990, 2000). Ostrom and her co-scholars demonstrated how people can construct rules that allow them to exploit the environment in an ecologically sustainable way, without the need for government regulation or the assumption of a binary option in property forms; i.e. either public (state) or private ownership. The work was important, first, for understanding the governance of ‘commons’ and, secondly, for indicating a direction for the study of economics that offers a richer, more heterodox approach, eschewing the simplistic dichotomies of either the market and the State, or private and public.

From Ostrom’s observations of the institutions crafted for the governance of different forms of property or resources, she developed eight design principles for the management of common pool resources. These design principles were essential elements or conditions for the success of these institutions to maintain the resources. They were normative and speculative, since they were derived from successful examples and have not been replicated widely (Ostrom, 1990, pp.90–91). Furthermore, Ostrom pointed out that for the design principles to be credible, they must also affect the incentives to conform, join in and replicate the institutions across time (see Fig.3 below).

Ostrom's theories emerged from working on the problem of collective action. There seem to be two "problems" here – the first is theoretical and is the problem of how to model collective action and the second is empirical and it is how to understand on the ground experiences of the creation, the difficulties, the challenges of successful collective action. The first is a problem of modelling collective action or "how to model social dilemma situations in light of the repeated evidence that early theoretical predictions have not been supported" (Ostrom 2010, p.155). Ostrom's empirical work demonstrated the fundamental flaws in the assumptions underlying the earlier and influential piece by Garrett Hardin entitled the *Tragedy of the Commons* (Hardin, 1968), where Hardin explored the so-called *Herder Problem*, using it as a theoretical-allegorical warning of the dangers associated with situations where there is a public resource, generating private benefits and with shared costs. Hardin argued that it was possible that groups of resource users would not recognise the dangers of overexploitation and would over-use the resource shared because of individual gain. Ostrom and her colleagues began to research how this 'tragedy' had repeatedly been overcome in many empirical settings with specific institutions to manage the commons. Hardin's position was amended in a later work, where he recognised the error of confusing a 'commons', which had shared management institutions, with an 'open access resource' (Hardin, 1994). In this later paper, he made an explicit distinction between the unmanaged (or un-owned) commons, subject to uncontrolled extraction and therefore degradation, and managed (or owned) commons, where property rights can prevent misuse of the resources.

Figure 3: Eight design principles for managing a commons

1. Define clear group boundaries.
2. Establish rules to govern use of common goods to match local needs and conditions.
3. Ensure that those affected by the rules can participate in modifying the rules.
4. Make sure the rule-making rights of community members are respected by outside authorities.
5. Develop a system, whereby community members can monitor members' behaviour.
6. Use graduated sanctions for rule violators.
7. Provide accessible, low-cost means for dispute resolution.
8. Build responsibility for governing the common resource in nested tiers from the lowest level up to the entire interconnected system - or the principle of subsidiarity.

(Ostrom, 1990, p.90)

Hardin, however, had tapped into an older political discourse that had accompanied the centuries-old appropriation of the commons, chronicled by historians (Neeson, 1996; Thompson, 1991; Linebaugh, 2008; Mingay, 1997). According to that political discourse, the “sloth, idleness and misery” (Thompson, 1991, p.163) of the serfs in feudal England were an obstacle to the development of agriculture and had led to the enclosures of common land and the attacks on communal practices, which were considered as anti-progressive and unproductive (Peters, 1994; Goldman, 1997; Linebaugh, 2010). Hence, Jeremy Bentham believed that “the condition most favourable to the prosperity of agriculture exists when there are no entails, no unalienable endowments, no common lands, no right of redemptions” (see Polanyi, 1944, p.189).

Hardin failed to acknowledge the possibility that institutions of governance could be created to manage the common resource as a self-organised system and failed to recognise that pre-existing institutions could also be a feature of any such problem. An “appropriate response is not necessarily to create new institutions; an alteration in existing institutional arrangements may sometimes be sufficient. Even when new institutions seem desirable, they must be analysed within the context of the existing set of institutions with which they must interact” (Cole, Epstein and McGinnis, 2014, p.11). Therefore, there are two points made here – that institutions can be created, but that there could also be in existence institutions that were unrecognised, capable of resolving some of the collective action problems of the governance of shared resources.

Ostrom’s interest in the commons and in collective governance arrangements was inspired by her work analysing the collective management of water basins in California (Ostrom 1990). This has echoes of Marx’s own inspiration: writing for the *Rheinische Zeitung* about the theft of wood in Germany and the transformation of commons as a commodity form, led him to study political economy more carefully. Ostrom’s theoretical basis was derived from different schools of thought, closer to the liberal, free-market school based on the ideas of Adam Smith, Alexis de Tocqueville, Friedrich Hayek, among others, and she also included reference to the Haudenosaunee or Iroquois Confederacy¹ (see Wall 2014 on Ostrom’s intellectual history).

Boettke, an Austrian School economist, points out that, throughout the history of political economic thought, social order has been attributed either to the invisible hand of market coordination (Smith) or to the heavy hand of state control (Hobbes):

¹ Some aspects of governance worth noting of the Haudenosaunee Confederacy included having a women’s section in their Great Law (Johansen and Mann, 2000, pp.122–129). They used the guiding precept of consensus (“No matter was ever closed as long as anyone in any council wanted to discuss it” (Johansen & Mann 2000, p.123); the principle of twins (moieties) in the structure of councils, clans and nations of the league; the possibility of three courses of action during discussions: to accept, reject or table a measure; and the use of political reciprocity, rather than hierarchy, in decision-making.

[Ostrom's] work on local public economies and common-pool resources focusses on actual "rules in use" (as opposed to the "rules in form") that decentralized individuals and groups rely on to make decisions and to coordinate their behaviour to overcome social dilemmas. It yields an optimistic message about the power of self-governance to succeed even in difficult situations (Boettke, 2009)

Therefore, one can see how there is a strong sympathy for Ostrom's work from an individualist and liberal-market perspective. Although rooted in methodological individualism (Fine, 2010; Caffentzis, 2009), her work looked at how groups come to negotiate rules, customs and institutions to manage particular 'common' goods. This is the second "problem" of collective action. Ostrom saw empirically how, through various voluntary associations, groups could transform the open unregulated commons situation from a potential 'tragedy of the commons' to an 'opportunity of the commons'. Decentralised groups could develop rule systems that enabled social co-operation which emerged through voluntary association. She saw, for example, how that emphasis on community action could be a way of empowering the less powerful (Wall, 2014). Therefore, following Wall, the task here is to use Ostrom's insights to help understand the how more mutual solutions in housing can be developed and how these groups address the problem of collective action within mutual housing groups – i.e. to understand on the ground experiences of the creation, the difficulties, the challenges of successful collective action, through the experiences of mutual housing groups.

The four basic types of goods identified by Ostrom (2005, p.24) are categorised by their excludability and extractability. For mutual housing, viewed as a material and physical good, the subtractability is high but the difficulty of excludability is low – much like private goods. However, mutual housing needs governance institutions that are collectively developed and crafted for the group to function effectively. Therefore, it is not the actual good of housing which is understood as being the arena of the collective action problem – but it is the governance of the mutual housing. This involves an ontological shift from considering the provision of mutual housing as merely the physical attributes of the resource, to a position where the provision of mutual housing is considered through the social attributes, namely the governance institutions themselves.

Ostrom's work does elide some important questions that other scholars of the commons have tried to reveal more explicitly. There are the broader issues of structural and exogenous inequality, including the violence that has accompanied the structures of exploitation, imposed on groups managing their resources by a processes which Marxists have studied as primitive accumulation (Marx, 1973, p.777; Harvey, 2010, p.58), accumulation by dispossession (Glassman, 2016) or a process of capitalist valorisation (Caffentzis, 2010; De Angelis, 2007; Federici, 2004; McCarthy,

2005). As Bresnihan points out (2015, p.38), there are questions around the historical and social reasons that resource scarcity exists, which can apply to the structural conditions of the ‘housing crisis’ too. This also includes issues around power, expressed or latent (Lukes, 1974).

Furthermore, as Goldman points out (1997, p.1) there are different epistemic communities that have used the commons discourses. Caffentzis (2010) notes how the resurgence of ‘commons’ thinking can be mapped out as a “confluence of streams coming from opposing perspectives” (2010, p.23). The institutionalist approach is broadly interested in understanding the practices and institutions developed for the management of resources in common, as does Ostrom (1990). Another approach, articulated by writers such as Federici (2004), Negri and Hardt (2001, 2004, 2009), de Angelis (2005, 2007) among others, have tried to understand the historical dimension to forms of resistance to the enclosures of particular resources and the building of new spaces of production (De Angelis, 2007; Chatterton, Hodkinson and Pickerill, 2010; Chatterton, 2010, 2013; Hodkinson, 2012; Gibson-Graham, Cameron and Healy, 2013). These scholars articulate a more dialectical or co-constitutive position, which uses an idea of commons that is created both against and as part of the enclosure or privatisation process. A commons is created because of the threat of enclosure: “arguably only in reaction to invasion, dispossession or other threats to accustomed security of access that the concept of common rights emerges” (Goldsmith, Hildyard and McCully, 1992, p.126). In the same way, many housing campaigns emerge as a reaction to conditions, threats of demolition or expulsion, and mutual housing has emerged in a similar way – as a reaction to the paucity of provision under the capitalist-welfarist system. De Angelis (2007) puts forward a definition of commons as “social spheres of life (that) provide various degrees of protection from the market. It is either capital that makes the world through commodification and enclosures, or it is the rest of us – whoever that is – that makes the world through counter-enclosures and commons” (2007, p.145).

Both Federici’s position (an historical-feminist one) and Negri and Hardt’s position (a broader and more overtly political-theoretical one) echo this. Indeed, the latter’s concept of the commons is not that of pre-given commons, as in its more historical usage, but rather, that a commons is socially produced. Hardt and Negri (2009) also push the discussion of the commons beyond the dualistic framework of public versus private ownership and see the commons as an effect of sharing and co-operation, with an inclusive, productive and processual logic, which can be organised politically (2009, pp.15–16). The productive and processual logic can also be applied to mutual housing, which have particular institutions of governance, and through the mutual housing institutions, an emergent ‘commons’ of mutual housing.

Some scholars have pointed out that the institutionalist approach risks being too neutral and apolitical (Wall, 2014; Bresnihan, 2015; Fine, 2010). There is no recognition either on how the

same commons approach can be used politically to address the continuation of enclosures, whilst ignoring wider structural capitalist dynamics of accumulation, dispossession and challenges to contemporary processes of social reproduction (Goldman, 1997). Nonetheless, Ostrom (1990) does offer a useful analytical framework, from an institutionalist perspective, to understand the emergent institutions of commoning within mutual housing. Building on Ostrom's work, we can also draw on the more critical theoretical work, and look at "the commons as a political concept and strategy, (and) understand the 'how' and 'what' the practices of commoning are" (Bresnihan and Byrne, 2015, p.38), or the everyday "doing" of the commons (Linebaugh, 2008) as applied to mutual housing.

Figure 4: Design points of orientation for commoning rules

1. As commoners we clearly understand the resources cared for and with whom the responsibility is shared. Common resources are created together and as commoners we maintain, and guarantee use together.
2. As commoners we use the common resources that we create, care for and maintain, using the means (time, space, technology and quantity) available in a given context. As commoners we are satisfied that there is a fair relationship between contribution given and benefits received.
3. As commoners we enter into or modify our rules and commitments, and every commoner can participate in this process. Our commitments serve to create, maintain and preserve the commons to satisfy our needs.
4. As commoners we monitor the respect of these commitments ourselves, or mandate others whom we trust to help reach this goal. These commitments are reassessed to see whether they still serve their purpose.
5. We work out appropriate rules for dealing with violations of our commitments, determining kinds of sanctions, depending on context and severity of violation.
6. Every commoner can make use of a space and means for conflict resolution. We seek to resolve conflicts among us in an easily accessible and straightforward way.
7. We regulate our own affairs and external authorities respect that.
8. Every commons is part of a larger whole. Therefore, different institutions working at different scales are needed to coordinate stewardship and to co-operate with each other.

(Source: Poteete, Janssen and Ostrom, 2010, pp.226–227; Bollier and Helfrich, 2015, pp.48)

The eight design points of "orientation for commoning rules" (Fig.4) were developed at a Summer School on the Commons (June 2012). Participants adapted the eight design principles as formulated by Ostrom which distilled the lessons from a large number of ethnographic case studies from around the world: "Approaching the commons from the perspective of active

commoners, meaning the people who create and maintain working commons...provided a template for the following points of orientation for commoning” (Bollier and Helfrich, 2015, p.48). The template can be adapted theoretically for mutual housing (Fig.5), as a set of principles for designing or crafting the governance institutions of mutual housing

Figure 5: Design principles for commoning rules in mutual housing governance

- 1A. Defining authorised use: The community of those who have the right to live, use, or be involved in the management of mutual housing.
- 1B. Define boundaries: The boundaries of the mutual housing are clearly defined for the separate usage rules and governance rules.
2. Costs: Costs for using and maintaining the housing are proportional to the benefits those users receive from using and managing the housing.
- 3A. Decision-making: Inclusive decision-making means that everyone who benefits from or is affected by the use and management of the housing makes choices about it. This includes decision-making on housing allocation and on rules and responsibilities for use, for example. Members of the community operate with respect and mutual regard for each other.
- 3B. Adapting the rules: Members adapt the rules and culture of the group to their needs, the local needs, quality and conditions of the housing and other emergent commons.
- 4A. Knowledge: Members share knowledge and skills affecting the conditions of the housing and other emergent commons.
- 4B. Monitoring: Members of the group or supported by and accountable to the community can monitor and report on use and maintenance of the housing, and the rules of use.
5. Accountability: Violators of the rules or norms can face sanctions, proportional to the seriousness of transgression. These are applied by members of the mutual housing group and others accountable to the group.
6. Conflict resolution: The mutual housing group has inexpensive, rapid and easy access to mediation for effective conflict resolution.
7. Local governance: Mutual housing groups’ autonomy and self-determination is recognised and supported by local authorities and other groups – local or umbrella organisations.
8. Coordinate with related groups: Mutual housing groups are part of larger umbrella groups or networks of groups, with coordination among groups. Larger scale governance can support activities and the coordination of shared services, governed by the principle of subsidiarity assigning governance tasks to the lowest level possible unless ineffective.

(Adapted from: Ostrom, 1990; Bollier and Helfrich, 2015)

Therefore, crafting of governance institutions for mutual housing is a form of commoning, which is useful as an updated and more comprehensive set of principles (Fig.5) than, for example, the

Co-operative Principles (Fig.1). However, in the same way that the Co-operative Principles outlined in the previous chapter are normative, both the design principles for managing a commons (Fig.3) as well as design principles for commoning applied to mutual housing (Fig.5) are also normative and speculative. Therefore, the chapter will now develop a theoretical framework to analyse governance institutions within mutual housing groups in London.

3.3 Institutional framework for analysis

To understand instances of successful collective governance, Ostrom collected empirical studies as examples of how ‘commons’ were governed sustainably and equitably in a decentralised, collective way. The governance theory Ostrom developed looked specifically at the institutions that groups of people developed to manage these ‘commons’ and considered the need to reflect on institutional change, which she developed into the Institutional Analysis Development framework (IAD) (Ostrom, 1986, 2005, 1990). Included in her analysis was also the importance of outside political regimes in affecting internal variables and the need to share information, including about transaction costs, all of which had not been considered by previous models of collective action.

There are a few ways of modelling social dilemmas or collective action problem to understand how to best resolve the problem of collective action. “Collective-action problems occur when individuals choose actions...in an interdependent situation” (Ostrom, 2010, p.155). These collective action problems can be analysed as games that can reproduce the social outcomes in a given social dilemma or situations. In experimental economics games used include public good games, common-pool resource games, games of trust, the dictator and ultimatum game, and famously, the Prisoner’s Dilemma (Ostrom, 1990, p.182).

It was assumed, from a behavioural perspective, that individuals would be not only be interested in maximising their short-term gains (Ostrom, 1990, 1986; Poteete, Janssen and Ostrom, 2010). This contrasts with models which demonstrated that individuals would not co-operate to achieve collective benefits, as described in Hardin’s ‘Tragedy of the commons’ (Hardin, 1968) and Mancur Olson’s *Logic of collective action* (Olson, 1971), both of which built on the assumptions of rational choice actors caught in social dilemmas.

Also, in behavioural theory, the factors that affect human decision-making are assumed to include the level of information actors possess. For example, the actors involved may initially possess incomplete information about the structure of the situation though, with time, they acquire more information depending on the intensity and repetition of interactions between actors. Actors may

also have preferences about the outcomes that are selfish, but these are combined with other preferences that may be altruistic or normative, which will also affect their decisions on a longer-term basis. Actors involved also typically use a range of decision-making techniques (heuristics) that allow them to approximate net benefits (Poteete, Janssen and Ostrom, 2010, p.223). These techniques evolve over time and use by the actors and by the groups they belong to. Overall, therefore, collective action depends on the development of learning and adaptation on some level, of non-selfish preferences and norms, and on the development and use of decision-making techniques and heuristics. Trust also plays a central role in influencing collective action in these situations, in bringing people together to learn from one another as well as rely and depend on one another as an aspect of mutualism.

Returning to the eight design principles (Fig.3), these can be used as the outline for a theoretical framework that can be used to understand governance institutions in mutual housing groups. Some terms can be made more specific to the nature of mutual housing, by drawing on other literature, on the typology developed (Fig.2) and empirical work. Concepts of scale, forms of control and governance, and historical context are drawn from Woodin's historical review of community and mutual ownership (Woodin, Crook and Carpentier, 2010). Woodin constructed a typology of different mutual and community forms of ownership developed and these ranged from common or customary ownership, based on shared usage, 'rights in common' and the shared construction of rules-for-use, through to municipal ownership, based on the State-led provision of collective needs.

The form and extent of control is also important in Somerville's work, where community control is exercised by "any group of people who live in the same neighbourhood or community, share a common interest, and exercise the power to choose, on an informed basis, the content and extent of their involvement in what happens in that neighbourhood or community" (2002, p.4). Community control can be over on a range of assets, from housing, land, the provision of services or other community interests. Here we see community control as a form of governance, with governance institutions created for and by, specifically, the community involved in mutual housing.

The governance institutions created will depend on the membership of the group (the number of people involved), the extensity or scale of the mutual housing, the conflicts involved, including methods of arbitration, negotiation, and the role of different groups within the mutual housing form (see Ostrom, 1990). The rules will depend on the availability of data for understanding the above, including budgetary and asset information. To transform the rules, there must be an understanding of the number of decision makers who regulate membership and participation, the diversity and source of innovation and of conflict, the rules in use for changing rules, such as

constitutions or norms, and the diversity of skills and roles of leaders. To monitor and enforce the rules there must be information of the size (i.e. scale and extensity) and form of management of mutualised housing, the techniques for exclusion, and the methods of enforcing, supporting, and educating.

Information regarding internal norms and so-called discount rates would be based on what important informal rules and norms are, which allow people to be involved in decision-making in the mutual housing group, the availability of information and knowledge of related norms, norms of trust and reciprocity and other factors such as physical proximity to one another, social network density and institutional thickness. Information is also needed about the past context and institutional decisions, which can be based on the culture and history of the mutual housing experiences. There are also requirements set by external authorities, such as local government, partners, funding institutions, legislative and planning bodies – which can be summarised as the policy and state context. In summary, the institutions of governance of mutual housing can be understood by looking at the themes outlined in below.

Figure 6: Framework to understand mutual housing governance institutions

1. The historical, social and cultural contexts
2. The role of internal institutions
3. The role of external institutions
4. The specific rules and norms for governing the mutualised housing group
5. The procedures for changing rules and norms
6. The monitoring, enforcement, incentives and punishments used to keep rules and norms
7. The ways knowledge is shared, and trust is developed within the group

The emergence of a mutual housing group is an historical event, because it is a collective response to historically-specific social and economic contexts of housing issues. However, people involved in such an historic event cannot simply be assumed to share a common interest in the goal and purpose of mutual housing. This is where the importance of governance institutions comes to the fore since they can build a sense of their shared common goals and keep them relevant to the group despite individuals' separate interests, including the introduction of monitoring and punishment rules and norms.

The themes of interest described can be used as a basis for data collection across the different forms of mutual housing models. It will be possible, based on these results, to answer the specific research question of how mutual housing groups in London overcome the problem of collective action through self-governance, and the sub-questions that emerge from this overall question on how mutual housing groups are governed, and what forms of collective governance result from the experiences of mutual housing groups in London. A more detailed presentation of the main themes follows:

1. Historical context, including the evolving social and cultural context of the experiences:

The first theme consists of the information that exists and circulates within the group on the past and the context of the mutual housing group. This includes the wider history and socio-cultural context of the housing experience. This theme of institutional practices could be divided into two parts: it can relate, at a group level, to how members talk about and define themselves according to their past experiences, how stories are recorded, including official documents such as minutes taken, and documents held, or the group's oral history and memories about the history of the housing experience. Then there are also broader historical contexts, which include wider social and cultural norms of society that may have also influenced the mutual housing group's formation and decisions made.

2. The role of internal institutions:

The group is defined by its membership, including the number of people involved, their jobs, experiences, class, income, etc, as well as the extensity or scale of the mutual housing group. It could also include how people in the groups talk about and define themselves both as members of the group or as mutual housing group, along with their own perceptions of rules and norms within the group, and the formal and informal meetings held.

3. The role of broader institutions:

Broader or external institutions include the legal, financial, planning and other institutional arrangements organised from outside the group. Land ownership and modes of finance are also institutional arrangements, dictated by outside structural conditions. These are described and determined by the relationship that the internal actors to the mutual housing group have with the outside actors or networks of institutions, such as the local authority, external partners, funding institutions, legislative and planning bodies. One important set of relationships includes the umbrella organisations or other secondary organisations which support the activities of the mutual

housing group at a stage in their development. In summary, they are the policy, market and state contexts in which mutual housing experiences evolve.

4. The specific rules and norms for governing the mutual housing group:

Rules and norms within mutual housing groups that are used for their own governance can be formal and informal; can be prescriptive or proscriptive. The specific rules cover membership of the group, qualifications for access to the housing, and the practical running of everyday matters in the mutual housing group. There are also rules dealing with conflict resolution, including methods of arbitration and negotiation, as well as the role of different actors within the group. The rules and norms are also affected by the group-members' knowledge concerning legal, planning and policy-wide issues that affect the strategies and options available to the group.

5. Rules (formal and informal) to change the rules and norms of governance:

Constitutions or norms are needed so that the rules can be changed. In any group, there must be flexibility to change the rules and processes in place. This would be like the first set of institutional practices but related more to the groups' rules regarding elaborating and changing their rules (e.g. how often, by whom and how).

6. Monitoring and enforcement, including the evaluation and control of rules and norms:

To monitor and enforce rules and norms, there must be information regarding the size of the mutualised housing (i.e. scale and extensity), its form of management, the techniques for exclusion, and methods of enforcement, support, and education. The monitoring of the rules will also depend on the availability of data for understanding the above, including budgetary, financial and other types of asset information. The ability to enforce rules would be related to the types of sanctions that would be applicable.

7. Shared knowledge and understandings within the mutual housing groups of their rules, norms and governance processes:

Information circulates internally to the group, including forms of sharing as well as forums or activities which allow for sharing. There is also the role of education and broader influences or forms of knowledge introduced to the group, which can shift understandings of internal norms and rules. Spaces where this happens could include meetings, committees, and training or education sessions, as well as other forms of encounters. The 'encounter' is an event that materialises into new institutional alternatives (Merrifield, 2013, 2012; Perugorría and Tejerina, 2013), but the sharing of knowledge and understanding is also dependent on how or where the housing is located, including its density, its shared spaces, and the dispositional and design elements of the shared and communal spaces.

Sharing and understanding would also be dependent on social network density and the frequency of interactions; how established or widespread the norms of trust and reciprocity are; and the availability of information to establish trust. The shared understanding and ability to act on knowledge within the group, as well as within broader institutions, could be summarised as social capital and its creation within groups (Lowndes and Wilson, 2001; Lang and Novy, 2014; Maloney, Smith and Stoker, 2000; Rydin and Pennington, 2000; Rydin and Holman, 2004). It is also part of a broader pedagogy of co-operation, which includes encounters, activities, and tasks that lead to the shared knowledge and understandings that are formed within mutual housing groups.

3.4 A theory of collective action for mutual housing

Moving from the institutional framework developed from Ostrom's work, this final section looks more closely at how key concepts, such as governance, institutions and property, can be used in the case of mutual housing. Because of the theoretical discussion, normative claims can be made about these concepts and their use, as applied to mutual housing.

'Governance' is usually used as a concept in relation to the role of the state and market. Mutual housing provision is necessarily at the interface of state and market processes, and between public and private processes. The second concept is that of 'institutions', which also operates at the interface between external relations and internal practices, between the state and market, and between public and private, and which are—the repeated social practices that perform the function of social ordering. How both these concepts are related to the idea of 'property' are essential in understanding collective, community-based or mutual forms of property arrangements, such as those found in mutual housing.

3.4.1 Governance

The concept of governance focusses attention on "the processes and ways of governing, different ways of doing politics, [including] new, informal and formal, relationships between actors drawn into increasingly complex patterns of decision-making and distinctive relationships between the state and civil society" (Blakeley, 2005, p.149). Governance shifts the attention onto how the process of governing occurs outside of the remit or direct control of government. Governance is therefore a broader term than government because it looks at the social practices and institutions that go beyond the State, and that are involved in creating rules and order through laws, norms, power or language (Bevir, 2003, p.1). Scholars have written about the shift from government to

governance over the last 40 years, within urban studies (Stoker, 1998; Swyngedouw, 2005; Kooiman, 2003; Newman, 2001).

Two important aspects are worth highlighting. The first is that there is some empirical reality that can be studied to understand what governance in a situation is. This comes from a pragmatic-realist perspective. The second is that governance is also a normative and idealist condition of what management should be carried out, how it should be organised and therefore what a group should aim for. Schmitter (2002, p.52) defines governance as “a method/mechanism for dealing with a broad range of problems/conflicts in which actors regularly arrive at mutually satisfactory and binding decisions by negotiating with each other and co-operating in the implementation of these decisions”. The implied strong idealism here is based on the communicative rationality of all actors involved, an assumed equality of power relations, as well as shared perfect knowledge where “horizontal, non-exclusive and participatory (stake)holder-based governance... [can be] symptomatically oblivious to the contradictory tensions in which these forms of governance are embedded...[including] democratic content” (Swyngedouw, 2005, p.1995).

The dual use of ‘governance’ is also highlighted by Healey (2009), who writes how it is used as an analytical description of the processes that are mobilised to regulate social action; and how governance is mobilised by practitioners themselves in a particular transformation, becoming associated with the move from “a bureaucratized welfare state focused on universal service delivery to the more ‘entrepreneurial’ modes of governance” (Healey, 2009, p.302; cf. with Harvey, 1989; Jessop, 1998, 2002). In this way, what is highlighted is the way in which “governance theory analyses power not (only) as ‘social control’ but as ‘social production’. It moves away from fixed ideas about power as a commodity rooted in particular institutions to more fluid ideas of power developed and negotiated between partners” (Taylor, 2007, pp.299–300). Therefore, seeing the collaborative as well as the conflictual processes within governance is important to understand how governance is produced.

As well as considering how governance is produced, it is also important to consider looking at changes in governance. Bevir’s account of governance (2012, p.5) “whether conceived as social organisation or as a set of new politics, is as a series of disparate social practices that are constantly being created and recreated through concrete and meaningful human activity”.

Therefore, all societies are governed through a complex pattern of rules that order and regulate economic actors and their interactions. The state and the market are not separate entities, nor reifications of a set of networks; rather, there is an aggregation of meaningful actions that coalesce into contingent, shifting and contested practices. Governance becomes also the process of transforming institutions, when they are open to contestation and change.

To understand governance processes, it is necessary also to acknowledge how people have different narratives and genealogies on governance. Bevir (2012) develops a decentred theory of governance which places the importance on the different narratives people have:

Narrative refers first to the stories by which the people social scientists study and make sense of their worlds. Narrative refers, secondly, to the stories by which social scientists make sense of the narratives and actions of those they study. In organization studies, there is a growing literature on storytelling that is consistent with this idea of narratives as an insightful way of analysing governance. (2012, p.8)

The use of different narratives to look at governance within one given situation opens to an analysis which considers these different narratives (Bevir, 2003, p.201). A definition for governance becomes the narratives about the patterns of changing rules. The objective of this research is to understand the production of these patterns of rules, using narratives that individuals have about their roles, and understand what these patterns of rules are in systems of self-organisation used to control mutual housing.

There is a useful connection to be made here between self-governance and self-organisation (Rauws, 2016; Ostrom, Walker and Gardner, 1992). Connolly (2013) touches on this in his analysis of the many ways in which self-organisation as a concept has been used, beyond those associated with market rationality in neoliberal thought. He points to various forms, not only within anarchism (Kropotkin, 2012), where self-organising properties of multiple systems lead to creative and collective self-amplification (Connolly, 2013, p.15). Thus, it is possible to imagine non-capitalist economic self-organizing emerging from neoliberal state policy (see Gibson 2014).

Ideas of self-governance can also have utopian projections (Pinder, 2015, 2002). This is where the organising principles of direct action, self-help, mutual aid, voluntary association, and self-organisation can play an important role: “practicing ethical economic interdependence and liberating the self, including practices of work–life time balancing, surplus sharing, care for our encounters with human and nonhuman, commoning of property, investment in reparative action for environments, and investment in infrastructure to support future generations” (Gibson, 2014, p.286).

Utopian projections can also be considered a ‘going beyond’ – a concept used by Marxist scholars such as Merrifield and Holloway (Merrifield, 2014; Holloway, 2014, 2010), who see it as part of the challenge of (social) alterity. Therefore, “the experiments with social alterity (e.g. the social economy) have a place in the mainstream and not just on the margins” (Amin, 2005, p.630).

Ward, an anarchist planner, describes the tendency in history of a movement towards free and voluntary social arrangements and an emergence of mutualism, where “autonomous and voluntary working-class associations have continued to provide their members with services that have been directly under their own control rather than originating from the market or the State” (Wilkin and Boudeau, 2015, p.2). Both Ostrom and Ward demonstrate how ‘governance’ is useful beyond both state and market discourses as it includes the collective ability to create rules to control production and management. This is a definition that echoes Healey, who uses ‘governance’ to mean “the array of activities and agencies involved in collective action in an urban area” (Healey, 2009, p.441).

Emerging from governance theory is also the work of Foucault, who developed governmentality theory. With reference to role of the state and other institutions of domination, he argued that governing is made up of a range of strategies, techniques, and procedures (Rose and Miller, 1992). Governmentality was Foucault’s term for how institutions are imagined beyond the state, and which offer a way of understanding how specific forms of knowledge and power emerge, develop and decline: “Governmentality...was a much more expansive – and expanding – notion that involved all manner of organisations, routines and strategies which make knowledge powerful and power knowledgeable” (McKinlay, Carter and Pezet 2012).

Foucault used governmentality also as a concept to understand the subjectivities created by organising practices and techniques, including mentalities and rationalities, through which subjects are governed and power is socially produced. Foucault’s thinking on governmentality and counter-governmentality radically changed the ways that we theorize governmental power, for example as not only coercive and dominating, but also as productive of new subjects and forms of subjection (see, for example, Allen, 2003; Hardt, 2011). Interestingly, governmentality can be seen as a bridge conceptually between the control of a population and the potential of creating new individualities or “the notions of the individual’s capacity to make themselves with, through and against these practices and institutions” (McKinlay, Carter and Pezet 2012).

However, the experiences which are being observed in this work are in most cases the organic ‘on the ground’ organisations by people who are in some way attempting to resist, transform or challenge existing discourses and understanding of housing and community. In its traditionally understood forms, Foucauldian analysis is often argued to be a structuralist top-down framing approach which is not the most useful conceptual framework for the social forms of life explored, especially when looking at the lived experience of mutual housing groups who attempt to develop different governance strategies.

The counter argument to this does exist, in which it can be stated that there is a positive conception of power that Foucault elaborates on whereby every power relationship involves a

form of resistance to it but is, at the same time, productive of subjectivities of what could be called counter-governmentalities. However, as shall be shown in the empirical material, the governance techniques or governmentalities which have evolved or emerge in mutual housing groups are not always clear-cut forms of power relations or even counter-power relations. Thus, the central aspect of power which is embedded in Foucault's governmentality approach does not fit well in cases where mutual housing is not necessarily seen as counter-hegemonic, nor is it emerging or reacting to an imposed structure of governmental power.

In summary, the concept of governance has been explored as a set of collective practices and norms that the people involved have control over and about which they have their own narratives. Also highlighted briefly were the relations between governance and self-organisation, pointing towards an understanding of governance of mutualism and collective action. Finally, a distinction was offered between governance and governmentality, the latter using power as a central, a priori ontological theme. This raises methodological as well as theoretical-conceptual issues. The use of Ostrom as a governance framework is more malleable and useful to look at mutual housing groups and allows for power dynamics to be explored in a much more systematic way, without presupposing necessarily the domination or counter-domination of either the state's role in governance or of a sovereign other.

3.4.2 Institutions

The concept of 'institutions' refers to the patterns, rules and norms established by groups, used for their governance – or the techniques for governance. From a sociological position, institutions are a complex of positions, roles, norms and values lodged types of social structures and organising relatively stable patterns of human activity (Turner, 2004) and “are the more enduring features of social life” (Giddens, 1984, p.24).

Institutions can be simply considered as “the humanly devised constraints that shape human interaction” (North, 1990, p.3) and can be divided into explicit legal institutions and informal institutions, which are “conventions, norms of behaviour, and self-imposed codes of conduct”, along with the enforcement mechanisms associated with those norms (North, 1991). The utility of North's approach is his emphasis on studying institutional change rather than institutional persistence. In part, this had arisen out of earlier work on institutions when examples that had existed for a long time led to a sample bias. Importantly, “understanding institutional change requires us to understand both how institutions are created and the process of social dynamics that lead some institutions to persist and others to disappear” (Wallis, Galiani and Sened, 2014, p.31).

The Bloomington political science workshop set up by Elinor and Vincent Ostrom developed institutional analysis to understand the problem of collective action through institutions of self-governance. The institutions of governance refer to the patterns of rules and norms established by groups. The rules that the groups both adopt and adapt to are based on the “shared understandings that certain actions in particular situations either must, must not, or may be undertaken, and that sanctions will be taken against those who do not conform” (Ostrom, 1998, p.10). In addition to rules, there are norms – which are more informal and can be considered as the beliefs and understandings held and shared by the group that govern individuals’ behaviour. The form of institutional analysis which Ostrom developed considered institutions as structures and mechanisms of social order and co-operation that determined the behaviour of a group of individuals. The institutions were the shared rules and norms created – formal (rules and laws) and informal (rules-in-use and norms) – and that evolve as part of the process of governance.

To talk of institutional change is also to engage with a more processual, teleological account of institutions. Such a processual account could also include a description of the human good or social benefit that is produced (Miller, 2014), and which can be understood as:

- (1) Produced, maintained and/or renewed by means of the joint activity of members of organisations (e.g. schools, hospitals, governments, business firms) i.e. by institutional role occupants;
- (2) Made available to a whole community (e.g. food, security, banking services); and
- (3) One which ought to be produced (or maintained or renewed) and made available to the whole community because they are desirable (as opposed to merely desired) and such that the members of the community have an (institutional) joint moral right to them. (Miller, 2010, p.4)

These institutional principles can be applied to mutual housing and the idea of community implies some form of participation in the institutional arrangements, relative to the reach of the social institution in question (Miller, 2014). The concept of community therefore presupposes a group – the collective – that somehow self-identifies and acknowledges a share of rights over a shared good. Somerville describes community governance as “process of decision-making that takes place on a scale appropriate for, and regarded as legitimate by, identifiable communities” (Somerville, 2005, p.120). Here community is mainly considered to be a community of place – a group of people linked by where they live, work or spend much of their time, thus spatially constrained or specific – as opposed to a community of interest, practice or purpose. A community of place is created through the creation of a shared imaginary that bonds people through their interest in a space. Community conceived in this way connects governance and

territoriality. There is also a strong normative democratic notion embedded in the idea of community governance – a form of stakeholder democracy, which is territorialised (Somerville 2002). There is also a risk that embedded power relations persist, such as local oligarchies (Somerville, 2005, p.125), which can easily be overlooked. At a conceptual level, ‘community’ can be used acritically and could also have deep paradoxical, even conservative, disciplinary or exclusionary purposes, which reveal a darker side to the idealised notion of ‘community’ (as explored by Joseph 2002). These tensions are confirmed by the empirical material discussed in Chapter 9.

The governance of mutual housing involves the management of collective rights, which include the creation, and sometimes innovation, of ‘alternative’ governance practices; these may be contrary to the mainstream or hegemonic way of approaching the production, management and control of housing. The institutions themselves, however, are not necessarily different between groups despite the subjective circumstances of those involved might be less conventional, and therefore they can be part of a wider creation and spread of new social tools or inventions (Whyte, 1982; Meehan, 2013; Kincaid, 2004). At a local scale they are a source of institutional innovation (Moulaert, Martinelli, Swyngedouw and Gonzalez, 2005; Gerometta, Haussermann and Longo, 2005; González and Healey, 2005; Pickerill and Maxey, 2009). The innovatory practices in this case specifically concern the development of institutions for a community or group, and their own collective control of assets, such as property and land. For example, Meehan (2013) notes how Community Land Trusts are an example of institutional innovation based on the invention of new real estate tools for the shared distribution of captured land value, including development value. Successful experiments can become institutions. Some experiments that may originally have had radical or progressive aims are then deflected from their original mission through pragmatism, survival and chance (Meehan, 2013, p.130).

The wider point Meehan makes, however, is that although internal governance institutions may be experimental, they nonetheless must interact with the broader institutions of finance, policy, and governance to succeed. Therefore, they cannot be wholly autonomous or operate at a contestatory level alone. The extent to which they defy convention is addressed by part of this research – including how less conventional or more marginalised, peripheral practices become used in more mainstream situations. Bresnihan (2015), who writes about urban commons and, with reference to independent cultural spaces in Dublin, asks what happens to them if they are invisible or insulated from public institutions. There are ways in which, paradoxically, these experiments resist their stabilisation, proliferation or, indeed, institutionalisation.

The challenges are not only from outside the group. For example, hierarchies can emerge within groups. Deleuze and Guattari call them ‘micro-fascisms’ – that can emerge at both the personal

and collective levels (Deleuze and Guattari, 1988, p.214). The dynamics of enclosure can be prompted within mutual housing groups as well, and groups can range from having open, institutional arrangements to more closed, inward-looking arrangements (see Lee & Webster 2006 on gated communities, for example). The idea of open-ness or closed-ness can also be used as a way of understanding the access people have to the institutions of governance within groups to manage their property. The next section explores further the theoretical foundations of property, which emerge from the framing of mutual housing in the research.

3.4.3 Property

It is important to see how property, which can include land and its appurtenances, is used and conceived of by a group or collective in the context of mutual housing. In the following discussion, property will be looked at as a legal form, which includes the tenure arrangements, to help understand the forms of community or collective forms of property ownership.

The legal forms associated with the formalisation of rules dealing with property use correspond to a complex set of rights that are bundled together as part of the institution of ‘property’. The ‘bundle of rights’ defines the relation between resources needed for mutual housing development (i.e. land, capital, labour, and knowledge, as explored in Chapter 2), and organises these relations as a nested set of rules. If property arrangements are considered as a ‘bundle of rights’, then a more nuanced approach to understanding the role of mutualism is required when the ‘bundle of rights’ is allocated to a group of people rather than just one private entity. The approach taken by new institutionalists (such as Ostrom) helps to understand property as a shared good. It contrasts with the utilitarian, Lockean, or Hegelian position, which focusses primarily on individuals as the subject of property ownership through their individual use, possession and labour as a precondition for the creation of property, as well as a condition for the creation of the sense of the individual (Gilbert 2013). Instead, conceiving property as a ‘bundle of rights’ facilitates the development of a more complex understanding of a relational, transactional and non-individualistic nature of property.

Another example is given by Haila (2007, p.9), who distinguishes between Roman law and common law in approach to land property: “The Roman law tradition identifies ownership with the thing owned, whereas the common law regards ownership in terms of a bundle of rights, obligations and interpersonal relationships arising from the control and enjoyment of property”. This ‘bundle of rights’ approach to property emphasises the transactional and relational notion of property rights (see Lash 2009). The ‘bundle of rights’ approach is a function of a genealogy of

property relations that emerged in the common law system from pre-capitalist economic systems through the more advanced economies of the capitalist-industrialist period, until today.

In *Grundrisse*, Marx contrasted the role of property relations of communal production in pre-capitalist times with production for exchange (Marx, 1973, pp.171–172). Polanyi also showed that, in the move from the feudal to the capitalist-industrial period, there was also a corresponding shift in property relations (Polanyi, 1944). Central to Polanyi's thinking was the concept of fictitious commodities. Land, labour and money are all embedded in non-economic institutions and cannot be treated as purely market commodities because of the way that they are 'embedded' in social relationships, subject to moral and ethical considerations, as well as religious beliefs or communal life. Land (and therefore property) cannot be viewed as just a market commodity, and any attempts to decommodify land, labour, or capital would have to focus on the creation of new types of social organisations – both of consumption and production – such as worker co-operatives or mutual housing.

Ostrom argued that common ownership forms of property are significant, not just private or public:

Economic activity is not merely split between the alternatives of market and state but can be regulated by collective social activity. Even where property is privately owned, user rights may exist for a variety of individuals and communities rather than for a single owner. In fact, she conceptualised a wide diversity of property rights, ownership systems and forms of governance. (Wall, 2014, p.3)

Another way to understand the relationship of property to contemporary forms of mutual housing is to look at tenure, which has an impact on the forms of mutual housing developed, as explored in Chapter 2. Cabannes (2014) describes collective and communal tenure regimes in housing. Collective or communal tenure refers to any community-based tenure system, in which some form of collective authority, such as the extended family, clan or other social grouping, controls the allocation rights (Rolnick, 2012, p.7). Resources under communal tenure may, in practice, be used and controlled individually or collectively by members (Otsuka and Place, 2001). Within communal tenures, some portion of land and resources may be managed as common property. Communal tenure “refers to a situation where a group holds secure and exclusive collective rights to own, manage and/or use land and natural resources...Communal tenure can be customary and age-old, its rules relying community decisions, or it can be newly designed for a specific purpose” (Anderson, 2011, p.3). Thus, tenure is one useful category with which to understand the different mutual housing property rights (Bruun 2015, pp.161–162).

Collective and communal tenures are forms of tenure that emphasise dependence on a group, not on “single titleholders with absolute ownership, but on social relations, mutual obligations and a variety of rights in the commons” (Bruun, 2015, p.161). This can also be applied to mutual housing as a “layered pattern of nested and overlapping claims and rights of access and use”. In the modern, urban context:

...local communities of residents can be seen as stewards or caretakers of a housing commons that they have the right to use and dwell in, but they may not have the right to sell their flats, because the housing commons is at the same time a common good that belongs to members of the larger society who have a moral right of access to affordable housing and the right not to be excluded from the commons (Bruun, 2015, pp.161–162).

Importantly, there is a sharing of rule-making, whether these are customary or in law, and therefore the ‘commons’ refers not only to material resources and physical spaces but to social and cultural values that give rise to moral obligations and which allow the allocation of rewards and sanctions because of the shared use (Gudeman, 2001, p.28).

There is therefore a dual ontological nature of housing, as framed in this research. As Bresnihan points out, housing can be considered as a ‘resource’ in its different forms - it is both a material good and knowledge “combined, used and cared for by and through a collective that is not only human but also non-human” (Bresnihan, 2015, p.95). This ontological multiplicity of the nature of housing is an issue when considering its value as a resource – not just as a commodity for consumption or as a set of abstract units that are an output of a development process, but as a set of relations, skills, as well as embedded social values, all of which are the emergent properties of the collective governance institutions used to create mutual housing.

The legal basis for the form of property ownership associated with mutuals (as explored in Chapter 2) was established under the Industrial and Provident Societies Act 1965 in the UK, replaced recently by the Co-operative and Community Benefit Societies Act 2014. In addition to the above Acts, there is the commonhold law that was passed as part of the Commonhold and Leasehold Reform Act 2002, which introduced a new category of property ownership (i.e. the commonhold) into law in England and Wales. This form of property ownership involves the freehold tenure of part of a multi-occupancy building (typically a flat) with shared ownership of and responsibility for common areas and services – similar to a strata title in Australia (Dredge and Coiacetto, 2011; Easthope et al., 2014) or condominium systems that are widespread in the USA and some European countries (Oxley and Smith, 1996; Banks, O’Leary and Rabenhorst, 1996; Hansmann, 1991). These legal forms demonstrate the concretisation of different forms of property regimes with accompanying forms of property rights that transcend the binary forms of

private and public or state property, and support co-operative models of property ownership (Hansmann, 1991).

In summary, by viewing property as a bundle of rights and emphasising the transactional and relational nature of the way the bundle is constituted, a different notion of property emerges which is not merely as commodity but based on mutual obligations and shared responsibilities. Different property regimes and tenures need governance institutions to support them. Therefore, a theory of collective action for mutual housing intends to do just that: reveal the governance institutions that have been crafted by groups.

3.5 Conclusion

The theoretical framing of mutual housing using the new institutionalist view of collective action allows for a structured formulation of institutions, governance and property in the case of mutual housing. The framework may underplay the importance of power struggles, structural inequality, and differences between individuals and how they organise into groups. However, it is useful as it helps to understand the co-constitution of property and enclosure, and the ability of self-governance and self-management in the light of inequality of access to land and resources, which is also highlighted in the theories around the commons.

In the section exploring the forms of commons approaches, three main currents were highlighted: the commons as resource, the commons as knowledge, and finally the commons as relational and transactional. “The commons is not land or knowledge. It is the way these, and more, are combined, used and cared for by and through a collective that is not only human but also non-human” (Bresnahan, 2015, p.95). The link to ideas around the commons is one way of opening theoretical differences but also provides possibilities for understanding the governance of mutual housing as a form of collective action made up of both the material, in the form of land and housing, and non-material, in the form of knowledge. Accordingly, the governance of mutual housing was framed as a collective action problem, which focusses on how people craft the institutions of governance to manage that form of property.

In summary, the aim of the research is to understand better the institutions that make up mutual housing in its different models as they currently exist in London (see Chapter 2). Ostrom’s work is useful as it frames governance in terms of how groups craft their own governance institutions. This chapter, in the final section (3.4) outlines the use of concepts of governance, institutions and property to clarify how the theory of collective action and commons, as developed by Ostrom and, later, others from different perspectives, can still be useful to develop the institutional

framework for analysis. In the next chapter, an outline of the research questions will be given and explored in greater depth, along with some methodological considerations, before the institutional framework developed is applied to explore cases of mutual housing in London to understand their specific institutions of governance.

Chapter 4

Methodology: Researching mutual housing groups in London

One needs information from many other settings to begin to gain the empirical base necessary to improve our theoretical understanding of how institutions work and how individuals change their own institutions. (Ostrom, 1990, p.xiv)

4.1 Introduction

The research is centred on the individuals' involvement in governance within mutual housing groups, and the institutional dynamics therein, usually during periods of time when the groups were evolving or undergoing changes. The case studies were a way of understanding governance practices and the process of setting up and managing mutual housing. This chapter presents the research methodology used to examine the governance institutions of mutual housing. The first section covers the research questions and sub questions. The second section develops the rationale for a qualitative, case study-based approach, while the third section details the operationalization, including data collection, interview process for the case studies.

Preliminary research was conducted, referred to below as a pilot phase (see Section 4.5), as a series of interviews were conducted which served to refine both the research questions, as well as the interview schedule used during the subsequent main phase of fieldwork and analysis. The chapter then looks at the analysis phase of research and considers some of the methodological challenges encountered. A final section discusses the ethical considerations used during the research.

4.2 Research aims and question

The main research aim was to understand how contemporary mutual housing groups in London overcame the problem of collective action. The research objectives were to clarify how mutual housing groups were set up and evolved, considering the internal governance institutions created, as well as the changing broader institutional contexts of planning, legal and finance. The research aims emerged from the research problem, which stated that there is a lack of understanding concerning the range of mutual housing models, the contributory factors creating this range, how

the models are created and managed, how their governance functions, and how collective governance problems are overcome in mutual housing groups (see Chapter 1). Since both formal and informal institutions interact to shape experiences of mutual housing, the main research question that emerged was what the institutions were developed and used by mutual housing groups for their self-governance.

First, a range of mutual housing models were looked at – from co-operative housing through the co-housing movement to Community Land Trusts (CLT). The different models of mutual housing were explored, and a typology of mutual housing groups was created by using a structure of provision approach (Chapter 2). This approach was useful to determine the differences in the mutual housing group models and hence it was used – basically as a descriptive ordering device - to create the typology of models used to determine the categories and examples used for case studies.

To understand the forms of collective governance that were used within mutual housing groups, the main theoretical framework was developed based on the institutional approach from Ostrom (Chapter 3). This research framework was based on the following main themes: the context of the mutual housing group (including access to land and finance); the actors involved; the patterns of interaction determined by the rules, norms and strategies used by the actors in the different situations; and forms of knowledge, including trust, used as part of their governance strategies. Within each of these core research themes, there was a range of aspects which formed sub-questions and thus provided the basis for the research interview schedule (see Appendix A). The themes for inquiry were derived from Ostrom's work, analysing what could be called 'the crafting of institutions' for the governance of collective resources (Ostrom, 1990, 2000; Poteete, Janssen and Ostrom, 2010), as well as the work around institutional analysis and development (McGinnis, 2011; Hess and Ostrom, 2011).

While Ostrom's work is useful as a descriptive framework, this current research has endeavoured to use an element of her work to move towards a more explanatory framework, and to apply it to understanding mutual housing governance institutions. Themes of interest were derived, *a priori*, from Ostrom's descriptive analysis about the crafting of institutions for collective governance and these were then used to develop the framework for the questions used for data collection. Consequently, a secondary output from this research resulted in the empirical examination of the applicability and explanatory power of Ostrom's institutional approach to understanding collective action in managing shared goods, namely housing, which is also useful when considering broader debates in commons research and commoning.

4.3 Qualitative case study approach

The research follows a qualitative approach based on semi-structured interviews of case studies to examine governance institutions (Abu-Lughod 2007; Yin 2009). The range of case studies were selected based on the typology of different mutual housing forms that was developed prior to the fieldwork (as detailed in Chapter 2). The methodology followed was therefore small number (small-N) case study approach (see Blatter and Haverland, 2012). Specifically, the analysis used falls under Blatter and Haverland's congruence analysis approach where the small-N research is carried out using case studies "to provide empirical evidence for the explanatory relevance or relative strength of one theoretical approach in comparison to other theoretical approaches" (ibid. 2012, p.144). However, the methodology does involve the comparison between two theories, but the application of a theory from one context to a very different context, hence the emphasis on congruence in a more abstract sense – congruence between the theory and its empirical application. The contribution of this methodology within small-N research can take four forms, including the "refining of specific theories within a paradigmatic research program; develop a new theoretical synthesis within or across paradigms; strengthening the position of a theory in comparison to other theories in a theoretical discourse; and bolster the aspiration of new theories to be recognised..." (ibid., p.150). Aspects of the second and the fourth category emerge in the research presented here.

The principle contribution is really in terms of supporting the recognition of a new theory to be recognised – both in the field of planning more broadly, and the governance issues which we, as planners, tend to analyse at the urban scale, and more specifically, by seeing housing as a collective resource, to understand its governance in a new way.

There is also the aspiration of the second possible contribution, as stated by Blatter and Haverland, namely developing a new theoretical synthesis across paradigms. This is not about the use early in chapter 2 of the Structure of Provision approach, which as I explained there was only used as a tool to create a typology of mutual housing models and to draw out and explore the differences between the models themselves, a priori. The synthesis which I touch on is linked to differing paradigmatic conceptions of the commons as used on one hand by Ostrom in her work and by the neo-Marxist political theorists and historians on the other. This was explored in Chapter 3 and what connected them was the institutions which underpinned the governance, which were institutions of practical commoning. These will be touched on in later in the reflections in the conclusion and point towards in potential further work.

Therefore, the analysis of the case study material enabled both the differences and commonalities between mutual housing models to be explored by also testing out the explanatory power of a theory generally used in different field of work. The model forms of mutual housing detailed in Chapter 2 represent a synthesis of both a literature review and empirical research on projects under way on the ground. A dynamic process was used to develop this typology, moving from the field to the desk, in an iterative way. The research that emerged drew on grounded theory work (see Charmaz 2006; Burawoy 1991; Bryant & Charmaz 2007) with the pilot fieldwork phase (see Section 4.3.3 below) allowing for the typologising (see Chapter 2) in a substantive way. However, there were significant steps which meant that the research was not fully grounded research. The initial theoretical framing which drew on Ostrom's governance of commons work was a way of focussing the empirical work on governance institutions within the groups and drawing attention within interviews to the institutions, explicit and implicit related to the internal governance of the groups. Hence, it is not possible to say that the research was fully grounded.

However, there are two specific aspects that are drawn from grounded research. These include the extra empirical elements which emerged through interviews, of the more subjective kind, which evolved into the final empirical chapter 9. The other aspect is the structuring of the empirical chapters, which do not directly reflect Ostrom's original theoretical framework but have to do with the most important contextual and material concerns of the mutual housing groups - namely how they access land and how they find finance. Therefore, it will be clear reading through the empirical chapters when the research purports to be 'grounded' and when it does not, although it is arguable whether the term can be applied at all.

Nonetheless, the core premise of this research is that there are specific governance institutions that are crafted and evolve within mutual housing groups. The qualitative case study approach built on the idea that institutions are social constructs – they are not just constraints or opportunities regulated by rules (see Chapter 3). In traditional institutional theory, institutions are “human-constructed constraints or opportunities within which individual choices take place and which shape the consequences of their choices” (McGinnis, 2011, p.4). The emphasis in this research was on how institutions are socially constructed and how that construction is understood through people's own narratives and lived experience (Ellis and Flaherty, 1992). The assumption was that there would be a shared understanding by different people in same group of shared governance institutions for collective action. The qualitative approach explored these individual narratives of governance and shared experiences in an iterative, critical constructivist, grounded theory approach, rooted in abduction (Shank, 2008, pp.1–2).

The method also alludes to what Lefebvre (1996b, p.141) calls ‘transduction’ – where an iterative relation between the conceptual and empirical material, or the theoretical and practical realms, results in a virtual framework which then becomes the lens through which the virtual object of study is viewed. In this research, the virtual object of mutual housing is understood through the theoretical-conceptual level of institutions, governance and property (explored in Chapter 3) and the empirical material gathered through interviews and fieldwork (Chapter 5-9). Understanding is reached in an iterative way (hence transduction) using mutual housing as the virtual object. Purcell, echoing Lefebvre, shows how using this virtual object as a heuristic device, is also a practical tool in utopian experimentation:

We begin by closely examining actual-but-inchoate practices that are currently taking place in the city, and then we extrapolate them using theoretical reflection to produce, in thought, a more fully developed version of them, a virtual idea that shows us what kind of world they would produce if they were allowed to flourish and pervade the city. (Purcell, 2013, p. 319)

Mutual housing is not only a series of empirical realities but is also made up of these “inchoate practices” still struggling to emerge and flourish. The case studies were all ongoing examples of “flourishing” – some had been around for years and people were able to describe long-term changes within the groups, whereas other groups were just forming and were in the process of struggling to become established.

The empirical observation work was carried out in the field, online and in person (Creswell, 2009, pp.175–176). Multiple sources and types of data for each case study were used: these ranged from interviews through to published and online information, including board reports, press reports, advocacy documents and other publications. The data analysis was inductive, since the patterns and categories for analysis were drawn both from theory, but also deductive as the codes emerged from the material itself. The codes were the unit of analysis used to look at the text. The themes were the more general topics under which codes were grouped (see Appendix B).

A general framework was created for data collection, and this resulted from a period of moving between theory and practice on the ground: for example, by conducting initial interviews in the pilot phase. The meanings that the participants gave to certain words also challenged the preconceived theoretical framework – concepts of importance to the researcher were mentioned using different terms and vocabulary. This process of interpretation was useful in the analysis stage when recreating the specific narratives of the participants’ own ideas on governance, institutions or mutual housing. The scope of the qualitative research work was also modified because of the pilot phase, with new themes of interest being focussed on. The approach was to

use many case studies to explore the breadth of the typology of the provision of mutual housing, rather than use in-depth, intensive case studies and thus support the theoretical framework used to build further on it (see Eisenhardt, 1989).

In a methodological sense, there was an aspect to this work that was rooted in phenomenology, as the research used the lived experience of a small group of individuals of an event or phenomenon (Cresswell 2007). The roots of phenomenology for social scientific research are to be found in the work of Sartre and Heidegger, but Cresswell develops a methodology based on asking participants two broad, general questions: (1) What have you experienced in terms of the phenomenon? (2) What context of situations has typically influenced your experiences of the phenomenon? The first of these questions very much underpins the present research, as it concerns people's own experiences of the governance procedures in mutual housing groups. It offers a way of exploring in more detail people's own narratives about their involvement and their accounts of the governance institutions of mutual housing. Creswell also covers the case study approach, like Yin (2009) and Stake (2005), who consider the case study as an empirical inquiry that "investigates a contemporary phenomenon within its real-life context especially when boundaries between phenomenon and context are not clear" (Yin 1994, p.13).

Furthermore, the case study inquiry "copes with technically distinctive situations ... relies on multiple sources of evidence ... [and] benefits from prior development of theoretical propositions" (Yin 1994, p.13). When Yin's own criteria are applied in this research, the case study approach is used to investigate the phenomenon of mutual housing in London using data points that are multiple and distinctive, with many variables of interest. Additionally, multiple sources of evidence are used, and the theoretical framework was developed to use these multiple sources to explore the institutions of governance within these mutual housing groups.

The research questions of how mutual housing groups are governed and what forms of collective governance result from the experiences of mutual housing groups in London, are appropriately answered using case studies. The propositions underpinning this research topic are that specific forms of governance institutions exist for mutual housing and these are dependent on the context created by internal group dynamics and the relation they have with broader institutions. These practices of formal and informal institutions interact to shape the experiences of mutual housing groups and are used by them to overcome the problem of collective action through self-governance.

The use of case studies is exploratory to a certain extent, as the research is orientated towards the purpose of understanding the institutions of governance of mutual housing, rather than towards a distinct proposition (Yin 1994, p.20-21). The unit of analysis is the group of people involved in

the governance of mutual housing, and their experiences in the set-up and management of specific mutual housing groups, rather than the housing itself, the land that is occupied by the housing, or the set of policies which allow the mutual housing to flourish. The following section sets out in more detail how the research was operationalised and how the units of analysis as data were collected, together with a discussion of the data sources.

4.4 Operationalising the theoretical framework

The institutional analysis in Chapter 3 developed Ostrom's work to examine the specific internal governance arrangements of mutual housing groups in London. It was used to develop the specific set of questions to be used for data collection and consequent analysis of internal governance institutions. Broadly speaking, the theoretical framework focusses more on the existing internal micro-practices of governance within the groups. The research case studies were used to examine the governance institutions for mutual housing. The inquiries focussed on understanding, for each group, the historical context, the internal and external actors involved, and the rules, norms and strategies involved, including the role of knowledge and trust.

The main themes to be covered (see Figure 6) were translated into an interview schedule, to be used for interviews (see Appendix A). After the pilot phase it became clear that because of the open-ended, semi-structured format of the interviews, it would be rare and indeed difficult within one conversation to avoid moving from one question to another, and therefore the headline themes became points of reference during the interview. The questionnaire was then also used as a prompt during interviews to discuss with the interviewee if they had missed anything out from their account. More than a prompt for the researcher, the questionnaire also became a prompt for the interviewee to explore things that they had missed, which could even include related items not included in the questions on paper.

The same list of questions in the interview schedule was also adapted to interrogate grey material and other archives. Clearly, in using such a qualitative approach in each of the case study interviews, the questions raised, and the ensuing discussions ranged from the very specific to the abstract. Thus, interviews were conducted by focussing first on the experiences of the individuals, then on the facts they knew and subsequently moved on to the wider topics that could be interpretative, more reflexive, subjective, and even more intimate. The questions were categorised progressively from the specific to the abstract.

The original intention had been to look at a minimum of two case studies from each of the models in the typology of mutualised housing forms (see Fig.7 below, revised from Fig.2). The aim was

to have at least three interviews per case conducted with members of the organisations who either live there, were involved in the management of the group, or who were involved in the foundation or running of the group. The individuals interviewed were sufficiently aware of the group's internal rules and norms to be able to reflect usefully on them, although there was less awareness of the external institutions that had shaped and guided the development of the mutual housing. The extent to which they could answer the questions was not determined beforehand but emerged during the interviews. In cases where there was little or no knowledge of external institutions, this was an interesting and useful finding, situating the informant as an active member of the mutual housing group, despite having sometimes scant knowledge of the wider institutions of governance.

Figure 7: Mutual housing models, case studies chosen and considered

Mutual housing model	Case study used	Other case studies considered
Housing co-operative		
Short-life	Backdoor Housing Co-operative	Phoenix, North Kensington, Brixton
Fully mutual	Grand Union Housing Co-operative (GUHC) Sanford Housing Co-operative	Coin Street Housing Co-operatives
Intentional/Radical Routes	n/a	MAJ The Drive Ursus Housing Co-operative
Co-housing		
Private	Co-housing Woodside	Copper Lane, Hackney Co-housing
Intentional	Older Women's Co-Housing (OWCH) London Community Housing Co-operative (LCHC)	
Community Land Trust		
	East London Community Land Trust (ELCLT) Brixton Green – Somerleyton Road Trust	RUSS, Coin Street Community Builders, WECH, Naked House

The analysis phase interrogated more closely the findings emerging from the sub-questions, specifically the external institutions, to look more closely at the relationship between external agencies and mutual housing groups for the specific themes of land and planning, finance and funding mechanisms, and finally, governance. Regarding the impacts of policies on mutual housing groups in London, this required housing policy-makers and representatives of housing

institutions. The role of institutions external to the mutual housing groups is in supporting the establishment of the groups through such means as access to land, modes of finance, governance support, local authorities, community groups, and government agencies.

Umbrella organisations, such as the secondary support co-operatives and other horizontal organisations to which the mutual housing groups are connected, led to interviews with umbrella organisation representatives, workers, community representatives, and other organisers from outside the mutual housing groups. The umbrella organisations included the CLT Network, UK Co-housing Network, CDS Co-ops, London Federation of Housing Co-operatives, Radical Routes network, South London Co-operative Network, and the Lambeth housing co-operative campaign group, Lambeth United Housing Co-operative (LUHC).

The case study information not only included interview data but also documents were sought which referred to internal policies that groups for their governance and decision-making, allocations and protocols. Most groups also had a website with a lot of information and news articles along with other forms of media (Facebook, Twitter feeds) added to the wealth of data regarding different forms of communicating and sharing information within groups. Further sources of data include local housing organisations and such local history archives as the London Metropolitan archives, the Bishopsgate Institute, the British Library, the anarchist Infoshop 56a and Mayday Rooms, as well as local borough archives.

4.5 Pilot phase

The pilot phase or preliminary research allowed for the testing of the theoretical framework through interviews and preliminary empirical work; the testing of research aims, objectives and questions; and, finally, the empirical evidence needed for the development of the typology developed in Chapter 2 of mutual housing models.

The pilot phase used the theoretical framework to focus on individuals' experiences of living and working within the mutual housing sector and how those individuals' roles shaped the structures for the delivery of mutual housing. While institutions were clearly embedded within the groups visited, they were also important external ones offering support and enabling and developing policy around the delivery and the provision of mutual housing.

Emerging from the pilot phase was the understanding that most mutual housing models have support organisations and are also inserted into different sets of vertical structures for sharing knowledge and resources. These can consist of relationships ranging from the informal to formal,

as well as the different national or regional support organisations. Thus, the role of support organisations, such as umbrella organisations or secondary co-operatives, allows mutual housing groups to form, not necessarily as autonomous entities, but as organisations that both influence and are influenced by, a set of established practices within the wider field of mutual housing. In turn, the examples of experiences are used by the umbrella organisations as exemplars and shared as case studies – they are used as objects of learning, as well as of advocacy and policy making.

The relationship that mutual housing models have with the wider, more dominant institutions could be interrogated and analysed in the same way. We can see why historically they may have been relegated to subordinate positions – mainly for structural reasons, but also to a lesser extent because of internal governance reasons, and then forced to deploy what strategies they can to emerge and exist. For example, by positioning themselves as exemplars, through advocacy, campaigning, or more radical direct action, they establish new institutions. These strategies for setting up and governing mutual housing provision involve different sets of institutions, from the individuals' experiences through to the group's, to the umbrella organisations and other external institutions. Within the framework of institutional analysis drawn from Ostrom, it would correspond to looking at how and why new institutions are crafted, and what they are influenced by – both internally and externally. These questions can be answered both by interrogating the rules internal to the group, as well as looking at the outside influences on these rules and norms shaping the internal institutions.

One of the difficulties of the pilot work included being able to meet enough people with the time, patience and willingness to talk about their experiences in being involved in mutual housing projects as they were usually volunteers. Sometimes the topics covered were very personal and challenging because of the intimacy of talking about their own living arrangements. At other times, the process was involving, even cathartic, as the interview became an opportunity to reflect on and explore both what they had experienced, the problems they were currently facing and what the future held.

In summary, the results of the pilot interviews showed that the next round of detailed interviews had to be more focussed on the specific questions around land, finance and governance, namely the rules, norms and strategies being employed by the mutual housing groups.

4.6 Analysis

Interviews were based on an interview schedule (see Appendix A) to cover conditions for each theme covered, and included semi-structured, in-depth questions. This allowed for the collection

of specific data around modes of organising and of governance, such as meetings, constitutions and rules. The interviews were recorded and transcribed and subsequently coded and analysed. The transcription and analysis of the interview data used the software program Atlas.ti, a tool for analysing qualitative data according to codes, which can allow for coding, memo writing, sub-coding and a range of qualitative tools which can compare occurrence of themes and codes.

The seven main themes and sub-questions in the interview schedule (Appendix A) were first translated into a series of codes used to analyse the material and highlight the moments when individuals referred to a set of experiences. A series of sub-codes emerged from the data, in addition to the pre-defined ones, which was found to be a richer way of exploring material. Partial open coding allowed for the data coding of important sub-categories of information around the core themes (see Appendix B for codes used).

Therefore, an iterative and reflexive directed approach was used, which relied on the data to yield codes when focussing on themes of interest that remained un-coded. In this way, there is space for codes to emerge from the text (see MacLure 2013) during the analysis phase, through a coding technique which uses initial coding then proceeds to more open coding, specifically axial and selective coding, in a dynamic way (Benaquisto 2008, p.86-87).

Individuals being interviewed focussed, within the broad category of rules and norms for group management, on the most important aspects according to them. As such, the interviews were structured around the context as experienced by the individuals, using their perceptions of the internal group dynamics and their relationship with external institutions. The results reflected interviewees' own positionality and their access to knowledge, depending on their social roles and identity within the group. This could be dependent on their level of past and current involvement in management, how they had been treated by the group and whether they had concerns or sensitivities around particular issues.

4.7 Methodological challenges

This section offers some reflections on the methodological challenges of the approach followed in the research. The institutional approach defined by Ostrom's work on crafting governance institutions in situations of collective action was applied to mutual housing. The first methodological difficulty arose in the research process when moving between the theoretical framework to the analytical one. This movement was not linear but iterative. Furthermore, the original theoretical framework developed by Ostrom is speculative and descriptive, and therefore to use it as an analytical framework needed some elaboration, which turned out to be both

theoretical and empirical. The rules in Ostrom's work were applied to mutual housing as a theoretical framework for the problem of collective governance in housing, in contrast Ostrom's original work which had been focussed on the governance of mainly natural resources i.e. irrigation basins, community forestry, fisheries management regimes. Another move was made from that theoretical framework to using it as an analytical one was through a pilot phase (see section 4.5), which not only improved the specific questions to explore through interviews but also to develop more carefully the areas that would be useful to analyse through the empirical material from interviews with mutual housing group members. Therefore, this movement between theoretical and analytical frameworks was a result of an iterative, as well as reflexive process during fieldwork. The theoretical framework was used to develop the questions to ask during interviews and the analytical framework was developed using the themes used for analysis, some of which emerged during analysis. Furthermore, this was a process that occurred both during fieldwork and during the analysis stages. The material was defined into themes, and the final coding emerged from the analysis process, as new codes were added in to capture points of interest and repetition, building on the directed approach, but in an iterative way (Hsieh and Shannon, 2005). Some of the codes that were added during analysis became the main points explored under aspects of mutualism (see Chapter 9).

The other point, methodologically, was the challenge of using case studies that were found to be grouped in two distinct timeframes – those that existed since the 1970-80s and were well-established groups; and those cases that were more contemporary examples, in most cases emerging in the last five years. These latter group evolved considerably during the timeframe of the fieldwork. This posed some challenges, including finding narrative continuities between the two groups and dealing with the changes still occurring within cases. The continuities between groups emerged at a qualitative level through the analysis stages, which allowed for a critical and reflexive tracing of commonalities. Interviews were also conducted with group members who were significantly uncertain about their own future, but who could provide useful as well as critical reflections as the projects progressed.

Apart from the case studies falling roughly into two main groups, if classified chronologically, the selection of case studies proved problematic for two principle further reasons. Firstly, given the range of typologies proposed across mutual housing groups the aim was to obtain some interviews with a range of groups. However, it was clear that housing co-operatives are much more numerous in London than are the more recent cases of CLTs or co-housing. These more recent incipient forms of mutual housing did not offer a representative range of cases from which to select from. Indeed, at the time of beginning the research, urban Community Land Trusts were extremely rare in the country (Young Foundation, 2011). Thus, the newer mutual housing groups were in all cases exceptional and exemplary just for the nature of their rarity. In contrast, the older mutual

housing groups were exemplary not for their rareness, but for having survived for such a long period time (some 30 years plus in a few cases). In these cases of survival, they offered some telling empirical evidence around the governance of the collective action problem of managing housing.

Secondly, both sets of cases offered some useful empirical material around the evolution of governance rules within groups through differing structural periods of time, both at a policy and cultural level too. Contrasting the older groups with younger groups was not necessarily a question of contrasting like-for-like cases but indeed quite different cases where evolution of governance had happened within differing time scales. The temporal contrast however meant that evolution within the older groups was chronicled and narrated at a different scale phenomenologically speaking, than the younger groups. Both mutual housing groups offered narratives of change and evolution within groups, but essentially at different speeds, which leant their accounts differing sense of perspective.

It would be important at this stage also to highlight how there were a few limitations with the qualitative data. First, there was an uneven number of interviews per case (see Appendix C for list of interviews). This was in part due to the relationships established with the actors from the case studies, access to willing interviewees and the efficiency of the snowballing contacting technique used to identify interviewees. As a method snowballing has its difficulties regarding the representativeness of interviewees, selection bias and gatekeeper bias (Atkinson and Flint, 2001). However, snowballing was used in this research as a practical technique for contacting people, and not as a sampling technique in a formal or statistical sense. As Saunders (1979) points out, the reputational method is useful and is based on the linkages between individuals whose reputation is recognised by many within the community. Interviews were snowballed in the direction of those whose reputation in the group was more established. These would include generally those who either had held power or were currently in positions of power. It included also people who were more integrated into the social networks within the mutual housing group. Hence, only very few people I interviewed were people who in their demeanour during interviews were shy, retiring or had not been involved in the running of the groups in some way. This clearly would have biased the results towards the opinions of the more out-going and active members of the group. However, the sorts of questions being posed, and the problems being explored were quite general about the history and governance experiences of interviewees. Thus, even from those with reputational status there would have been useful material to gather more generally about the governance of the housing group. In contrast, the more subjective elements which are brought out in Chapter 9, would clearly reflect the more active voices. Attendance at events and meetings was another way of finding people to interview. Again, the bias there would have been towards more sociable and outgoing members, willing to talk to the curious stranger sitting in the

corner taking notes. Therefore, there is a recognition here of some of the biases involved in this research, but also more broadly with this form of qualitative research.

In addition to interviews, some groups allowed access to their archives. GUHC had a series of oral history interview recordings from ten years ago [#2, #8, #9, #11 GUHC oral history tapes were the ones which people had consented to be listened to], and photographs which were useful as prompts during interviews, for example. In general, all the older cases had more people willing to be interviewed, because of a lack of time constraints on their part compared to members of newer groups and had a genuine interest in talking about their experience. In contrast, the newer groups had fewer people available because of their own time constraints, and a wider interest in their groups' activities from other researchers and media had made them wary of the time burden of more interviews. This demonstrated the high volume of interest there is from academia as well as professional and media attention, sometimes to the detriment of the group's own existence. In some cases, in the newer groups, there were greater uncertainties about their own future and their position, which made it more difficult for people to talk. Whether the data collected on the newer groups allowed for empirical saturation is questionable (Lewis-Beck, Bryman and Liao, 2004), as fewer interviews were conducted on the newer groups (see Appendix C for full list of interviews).

Secondly, the actual case studies did not entirely reflect all the models in the typology in Chapter 2 (see Fig.7). Missing were private-led co-housing, radical housing co-operatives, and more short-life housing co-operatives. However, there are very few of the first two models established in London (Copper Lane co-housing is the only private-led group; MAJ and the Drive are examples of housing co-operatives that are part of the Radical Routes Network). As for the latter category, there was initial contact with three other cases, which fell through during the period of research. In one instance, the main contact stepped down from being chair and no further contact was established with the group. In another case, timing commitments made it difficult for the group to engage in the research.

Access was also limited to more confidential information, such as minutes or past board reports, which would have been useful data sets to work with. Research participants referred to various events, decisions, rules made, or explicit norms established which could have been more thoroughly verified in such documents. A more systematic evolution of groups would have been derived, although the research that emerged could have been similar in scope. The reliance on narratives meant that the analytical stage of the empirical research was concentrated more on the stories of members, and their own subjective experience, a valid and important contribution to the qualitative research on institutions through personal perceptions and oral history. However, having said that, many groups did not necessarily have formal minutes of all stages in decision-

making, especially in the incipient stages of the groups, which were the stages that were the most interesting to understanding the group's evolution.

4.8 Ethical considerations

During the preparation for interviews, procedures relating to good practice were developed from those outlined by the British Sociological Association (BSA 2002). There was a need to comply with the ethical-bureaucratic definitions stipulated by the university (Gillian and Pickerill 2012), but at the same time there was the awareness that the position of researcher was a privileged one compared to the informants, some of whom had precarious living arrangements or were involved in housing activism, for example. Therefore, there was a contrast between the ethical demands set by the university and the different set of ethical concerns that arose during the research.

Both the individual respondents as well as the representatives of institutions had a range of sensitivities when responding to the wide-ranging interview schedule used for this research (see Appendix A). In the case of institutional respondents, there were sensitivities over definitions used in policy frameworks and any possible financial implications that arose from spending decisions. At an individual level, there were sensitivities about some people's experiences in relation to external actors or institutions with whom they had had some challenges or issues in the past. It was also possible that some people involved in mutual housing groups would be concerned about expressing opinions on behalf of all the group, or on community issues – although, in general, most were usually very interested to tell their stories. This raised some interesting issues of positionality – both for the researcher and the interviewees.

Allowance was made for groups who felt that their housing situation was vulnerable, and during the case studies it was made clear that respondents were under no obligation to give responses on such topics, and that comments or opinions would be made anonymous and would remain confidential. It was also found that the interviews provided a space for respondents to express their thoughts and opinions on housing conditions and the challenges and successes that they were working on or had experienced. The interviews also became spaces to exchange knowledge, develop reflexive understandings, and share critical insights.

There was an aspiration that, at a later stage, there would also be the possibility of sharing best practices and find ways of working which might be useful for the group being interviewed and for other groups involved in setting up mutual housing schemes. This issue also led to some ethical as well as methodological concerns around the limitations for reflexivity and co-research which the methodology had allowed for. There was a tension between a desire to be more

involved in supporting groups and being involved in mutual housing and in the wider housing struggles happening in London at the time, and concentrating on the research, which was much more about the internal governance of usually successful groups. Whilst having a strong interest in and respect for exploratory methodologies such as co-research and participatory action research, the extent of using these as research tools was limited but could be a fruitful avenue for further research.

Finally, a pro-forma statement was created and had attached different categories of anonymity (see Appendix D for consent form). Attention was given to anonymity as the research involved peoples' own observations, experiences and personal impressions. The research also included the recording of conversations as well as the observation of a range of proceedings at group meetings and activities, which were all stored in a password-only accessible computer and in an encrypted format.

4.9 Conclusion

The chapter examines some aspects of methodology which were considered important to highlight and reflect upon. The qualitative approach was based on case studies to look at the governance institutions in mutual housing through individuals' narratives of their experiences. The small-N case study approach was used as it draw on a range of cases which could be used to look at a range of both localised and historically distinct contexts for a similar phenomenon, i.e. collective governance of mutual housing. The institutions involved were complex and causality was not necessarily based on single factors, but at the same time offered a glimpse into effect of specific institutions.

In addition, and drawing on Blatter and Haverland (2012), the small-N methodology taken was a modified congruence analysis approach, where case studies are used qualitatively to provide empirical evidence for the explanatory relevance of one theoretical approach but to a different paradigmatic context. I argue therefore that in addition to the two subtypes outlined by Blatter and Haverland (2012, p. 145) in which two theories are compared through full congruence analysis using either a competing theories approach or complementary theories approach, here the congruence testing is of only one theory but to different empirical context. Hence, one could coin a third congruence subtype of translatability or possibly that of a trans-congruence analysis.

The case studies were selected through an information-orientated selection (Flyvbjerg, 2006, p.13), that is to maximise the utility of information from the cases selected. The cases were

instances of both the extreme or deviant cases and paradigmatic cases, as the newer cases were selected on the basis that they existed, and there were very few others in existence in London. As for older housing co-operatives, these were selected through a gatekeeper, usually someone who was met outside of the group and introduced me to the group.

A method of reflexive and iterative abductive mode of reasoning was used during analysis of data. The initial theoretical framework was derived from theory, which had been inductively developed from empirical research by Ostrom. This was then tested through a preliminary pilot phase to refine questions in the interview schedule (Appendix A) and then refined again through the coding process (Appendix B), as new codes were added to the ones drawn from theoretical framework. The chapter concludes with the methodological challenges, and touches on some of the ethical considerations and concerns.

Chapter 5

Introduction to the mutual housing cases

I am here because I like it and I have put a lot into making it the way I like it. Nobody would want it to be different. This is the ideal. The feeling of ownership – we created this. But not everyone has the same feeling and appreciates what has happened here. [B. from GUHC]

5.1 Introduction

The mutual housing cases studied represent a range of models of mutual housing groups based in London. They are roughly split between the older groups founded during the 1970s, through to the present, with newer groups that are in the process of development. The former and older set of cases were part of a wave of groups established between the late 1970s and early 1980s and have undergone changes in terms of their collective governance, adapting to internal group dynamics as well as external institutional pressures. There were more interviews with older group members, who were more willing to be interviewed, or had more time and availability. Most members had been involved in management of the group and therefore had useful knowledge and impressions on the governance institutions, their evolution and change.

In the interviews with newer or more recent groups, the interviewees were more guarded because of the uncertainty of the groups. Most had also been part of long-running campaigns or other efforts to find land and financing. In most cases, this process had been an important part of their journey as a mutual housing group. Therefore, their development and set-up as a group, involved learning collective governance through experimentation and discovery. During this stage, rules and norms are created and established, and the groups' governance structures are developed, tested and refined. The process of crafting mutual housing institutions must be considered from before the groups find land or live in the mutual housing, indeed from when groups begin their process of formation.

Each case study was developed through a series of interviews during which respondents were encouraged to explore not only their formal, shared history and governance practices within the housing group, but their own individual role and subjective experiences. The participants' narratives became an important contribution to understanding the group. In many cases, a

relationship was created with the respondents and the housing group, as interviews and visits took place over several months. Returning to successive meetings, of specific committees or general meetings, and attending communal activities and parties, were all part of the research effort to observe and engage with the life of the housing group as it developed (as explored in Chapter 4). Figure 8 below shows the distribution of the eight mutual housing groups covered in the research.

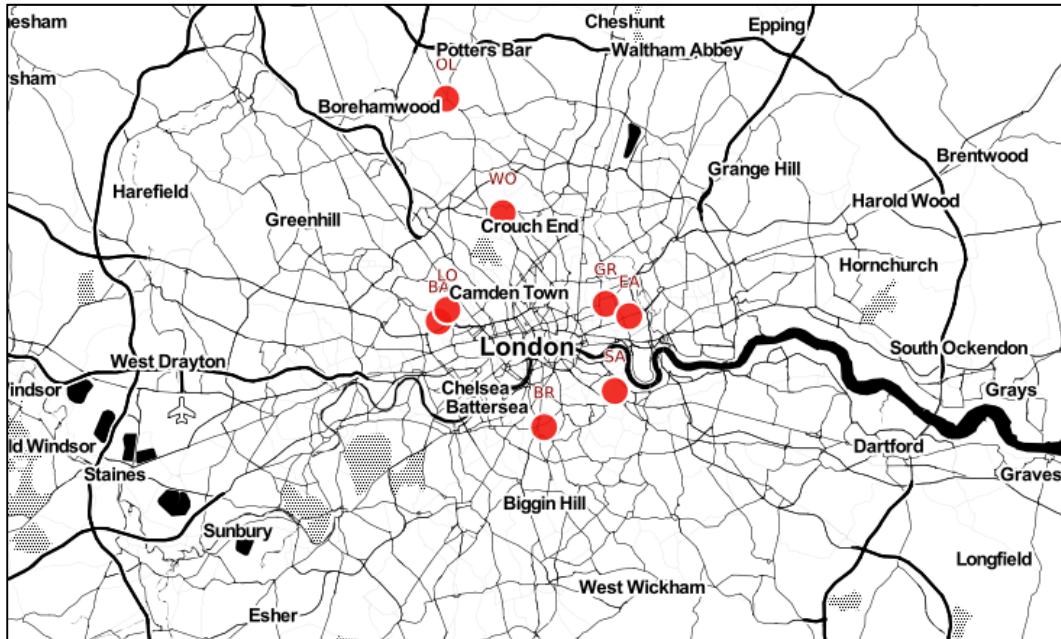


Figure 8: Location of mutual housing cases in London

Key to Figure 8

North London:

Older Women's Community Housing OWCH – OL

Co-housing Woodside (ceased July 2016) – WO

East London:

East London Community Land Trust – St. Clements – EA

Grand Union Housing Co-operative – G R

South London:

Brixton Green – Somerleyton Trust – BR

Sanford Housing Co-operative – SA

West London:

Backdoor short-life housing co-operative – BA

London Community Housing Co-operative – LO

5.2 Grand Union Housing Co-operative

The Grand Union Housing Co-operative is based in the borough of Tower Hamlets in Bethnal Green, East London. Set up formally in 1977, it has around 140 members living in 79 dwellings that form a triangular block just south of Victoria Park, Bethnal Green. The north side terrace of the triangular block runs parallel to the Regent's Canal and Victoria Park. The other three rows of terraced housing make up the triangular block – hence the nickname of the housing co-operative, the Triangle – that forms an inner area of gardens, which were once unfenced and had a pathway from one end to the other, known as the Yellow Brick Road.

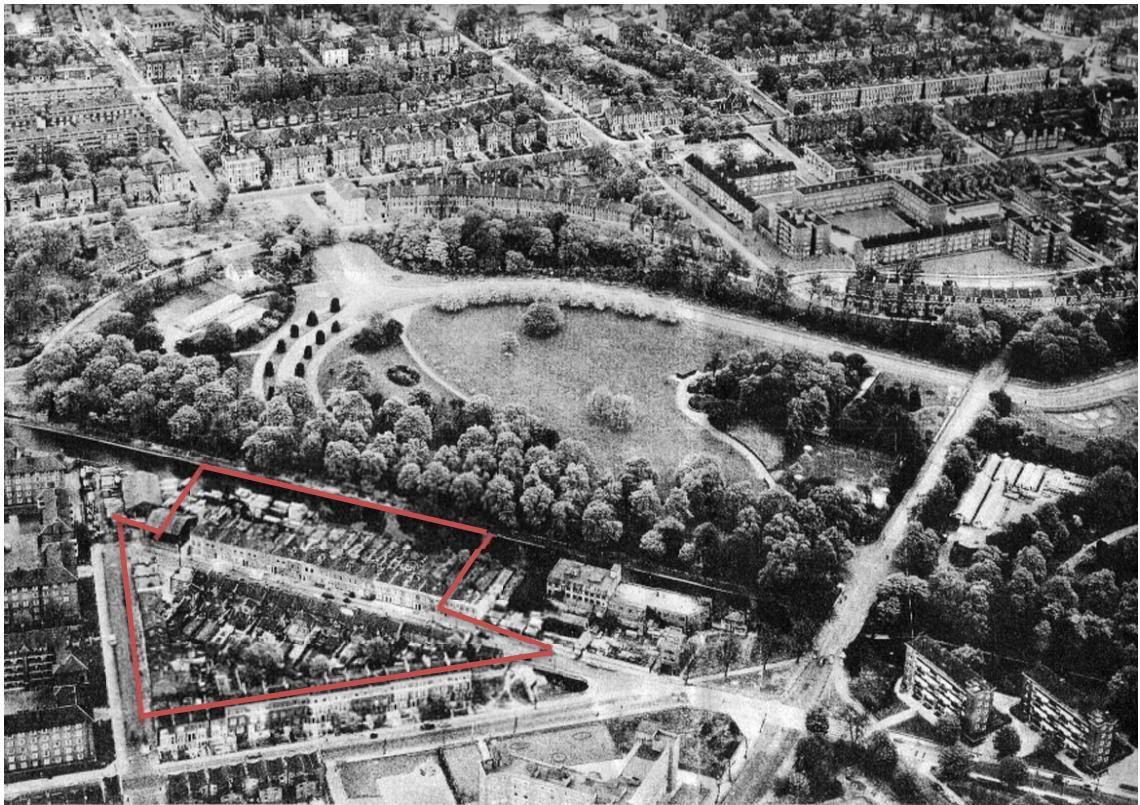


Figure 9: Grand Union Housing Co-operative ('The Triangle')

An aerial view of Victoria Park with the housing co-operative, outlined at the bottom left-hand corner [Photo: GUHC]

Prior to becoming a co-operative, most houses had fallen into neglect. These were squatted and made habitable. Despite at least two attempts at eviction, the houses were eventually bought in stages by the co-operative, reoccupied and refurbished over the years.

[The houses had been] allowed to run down for many, many years, just a few people living here...the clear thing was 'Don't do any work on them and they'll move out in the end,' but we replaced them, we were given the keys sometimes by people who were going, so we took them over slowly. [There is] the famous story of when a house emptied out, they'd come along and put concrete down the toilet, that was their way of closing a property - 'the wreckers' and we'd go out and face them, on a purely personal basis and in the end, they just didn't come any more, that was it, they just weren't going to do it. We're talking 50/60 years ago now [Then] we had a licence agreement ... this was with the Conservative GLC [B. from GUHC]

The co-operative emerged in an area affected by the ‘planning blight’ of the 1970s. The GLC and local authorities were emptying houses assigned for demolition to build a road through the area to the east, connecting with the M11 at the Blackwall Tunnel on the other side of the park:

The street was compulsory purchased because there was a plan after the war, to put a brand-new road, straight down Hackney Road, straight through Bishops Way, straight through the park. This was planning blight, that's what I was always told. So, all the houses were compulsory purchased, to be knocked down and the compulsory purchase was probably early '70s. The blight on Hackney Road was amazing, it was really bad [P. from GUHC]

By the mid-1970s the plans had either stalled or been put aside. A small group of people organising informally through a network of squatter’s active in the area had managed to keep the terraced housing standing by occupying the houses, refurbishing and, as a result, bringing about a new community in the area.

Following this period, formalisation of the group began to take place, stimulated from both within the group and externally. Internally, the residents organised themselves – establishing regular meetings, an office and developed rules for governance of the group, including forming reciprocal links of sharing and trust. Externally, government policy towards housing changed – both at the London-level and nationally. The introduction of the 1972 Housing Finance Act and 1974 Housing Act supported the establishment of new housing associations (Malpass 2000, Gulliver 2014). The reforms implemented via the 1974 Housing Act, were “associated with new financial arrangements, designed to increase the output of housing associations, bringing them into a more prominent position in housing policy, but also leading to significant changes in associations as organisations” (Malpass 2000, p.155). Housing co-operatives used the same legislation to incorporate formally, and in this way, they could access grant funding used for the foundation of new housing groups.

Therefore, the Grand Union Housing Co-operative became an officially recognised group partly to initiate discussions with the local authority and the Conservative-led GLC of the time (in power

between 1977-1981) for the receipt of grant funding and to access loans from banks for their establishment as a co-operative and the management of their housing stock. Over several years, the Grand Union Housing Co-operative managed to acquire most of the houses on the Triangle, first under leasehold and some under short-life contract:

I think it was 38 houses the first time. So, we bought the first lot and then [the] rest of the co-op, which is Waterloo Gardens, Bishops Way – the main terrace. The reason that we bought Sewardstone Road first, rather than Bishops Way, in my opinion, was a lot of people on Bishops Way didn't want to be done first, it was almost like a schism, they felt slightly posher, so they were in what we would call a more precarious position until the mid-1990s, when we borrowed more money to purchase the rest of the co-op. [P. from GUHC]

Currently, the co-operative is run by a management committee which meets monthly. Meetings are attended by the chair, vice-chair, secretary and treasurer, along with around five to ten residents nominated every year. The chair is external to the co-operative and is invited as a neutral support, being a long-standing member of a housing co-operative in south east London. A general meeting is held three times a year and is open to all members. Most residents above 18 years of age are members, although there are a few children of current members who have not sought membership yet, and some people staying on a short-term basis in the co-op.

The day-to-day running of the co-operative is conducted by three part-time salaried staff: a housing manager, administrative assistant and maintenance co-ordinator. A tenancy sub-committee meets to discuss allocations and issues concerning tenants, such as rent payments and disputes. In addition, there is a works subcommittee, dealing with the maintenance programme, which is a rolling schedule of assessment, works and emergency issues, along with other projects such as greening and gardening. There are also members who organise other, smaller initiatives such as a regular newsletter, socials, day-trips to the seaside, and other yearly events. Of note is the annual general meeting summer party and the New Year's celebrations, with the latter becoming famous for the New Year's procession that takes place around the Triangle, led by a member playing the bagpipes, and with current and old members of the co-operative, along with neighbours and friends joining in.

This fully mutual housing co-operative established in the late 1970s is therefore a good example of the housing co-operative story of the mutual groups that emerged in that period. It highlights how particular collective governance techniques emerged over the years, forming a unique set of practices defined by the group, and from which lessons in collective governance can be drawn. The size of the co-operative allows for new members to be integrated. Older members' children are now becoming adults and, in some cases, choosing to become full members. Although there

is a minimal churn in population, there is clearly stability as well. The case helps illustrate how housing co-operatives have survived.

5.3 Sanford Housing Co-operative

Sanford Housing Co-operative is the oldest purpose-built housing co-op in the UK. Founded by the Society for Co-operative Dwellings in 1973, it has currently around 120 tenant-members living in 14 terraced houses and a block of flats. The Society for Co-operative Dwellings (SCD) was set up in 1968 by a group of students with the vision of working together to create housing co-operatives, which were to be designed and operated “on a basis of mutual aid, and not economic exploitation” (Hands 2013). They were interested in seeing how the co-operative principles as espoused by the nineteenth-century Rochdale Society of Equitable Pioneers could be applied to housing (see Fig.1).

One of the founders, John Hands (1975, 2016) has described how, despite the group’s ethos of practical idealism, the conditions at the time were “dauntingly unfavourable”.² There was little co-operative culture in the UK. There was no supportive legislative framework for housing co-operatives, the housing market was dominated by landlords and by individual ownership, with little understanding or support for forms of collective, non-state ownership of property; plus, there was a lack of funding for new forms of housing and few, if any, support organisations for housing co-operatives.

The SCD spent around five years campaigning and looking for land. In 1973, a plot of derelict, ex-industrial land was found between two railway tracks in Lewisham at Sanford Street. Lewisham Council agreed to hand over the land with the condition that no families would be housed on the site as it was then a former industrial site. At this point, SCD registered Sanford Co-operative Dwellings as a legal entity, designs for housing on the site were drawn up, and planning applications prepared and submitted to Lewisham Council. This was the first ever purpose-designed and built housing co-operative for young, single people. Lewisham approved the plans and a lease agreement drawn up.

Funding was also mobilised, with the Housing Corporation agreeing to a £200,000 mortgage loan and a further £200,000 being provided by the Commercial Union Insurance Company.

² John Hands’ account of his involvement with CDS in the Sanford set-up can be found as a record of a speech he gave upon returning to the co-op after 40 years (Hands 2013) and in his books (Hands 1975, 2016).

[Sanford] was purpose-built, it was set up by this organisation called SCD by this guy called John Hands, he was the main guy and David Rodgers [who became CEO for 33 years of the Confederation of Co-operative Housing] – they were the two main names who initiated this whole thing. SCD – Society for Co-operative Dwellings – which later evolved into CDS, allocated people to live here, it was all built and then they chose the people to move in and they all just moved in and everyone got chucked in together [...] Once that first round of tenants was put in the ownership got passed over to the tenant members, so SCD would have handed it over to them step back and at that point it became completely independent and there wasn't any management involved at that point. They had to work on their own policies and procedures. [T. from Sanford]



Figure 10: Sanford Housing Co-operative mural

[Photo: Sanford]

Sanford was formally opened by October 1974 and after a year SCD transferred the lease and the collective ownership of the buildings to the members of Sanford Housing Co-op. The first year's AGM noted that the co-op had made a surplus over and above the mortgage repayment, in part because its members were able to supply the management services needed. The general meeting voted for half of the surplus to go to further co-op education, and half to a local homeless charity.

Over the last 40 years, the communal areas have developed, with a large Portakabin regularly used as a community space. The most recent infrastructure additions have been the installation of

woodchip eco-boilers and the building of a bike shed. The co-op has a full-time staff member hired from CDS (Co-operative Development Society) – a housing officer who deals with management. In addition to having management support provided through CDS, the co-operative is an affiliate member of the Radical Routes network – an umbrella organisation for co-operatives. Radical Routes member co-operatives hold quarterly ‘gatherings’ – democratic management meetings to decide on their policies, practices and principles (Fox, 2012, p.18).

The fourteen houses are each shared by between eight and ten single people, who have individual rooms and a communal kitchen with living room. Each house has a representative who is a member of the Committee of Management (CoM), which holds monthly meetings. These CoM meetings are preceded by a general members’ meeting held two weeks beforehand. The general members’ meeting provides a discussion forum for anyone to bring proposals which are then formulated through discussion and brought forward to the CoM meeting. A week prior to each CoM meeting, the Secretary prepares an agenda, which is shared with each house so that they can discuss the issues. The CoM involves house representatives, officers, a secretary, chair and vice chair, and treasurer. Participants either create *ad hoc* working groups when issues arise or refer to established working groups (e.g. for membership, rent arrears and outreach), which meet more regularly.

Meanwhile, the area has changed substantially since the co-operative was built on the ex-industrial piece of land and the co-operative has recently bought their freehold from the council:

Quite rightly we started to be concerned about the fact that ...when this place was first built it was wasteland. This particular site because of the position of it between the railway tracks was deemed unfit for families, so that's why it was single occupancy. ... There was nothing around, [but] now this particular area of London is top of the list of development. Deptford is undergoing a lot of changes, a lot of investment, a lot of developers coming in building a lot of new luxury flats [T. from Sanford]

So, in a way, albeit *post hoc*, this case exemplifies the role that housing co-operatives can have in defending affordable housing from rising land prices, gentrification and the lack of provision of affordable housing. This is a common thread that, in some form or another, can be observed in each case study. The next case, for example, of a short-life housing co-operative set up in the early 1980s, is a group that is now being threatened by changing tenure patterns, a decline in housing availability and the changing role that housing associations have in developing, managing and allocating housing.

5.4 Backdoor Housing Co-operative

The Backdoor Housing Co-operative is a short-life housing co-operative formed in 1980 with properties mainly dispersed over an area of North Kensington, and with some flats further west in Acton and Ealing. The co-op was set up by a group of students, many from Imperial College London, who were either medical students or master's students. As a student collective, they initially had a radical, anti-establishment, anti-Thatcher ethos, and funding for its registration came in part from Imperial College, with support from the Student Welfare Officer at the time (Laviolette, 2008; Laviolette and Cubero, 2011).

Concerned with the problem of housing students in London, they initially approached the Richmond Churches Housing Trust, the Kensington Housing Trust (now Catalyst Group) and, later, the Notting Hill Housing Trust for empty or under-used properties in the area. They were able to acquire leases on a portfolio of temporarily leased properties located across an area which stretched from Shepherds Bush in the west to Royal Oak in the east, from the Notting Hill area in the south up to Harrow Road, North Kensington in the north. These properties were allocated to co-operative members on short-term lease agreements with the respective housing association, in exchange for rent and management. Most properties were leased through the Co-operative because they were either not in a condition to be rented out by the Housing Association or were going to be demolished or refurbished as a block and individual units could therefore be used on a short-term basis.

Backdoor Housing now mainly leases from two housing trusts under a licence agreement, and functions as the legal landlord for the leased flats. The members act on its behalf as the custodians or guardians of the property in which they live. They are thus responsible for paying the rent and utility bills, as well as for moving out within a minimum notice period of 28 days once the housing association, for whatever reason, cancels the agreement. In this way, access to housing is available for people who may not necessarily be eligible for permanent social housing accommodation because of their status as students or would be placed low on waiting lists. There is therefore an implicit acceptance by the members of the co-operative of their precarity and transience.

The co-operative has grown steadily, with a spurt in recent years, and now has over 60 members and manages 50 flats – some of them shared. The increase has been a result of the availability of many empty properties as a large phased decanting process that has been taking place as part of the regeneration programme of the Wornington Green Estate, North Kensington. While in the beginning of the co-operative, the properties used to be quite dispersed across the neighbourhood, over the last five years of expansion in numbers, they have become more concentrated. However, the co-operative is now under considerable threat as an organisation since the council regeneration

programme on the Wornington Green Estate is reaching its final phases. A member from Backdoor noted that “...*at the moment it's tough times certainly for the handful of people involved. Historically I'd say it's actually been quite rare that we can't re-house Co-op members, but when several flats go back at the same time, i.e. in a block, then it can get difficult*” [S. from Backdoor]. The new voids they can get are fewer and further west than before, introducing the risk of dispersal of the group and a loss of cohesion as the group lives further apart

The management committee is made up of the chair, a secretary and the treasurer, who are the key contacts for the housing associations and deal with allocations, membership, rents and finance. The chair has been in position for over 20 years and acts as a maintenance manager for small issues. The co-operative holds general meetings approximately six or seven times a year, roughly every month and a half:

A lot of decisions that are taken between the general meetings by the executive are then ratified by the meeting, effectively, but on a day-to-day basis, we do have a couple of key unpaid members of staff...two secretaries at the moment, one who deals with allocations and membership and then me, who's chairman in a sort of honorary way. [S. from Backdoor]

The case offers insights into a very particular form of housing co-operative that operates within a niche of the housing property market. The short-life housing co-operative serves partly as a property guardian and partly as a short-term housing letting agency – offering the members cheap, although temporary, housing. Thus, most original members tended to be students or precarious young workers. While some members have been able to move into more stable forms of employment, they have continued to live in the co-operative because of its convenience – both in terms of the area and the cost.

The other noteworthy aspect which this case highlights is the reduced importance placed by current members on the original principles of the co-operative movement (see Fig.1), even though these principles drive the opinions and ideals of a few people involved in the management of the co-operative. Laviolette (2008, p.135) noted this in his ethnographic work on the same co-operative ten years ago although considers this to be relevant in an historical sense since the co-operative had been founded on “strong ideological grounds ... informed by non-conformity and the rejection of standard socio-political systems particularly the ruling Conservative government of the time. Over the years such ideological positions have substantially shifted and the main reason most of the recent members get involved is the cheap rent.” This however does not belie the co-operative governance at the heart of managing the group, which I shall explore in more depth in Chapter 7.

Backdoor Housing Co-operative is one of several short-life housing co-operatives in the area. Indeed, it is an area with a rich history of both housing co-operatives and housing associations having been founded as response to the housing conditions, especially in the 60s-70s. Other housing co-operatives, such as West Eleven and St Marks Housing Co-op are smaller, whereas Westminster Housing Co-op is much larger.

Another interesting mutual housing group in the area worth mentioning is Walerton and Elgin Community Homes, is a resident-controlled housing association, that forced the transfer of ownership from the council to the community group in 1988, using the new 'Tenants' Choice provision in the Housing Act 1988, a precursor to the Right to Manage legislation introduced in 2013 (DCLG 2013). These examples situate the experience of Backdoor Housing Co-operative in a very fervent and active field of community-led housing in an area marked by campaigns and the creation of new organisations and niche endeavours in developing affordable cheap housing solutions in that area. However, the contact between groups seems to be minimal, and people living in different co-operatives might even be next-door neighbours but not know about the existence or are involved in the governance of their neighbour's organisations.

Increasing threats to the short-life form of housing co-operative have been felt by groups across London. There has been both a decline in available housing stock, as well as increasing competition from private sector property guardianship companies (Ferreri et al. 2016). In addition, there has been repossession by local authorities of properties that had been kept in use through short-life housing co-operatives, sometimes for over twenty years, such as the experience of Lambeth short-life housing co-operatives, the Islington short-life housing co-operative and Alamo Housing Co-operative in Brent. This case study however offers some useful insights into the governance of precarious and usually transient group self-managing mutual housing in London. The next case is a much more recent example of mutual housing, a group that had developed a co-housing project specifically for older women, in Barnet, North London.

5.5 Older Women's Co-housing

The Older Women's Co-housing (OWCH) is a successful co-housing project set up by a group interested in the idea of developing senior co-housing³ in this country. The group emerged from discussing the research work of Maria Brenton, who had been researching senior co-housing in the Netherlands (Brenton, 1998, 2013). In 1998 she returned from a research study trip paid for

³ In most literature on senior co-housing, it is considered as homes for people that are over between 50 to 60 years old. Brenton (1999, p.79) notes that, in the West, older women are the largest population group living alone. In addition, 43% of women in the UK are over the age of 55 and two-thirds of those in the 75+ age group live alone.

by the Joseph Rowntree Foundation (JRF) and presented the results to an audience of women in London. Among these was a group of around six women who already knew each other and who subsequently decided that they would act on the Dutch example and create their own older women's co-housing community in London.

The director of a small housing association and charity called Housing for Women (H4W) was also at the workshop, and she offered the association's help to develop the concept of co-housing for older women. As a non-developer housing association, they brought their expertise in housing management and helped in the search for an appropriate housing developer. In June 1999, a formal partnership agreement was made between Housing for Women (H4W) and the OWCH group. The role of H4W helped facilitate relationships with larger housing associations that had access to land and development capacity, and this was a way for OWCH to be socially inclusive and provide housing for older women who lacked equity.

At the same time, the JRF agreed to fund a part-time worker for the OWCH group. A management group was set up with representation from JRF, Housing for Women and the OWCH group. In the same year, they organised a visit to senior co-housing communities in Holland, which formed the basis of their work. Between 2000 and 2006, the OWCH group continued to attract members. From the beginning, the group emphasised working in a flat, non-hierarchical governance structure and trying to involve everyone, including new members, in the task groups which were set up for finance, communications, membership, etc. OWCH members agreed on their core values of respect, tolerance and mutual support, as well as a positive approach to ageing and care for the environment. They set up a Company Limited by Guarantee and a bank account. Residential weekends each year were a feature of these early years, usually focussed on building group solidarity and developing policies for when they would live together.



Figure 11: Older Women's Co-housing

The members began moving in January 2017 [Photo: OWCH]

The group of women brought with them skills honed through years of either feminist networking, but also usually following careers in teaching, charity work, business, and academia as well as rearing children – showing the wide range of skills needed:

The group has evolved over the years. I think probably around 4,000 women have come and gone ... in 18 years. Lots of women came for a few years and lost patience with it, or their housing need became urgent, or their health declined or stuff like that. They've had a long time to work out what they want to do and (develop) a group culture if you like. The original women ... had learned lots of skills in the feminist movement, brought those to the group, and that helped it gel. If it had been left to me I couldn't have done it. [C. from OWCH]

Thus, many women have been involved over the years, positively affecting their lives, even though they have not stayed. It demonstrates a learning process that has had impacts beyond the current members, but also the high demand and interest in the group. Over the years, questions were raised, particularly when dealing with local authorities and housing association partners, concerning the exclusivity of creating a community just for women. Legal advice was sought and found that OWCH rules did conform to equality legislation.

In 2006, the Tudor Trust, a charity supporting community organisations based in West London, approached the group to explore how the OWCH experiment might relate to their own interest in supporting self-determination amongst communities of older people. That began a period of

partnership and they were able to add funding for a worker for OWCH and for the group's running expenses.

In 2009, Hanover Housing Association expressed an interest in co-housing as a model to develop for the self-management of their older resident housing schemes. The Association had also visited other senior co-housing schemes in Europe, including Holland, and had been involved in the study *Housing our Ageing Population* (Barac & Park 2009). Hanover Housing Association offered to find OWCH a site and in early 2010 identified a suitable one in High Barnet, consisting of an old school that was about to be demolished. Some initial opposition from Barnet Council was based on concerns regarding having to deal with an influx of older people into the borough, as well as a degree of scepticism and wariness expressed, for example, as particularised complaints of equal opportunities. As a result, planning constraints were introduced, and blockages kept emerging, which in retrospect seemed to be symptomatic of a resistance to, or risk aversion for, new innovative ideas:

All the criticism I got when I went to talk to local authorities ... who used to say "How can you justify using public money to let people choose who they live with – they will choose their friends?" and I said "Don't you have a choice of who you live with and as best you can choose where you live, why shouldn't they?" So, there was very much a prickliness around local authorities in this. I guess all that came from the court cases around councillors slipping the council house to their relative, that kind of stuff...corruption...
[C. from OWCH]

Finally, in early 2013, planning permission was granted and the decisive factor in this decision was the support received from the then Director for Adult Social Care, who confirmed that a senior co-housing community would reduce the need for health and social care services. Other local Barnet organisations, such as the Barnet Society, were also very supportive. OWCH members canvassed the immediate neighbourhood, introducing the scheme to neighbours, and organised public meetings in the local library. An exhibition was held in the local church. Members also organised 'drop-ins' in a local café for women to come and find out about OWCH. This outreach work established the project in the wider community's awareness and imagination.

By 2016, work had begun on what was officially known by then as OWCH (Barnet) Ltd – with 25 flats. The group has now 26 women aged between 50 and 87, with an elected management committee that leads on strategy and policy issues, with a representative of H4W co-opted onto the committee. Decisions are taken by consensus, as was done during the development of the group, and the more day-to-day household management is carried out by smaller task groups. There is a proposed car-sharing scheme and a common room, which hopefully will be used for group purposes. They moved in late 2016 upon completion of construction. The case of OWCH

offers a very interesting example of current success and run by a group with a very particular intention – to house women aged over 55. Their very strong ethos meant that the group came together to address their very particular needs and ideals, but they were also able to draw on skills within the group.

5.6 Co-housing Woodside

Co-housing Woodside was another co-housing group, closely related to OWCH, as it had similar inspirations, used the same ideas and group building dynamics, and involved very similar partnerships. Co-housing Woodside was going to be a community of households within the wider Woodside Square development in Muswell Hill, North London. The new build homes that will occupy the site were to be owned on a 250-year leases and had an estimated completion date of February 2017.

The group was started in July 2011, when two people living near the site heard about the forthcoming sale of the old St Luke's Hospital in Muswell Hill. They were familiar with co-housing as they owned a co-housing property in Stroud and were architects. They formed the North London Sustainable Housing Partnership (NLSHP), whose initial aim was to provide a community voice on the future of the site and explore the potential for co-housing:

There must have been probably 30 of us or so who started meeting roughly monthly. Typically, we would meet Sunday evening from 6-9, bring along some food to share and try and develop a good understanding of each other, as some of us had never met the others. [G. from Woodside]

In the autumn of 2011, the group began discussions with Hanover Housing Association, which made a successful bid for the site, using its relationship with NLSHP as part of its winning proposal. The co-housing element of the scheme therefore became focussed on older people. The members of NLSHP who wanted to work with this opportunity created Co-housing Woodside as a new group and registered a separate company in April 2012. It was formed as a democratic and participatory group working towards the establishment of a co-housing community on the St Luke's site in North London. The planning restrictions limited the ownership of the flats, requiring at least one occupant to be aged 55 years or over. Younger family members and partners were welcome, but the age restriction was introduced to focus the community on older people. People would have their own space and share resources through 'collaborative consumption' practices – such as car sharing, appliance sharing and shared spaces.

The whole process of developing into a group and reconciling the different agendas within the group as well as of the external partners – including housing association, the developers and commercial partners – has meant that the group has changed over the last six years. For example, one relatively small issue which was felt by some members as a compromise was process related and concerned the form of decision-making used. A few people in the group were keen to explore a more horizontal, consensus-based decision-making process, and the group received training, including having a whole-day session at a Quaker Meeting House on the topic.

Eventually over a period of a couple of years [a couple of people] took on more and more of the driving role and I think there evolved a bit of a split then. Their approach was more along the lines of the traditional work place – not democratic but more hierarchical. Whereas the one we had started with was more the consensus decision-making model, very flat, accepting that there might be very long meetings with no clear cut decisions being made but that had helped us getting to know each other, whereas the other approach was much more decisive and ready to go to a vote – a majority vote – which the consensus crew felt was something to be avoided and it was about talking through, and that became increasingly an element of the split between different groups and [eventually] probably two-thirds left... [G. from Woodside]

Other difficulties raised during interviews exploring the co-housing project's history was the lack of commitment over the final prices for the flats, the gender imbalance (the interviewee in this case was male) and the lack of age diversity.

The group faced some serious problems with the partners – the main one being repeated compromises with the developer over costs – and unfortunately the group ceased to operate in July 2016, despite planning to occupy houses in February 2017. Although the group ended, the case does provide some very interesting insights into the formation and evolution of a mutual housing group. The group faced challenges which overwhelmed them, notwithstanding the promising access to equity:

We all had an enormous amount of equity in houses and we wanted to downsize but we couldn't buy the land and build the building – it would have taken three years or whatever it was and there was no way we could get mortgages because we were too old. [G. from Woodside]

Figure 12: Architectural plans for the larger Woodside development



[Plans: Farrer Huxley Associates]

Plans from 2012 included the mixed tenure Co-housing Woodside units circled in Figure 12, with common house. The group eventually ceased during 2016 due to costs for the new homes being developed becoming too high, people dropping out and only four people of the original group eventually remained. This number was too small for the co-housing with a shared common house and intentional community to be viable. This further highlights the challenges of forming mutual housing groups, even when equity capital is available, and will be explored further in the chapter on finance (Chapter 7).

5.7 East London Community Land Trust

The East London Community Land Trust (ELCLT) was established as the first of London's official Community Land Trust. Precursors include Coin Street Community Builders and Walterton and Elgin Community Homes (WECH), both of which are forms of CLTs. The idea for ELCLT emerged from a campaign by the organisation Citizens UK's London affiliate London Citizens, which is a network of faith and community-based organisations campaigning on social issues:

London Citizens ... does not want to run a kind of reactionary campaign, it wants to run productive campaigns. So, chiefly through David Rogers who is from CDS Co-operatives in the UK who resigned last month and our experience of community organising in the United States led us to the Community Land Trust model. In 2003-2004 London was putting together the bid for the Olympics we've just had, and they wanted community groups in the East End of London [on board]. LOCOG and London Citizens came together and ...said it wanted four things ...including a genuinely affordable housing legacy through a CLT [T. from ELCLT]

The Olympics bid team agreed to the terms but then decided that they would need to see a pilot CLT in London first. London Citizens, through its East London local chapter (TELCO), focussed its efforts on finding a site and developing a CLT in East London. During the 2009 mayoral elections, London Citizens brought together all the mayoral candidates to demand a community-led scheme in East London, which all candidates pledged to support. The St Clements Hospital in Mile End had shut in 2005 and had remained empty. Once the site had been identified, the East London CLT (ELCLT) negotiated with a developer, Galliford Try, to take a portion of the St Clements scheme for affordable housing for local people. A direct land transfer to the CLT was not possible so the CLT adopted an agency model, in which the developer would build the properties and sell them back to a community organisation as a so-called 'turnkey development'.

The project would therefore be funded entirely through the private sale of leasehold homes using an income-linked formula. Thus, the homes were planned to be sold at a fixed price of 35% of the fixed local median incomes at the time of moving in, which is multiplied by a factor to take account of the number of household residents in employment (x1 for a 1-bed house, x1.33 for 2-bed and x1.66 for 3-bed). The applicants are to be judged by an allocations panel using criteria such as local connection and housing need. The same income-linked formula would be used on resale to ensure that the homes are still affordable to local people.

The developer, Galliford Try, financed the construction of the homes as part of its planning agreement with the local authority and the finished homes were bought by residents through the arrangement with the CLT. The Oak Foundation funded a London Citizens community organiser to work on the East London CLT and some grant funding was also provided through the Big Issue Foundation.

The final number of CLT homes was 23 (5x 1-bed, 12x 2-bed, 6x 3-bed) and the first 13 households moved in during summer 2016. There were around 300 people who passed the eligibility test – which the ELCLT suggested demonstrated the extreme need for affordable housing in the area. The guiding principles for eligibility were fairness, transparency, simplicity, legality and scalability. The selection criteria used included: connection to the area, involvement

in the local community, being priced out of the open housing market, housing need and being supportive of the ELCLT.

Once the ELCLT project was fully developed and being built, London Citizens turned its attention to expanding and formed the London CLT, pushing for 100 homes with the London Legacy Development Corporation on the Olympics site in the Eastwick and Sweetwater neighbourhood. The London CLT is now an independent organisation, governed by its members, who can buy a share for £1, as was the case with ELCLT during its initial development phase of the St Clements site. Successful campaigns for CLT sites have now yielded results across London in Croydon, Redbridge, Southwark and Lewisham.

One lesson of ELCLT's experience concerns the role of campaigning and the change in organisational culture at the heart of the ELCLT in its early days. The Board went from being a campaigning organisation to one that had to co-opt onto the Board accountants and lawyers:

There's been a change in mind, a shift... the focus now is on how we grow the organisation, where do we want to be in ten years' time, what do we want to make of St Clements, at what point do we want to use it as a springboard for future projects... [T. from ELCLT]

Another lesson to explore further has been the way in which the CLT developed an agency model to deliver its first scheme. In this, a proportion of homes were sold on completion to the private market, thus releasing the CLT from the risks of longer-term debt obligations which would have come with offering only rental properties. The housing model, although it is not purely social or affordable, is community-group driven and managed, with an income-linked sales formula but binding re-sale covenants to keep prices lower than market levels.

5.8 Brixton Green – now Somerleyton Road Trust

The next case is another effort of community-organising and campaigning for the creation of a CLT. Brixton Green was set up as a registered community benefit society in 2008 and in 2013 the partnership with Lambeth Council on the Somerleyton Road project was agreed. The role of Brixton Green became to involve and bring a stronger community voice into the redevelopment of a large plot of council-owned land along Somerleyton Road in Brixton. According to a Lambeth Council report from November 2013, "Brixton Green is a consultative body affiliated with local organisations that provides a wide community base for discussions over the future of Somerleyton Road" (Lambeth Council 2013).

However, part of the effort of Brixton Green was to develop and promote the possibility of an urban CLT and persuade Lambeth Council to support and facilitate the project. At the time, the council had begun to present itself as the “co-operative council”, with a manifesto and accompanying policy discourse (Lambeth Council, 2010, 2011). While this agenda certainly might have received support from local politicians, the council staff’s time was limited and for much of the project there was uncertainty as to the direction of the project. By June 2014, Igloo was appointed as the developer partner in order to gain planning permission and develop the site. Brixton Green’s role became subsidiary to the overall development in a sense and their mandate was weakened. Thus, they became involved in the steering group of the whole project as a partner, along with Igloo and Lambeth Council. During this period, an analysis of needs was carried out, a business case was developed, a series of consultation events and summer activities held, and the designs were developed for the site:

[The partnership has a vision of] a mixed development to support and respond to community life along Somerleyton Road. Adding to Brixton’s attractions, it could include more homes, work spaces, and possibly health and education facilities. It could also include a new cultural facility on the corner of Coldharbour Lane that would bring theatre performances and activities for all ages, along with training and community spaces (Lambeth Council, 2013).

The planning application was submitted in September 2015. Planning officers reported that there was an unusual lack of controversy for the project, with only four letters against, possibly because of all the preparatory work carried out by Brixton Green, which had included a statement of needs and a design team that was really shaped by the community. In total, 305 homes were proposed, with 50% at market rent, 40% at council target rents, and 10% intermediate or “affordable”. Of these, 75 homes for extra care needs were proposed and 70 for sheltered housing. The entire ground floor would be commercial, non-residential spaces.

The housing portion of the Somerleyton Road project involved developing plans for the affordable rented housing on council-owned land. Eventually, once the allocations policy has been agreed upon, people will be housed off the council housing register, have an application process to go through and then will become members of the co-operative. The intention is to use a legal body, such as a co-operative, to exempt the property from the Right-to-Buy policy. Around 150 of the 305 co-operative homes will be for affordable rent, of which 120 will be at council rent levels. Through rental returns, £47m is projected to return to the council. In addition to housing, the site will have space for the Ovalhouse Theatre, and provide a nursery and children’s space, chef’s school, creative workspace, retail space, health facility, play spaces, and a new public square.

The group used a community share offer to drive engagement in the project, unlike other community groups across the country which have raised money for similar building works. Brixton Green, meanwhile, had over 1,200 members during the period that they acted as a community development agency. A new body will be set up to handle the housing once the development is completed. The council will retain the freehold on the land and develop it with various partners using HRA funds, S106 money and Right to Buy receipts.

Figure 13: Preliminary plans of the Somerleyton Road development



[Photo: Brixton Green CLT]

The diagram forms part of the Brixton Green CLT Somerleyton Road concept, made up of six blocks of activity, including the Ovalhouse workspace and theatre, chef's school, care home, new homes, children's centre, and retail spaces.

Brixton Green therefore was the organisation used in theory to ensure that community interests were at the forefront of the development of Somerleyton Road site. The current stated ambition is for the whole development, apart from the theatre, to be leased by the council to a new overarching community body, the Somerleyton Trust. When this is fully operational, Brixton Green as an organisation will have completed its role. The task of then making sure the project continues to meet the community objectives will be the responsibility of the Somerleyton Trust. The constitution of the board of the new body will be like Brixton Green but includes residents, wider community, non-residential occupiers (e.g. the chef's school) and Lambeth Council. The

governance structure should ensure that the assets will remain public and benefit the community, as well as ensure that its management is publicly accountable.

[The Trust will have] ownership of the land in trust for the community and the people who live there will have a major role in how it's run but so too will the people who have non-residential tenancies and so will the wider community... It might be a charity, a charitable incorporated organisation...or it could be a community interest company, or it could be, like Brixton Green, an industrial provident society, a community benefit society (ComBen). But it can't be a fully mutual housing co-operative because a fully mutual housing co-op the only people who can be members are people who live there [S. from Brixton Green]

Some of the governance lessons to be drawn from the project include how this group developed a partnership with the local authority that owned the land. Furthermore, the model of ownership will have to mitigate the risk that the tenants exercise the Right to Buy in the future. Brixton Green, as a community group, led the consultation and development process from the beginning. A large amount of volunteer time (or sweat equity) was used as there was little funding for support directly offered to Brixton Green. This is clearly another theme that runs through all cases and to which we will return in the next chapters.

5.9 London Community Housing Co-operative

The London Community Housing Co-operative (LCHC) is one of the more unusual groups studied. In the broad mix of models of mutual housing, LCHC was probably the most uncertain, as it had not yet found land, secured finance or formed as a wider community group. Originally, it was created by a group of women involved in the home education movement, also interested in environmental issues, including climate change and urban food production, and subsequently became interested in setting up a housing project. An extract from my notes based on our initial meeting gives a flavour of the interest in the group:

I met C. on the Southbank on a cold evening in December as one of the first people I had contacted as part of Phase 2 of my research interviews. She launched into discussion directly and began to describe what the projects of LCNC [London Community Neighbourhood Co-operative] and LCHC were about. We explored the ethos of the group and their ideas on home education, eco-build and the environmental projects that they were also involved with, along with their food projects. All of which seemed very small scale but undertaken with such energy and influence, as they seemed to be involved with many groups across London, including forums and conferences. I was a little amazed at the scope of their influence and that I had not come across them before, but it just showed me how focussed one can become when researching particular

experiences without necessarily connecting with others. This seemed to me both a methodological problem but also an interesting empirical finding – the way I had been focussed on particular experiences but also how in themselves these experiences did not always have strong connections with other groups, either because of the way they had been set up or because of the way they worked, concentrating on the daily running of their own group. What struck me about C. on that first encounter was the passion and zeal with which she had been pursuing, with her small group of women of different social backgrounds, their different projects. An important side discussion was on home education – how it worked, what they did in terms of activities, how the children had grown up and what experiences they had had. The experience of being involved in home education had shaped their housing project very deeply, which to them was as the next natural stage of their group’s work, a progression from education of children to education of society through self-organisation and self-build... [Field notes 15th December 2015]

Figure 14: Build day at LCHC pilot site



[Photo from C. from LCHC]

The intention of the London Community Housing Co-operative (LCHC) is that it will provide housing for fair rental levels in London within an intergenerational and inclusive community. Originally the group had started as a home education project – The Otherwise Club – which had been running for 23 years. The home education project has had various generations of children coming through, and at the same time the group’s attention has become focussed on wider community issues, including other challenges such as how to tackle climate change and the threat

to their community building. Out of these concerns the idea emerged to design, build and manage a multi-use housing scheme, which would include residential and commercial units for community and co-operative activity. Some people from the group went to a Radical Routes summer gathering and during this period two members became mediators for the Radical Routes network.

Between 2010 and 2012 they were in touch with what was at the time the Co-operative Development Hub from whom they received 25 hours of business development support. However, it became clear that the housing co-operative model could not be fully mutual and, at the same time, have a shop. They solved this problem by setting up an umbrella co-operative – the London Community Neighbourhood Co-operative (LCNC) – as a multi-stakeholder co-operative (MSC) with six different projects that they were going to pursue, including housing. During this period, a support worker from Somerset Co-operative Services helped develop the primary rules for the co-operative, known as multi-stakeholder rules.

Since it was founded in 2012, LCHC has been looking for land and finance. Their idea is to build a three-storey, straw-bale apartment block in London, using environmentally sound practices such as ecological building materials, renewable energy and design principles for lifelong homes. They are currently having training build days (see Fig.14), inspired by the LILAC project in Leeds (Chatterton, 2015) who undertook similar activities during their development phase. LCHC has also been keen to involve young builders, for example from the Northwest College of London, where they used to have cobbing classes and have taught other traditional building techniques.

The housing aspires to be intergenerational, at a rental value of no more than 30% of average wage in the area. During 2015 the group had attempted to use the Right to Build legislation but was turned down because no land had been identified. Another approach was then used, which was to identify plots of potential interest through borough housing strategies. For example, the Westminster housing strategy of 2010 indicated three sites of potential interest, including one car park. Also, the GLA was developing at the time a register of possible development plots that they owned. By April 2016, five plots of land in quite a small area around the south of Brent, north-west London had been identified – mainly around the Queens Park and Maida Hill neighbourhoods. A feasibility document is currently being drafted with detailed proposals for each site.

The key interest of this case is following the mechanisms they have used to set up a mutual housing group – finding local plots of land and developing architectural feasibility plans for each site, then to present for funding and local authority support. Although the group is very small, it has developed important connections with other groups across London working on mutual housing and related planning issues. Additionally, some of the governance techniques within the group,

which have evolved over many years of working together on home education, are now informing the housing project.

5.10 Conclusion

The chapter has traced short biographies for eight cases, which were first identified through the typology of mutual housing (Fig.2) as examples in London of the different models of mutual housing. In summary, there were three older groups and five newer ones; of the older groups, they were all housing co-operatives – two fully mutual and one a short-life model. Of the newer models, two were co-housing groups, two were Community Land Trusts of a kind, and one was a co-operative (LCHC). At the time of interviews, none of the newer groups, had moved into their housing and in one case had not yet found land (LCHC). Since the interviews, two groups have moved successfully into their new housing (ELCLT and OWCH), one group has since ceased (Co-housing Woodside) and the two final groups are still in the throes of developing their plans (Brixton Green and LCHC).

The next chapters will explore in more detail the experiences of the cases through the aspects of their assets, finance, governance and mutualism. Thus, the questions addressed in the next chapters will include what the groups do with their land or assets (Chapter 6); what the role of finance is (Chapter 7); the governance practices within groups and experiences of rule creation and change (Chapter 8); and what aspects of mutualism are developed within the groups (Chapter 9).

Chapter 6

Assets: Land and property

If we go back far enough, there was a time when community ownership of land was not the exception, but rather the rule.

(Wyller, 2007, p.3)

6.1 Introduction

The basic asset required for the formation of a mutual housing group is land or property. The acquisition, development and management of a mutual housing group's assets can be a lengthy and difficult collective endeavour. 'Assets' in their abstract form are both the land and its appurtenances, or the property used by the mutual group to create its dwellings or homes. Therefore, this chapter explores how the groups described in Chapter 5 have accessed land or property assets and the subsequent use that has been made by the groups of these assets.

During the process of finding land, groups engage in group formation activities, developing and crafting from the start their governance institutions. These include internal governance practices, as well as partnerships with necessary external organisations. The chapter also includes evidence regarding the choices that mutual housing groups make around their development of housing. Finally, the future of assets currently controlled by groups is examined and how new groups are affected by current trends in land and planning issues. Therefore, the chapter demonstrates the role land, and assets more generally, can play in how groups develop their collective governance institutions.

6.2 Access to land and property

In most of the accounts analysed, it is evident that there has been an initial struggle by the group to access land. In the current context of London, land availability is clearly an issue, but there has been a lack of institutional support for mutual groups to access land. It is, therefore, important to look at past strategies employed by the groups to access land, including their approaches to developing effective partnerships with other organisations. The term 'partnership' is used here

loosely: it includes working together with or negotiating with other individuals or groups, as well as other organisations or institutions.

Often mutual housing groups do not act autonomously but have had to create strategic networks (relations) of influence with both individuals and organisations (Hay, 2002; Hay and Lister, 2006; Lawson, 2013). These strategic relations can include government, local authorities and housing associations, as well as developers and other private sector actors. Strategic relationships are also developed with umbrella organisations and other mutual organisations.

One of the main activities of the mutual housing groups during formation consisted of different forms of campaigning. The groups develop the necessary partnerships with external organisations, albeit with asymmetries in power relations that remain as an underlying tension in the relationship, and this can sometimes be a barrier to accessing necessary land or properties. Successful groups must move from campaigning to a different mode of management of their group and this requires different skills and expertise, effectively enacting a shift in their mode of governance, which is accompanied by shifting governance practices.

The starting point in the study is to look at how groups first access land or property. By way of illustration of the problems of identifying land, an interviewee from Older Women's Co-housing (OWCH) described how they proceeded based on some grant funding, instead of waiting for a local authority to allocate some land to their group,

We came up with our own [strategy]. Through the years we went to dozens and dozens of sites all round London, talked to all these housing associations, nothing came of anything. We had about three certain sites in the London Borough of Brent. We had one offered to the group in Ealing and the group itself turned it down because we felt it was on a site that was too far out from the centre of London and it was above a confluence of traffic that was very polluting. If [the group] had taken that they would have been in years ago. [C. from OWCH]

After working with an Asian Housing Association in Wembley on a site by a church, the plan fell through at the planning stage:

...we were gradually despairing, and I met at a seminar a chap [from Hanover Housing] I'd met before [who said] 'We can find sites but where an earth can we find groups?' And I said 'Well, I've got one. I've got a group, but we haven't got a site'. He found us a site in 12 weeks and it was in High Barnet. [C. from OWCH]

For most groups, access to land or property was achieved in collaboration with other organisations. However, often the relationship appeared to depend on one person within the organisation taking a special interest in the ambitions and activities of the group. In the case of OWCH, they had a partnership with Hanover Housing, but only because of a chance encounter with someone in the organisation that had a keen interest in co-housing as a model of provision for elderly people.

Grand Union Housing Co-operative (GUHC) began when squatter groups took over buildings to make them liveable in the 1970s and gradually refurbished them over several years. At the time, the squatters were not necessarily perceived in a positive light, but it was thanks to the squatters that the houses were made liveable and indeed, the infrastructure of the terrace remained viable. As a group they reached a point however where they had to engage with external institutions to formalise their ownership of the properties, and to obtain grant funding for further refurbishment.

The process of formalisation was usually initiated by the group establishing themselves as a legal entity (i.e. the co-operative as an industrial provident society). It was only then that there could be formal recognition of their property rights through ownership.

There was a few, key people and the GLC considered us [eligible for funding] ... there was a guy called George Tremlett⁴ and he called us an interesting social experiment ... Livingstone and Thatcher, of course, liked the idea of co-operatives. The Tories liked it because it was public housing, but you manage yourselves. And that's what we did. We had low rent obviously in those days [P. from GUHC]

Most long-life co-operative housing groups established at the time were able to own the housing following a lengthy process of negotiation with local authorities or the GLC. GUHC had been negotiating with the GLC to receive grant funding for refurbishment available if they incorporated, and with their local authority – the London Borough of Tower Hamlets.

Similarly, Sanford Housing Co-operative's access to land on which to build their housing involved lengthy negotiation with Lewisham Council. The negotiation process was conducted not by the residents (because they did not exist as a group) but by the umbrella organisation set up for developing housing co-operatives, which became the Society for Co-operative Dwellings (Hands, 1975).

⁴ George Tremlett was the Conservative member for Twickenham at the GLC and was head of housing policy at the GLC from 1977-1981 (Tremlett, 1979).

In most cases a lengthy process of negotiation took place during which different strategies were employed. At the initial and informal stage, strategies such as squatting and campaigning were used; with the subsequent creation of partnerships that then led to the stage of group formalisation. During this latter period, the group's governance procedures were developed, and the collaboration partnerships were established with the relevant institutions required for the transfer of property, including both financial and legal support.

Campaigning was used by most groups, although in different ways. For example, the East London CLT emerged from the work of London Citizens: an alliance of grass-roots, community and faith-based organisations, with around 280 members at the time, from schools, churches, trade unions, and other local community organisations city-wide. Land, being one of the primary issues that they campaign around, is referred to as one of their 'pillars of action', and for their aims of social justice. To develop their separate housing campaign with London Citizens, one of the organisers described the changes in their style:

The first thing that I tried to do [in 2008] was to change what was a very good, broad-based campaign... So what I tried to do was establish the East London Community Land Trust as an initiative of an arms-length independent membership organisation, with London Citizens, so that it could transform being a campaign that just said 'Give us land, any land, and we're not quite sure to whom or what we're going to do with it', into a viable organisation that had a membership, had a constitution, had a board of trustees, had a development partner, had an RSL partner...all the different things that you need. [T. from ELCLT]

In this case, the role of campaigning was part of the strategy to create the group and find land. However, the group also had to transform from a campaign into a recognised formal entity to negotiate with the authorities during their search to find and acquire land.

Although there was little explicit mention of 'campaigning' in any other interviews, the work that the groups talked about was in effect rooted in the same dynamics – gaining support, forming the necessary partnerships, establishing networks of influence and, in this way, finding land – factors that were all strongly linked.

Most interviewees, talking about their group's experience, spoke of their accessing land as being a lengthy process of negotiation, usually with a local authority. It was always complex, arduous, uncertain, and furthermore, demanded commitment, resources and time, which not all the groups had, leading to some giving up:

The really big practical problem was finding space in London. A lot of us either gave up on London and decided to leave London because it's so difficult to find a suitable building – a big building to convert – or finding empty land that can be built on and all these sorts of problems, it's so expensive in London, but then a lot of us, probably half of us are really committed to staying and it was for really practical reasons. [G. from Woodside]

An alternative way of campaigning to find land has consisted of identifying buildings that could be used or adapted for use by the mutual housing group. This has proved an important strategy, especially in the current planning legislation climate where commercial buildings can be changed to residential use under permitted development orders. The strategy of finding suitable properties for purchase is being pursued by other recent housing co-operatives set up under the umbrella of the Radical Routes network – such as The Drive, Walthamstow and MAJ, Haringey. An interviewee traced the outline of their Plan B:

We have our eyes on a couple of streets where some of us either live or there's a nice geographical connection between the houses and we figured if we buy ten houses or so – they might be separated by other houses that aren't part of it, they have all back gardens that link together so you could somehow have them all joining up...then over a period of 15 or 20 years, it's a long term sort of thing we could then buy them up and then – in the case of one of our sites there's a group of garages which all the houses around back onto and so if we bought up all the houses we could have the garages and we could turn that into the common house. [G. from Woodside]

Clearly, this cannot be a widespread approach in London as it is only available to groups with access to equity that can be used to invest in buildings. The idea of reinvesting in existing infrastructure to form mutual housing is useful, and can be achieved by providing a developer with an existing group with equity ready to move into a development:

One area I've been thinking about is to find a developer who is developing an old warehouse into flats – of about 30 units – and say to them I can give you a group and the equity – would they be interested – that would be one way of doing it in a place like London, to cover the land – because the developer already has the land and he's going to be building for commercial sales. [J.W. from Woodside]

These options rest upon the basic fact that, without partnerships with outside institutions, it remains difficult for mutual housing groups to find necessary land or properties.

6.2.1 Partnerships

Partnerships were usually institutional links that were formed between mutual housing groups and external organisations to enable access to land or property. In most cases there were formal and informal partnerships formed. One of the most common forms of partnership was between a mutual housing group and a housing association (Moore, 2016).

For the short-life housing co-operative, partnership arrangements with a housing association provide access to properties – there is therefore no ownership of land or housing, rather temporary leasehold under license arrangement, which is the most precarious property relation of the case studies. The precariousness of tenure has profound implications for the way a co-operative is run and how it is defined as a group. When negotiating with a housing association, the short-life housing co-operative is at a disadvantage and has to rely on the empty properties that the housing association has, either because they are waiting for the whole block to be freed up for refurbishment or, as is the case now in North Kensington on the Wornington Green Estate, it is carrying out a large-scale regeneration plan in multiple phases.

The short-life housing group works closely with the housing associations they have established relationships with; mainly the Catalyst Housing Group and, to a lesser extent, the Notting Hill Housing Trust. The relationship has been maintained over the years, and is stronger with them than with other mutual housing groups in the area, which they see essentially as competition:

We've outlasted some of the other co-ops in the area because we've managed to keep the housing associations happy and be quite efficient and well managed, relatively speaking. [S. from Backdoor]

The relationship between the housing associations offering the properties and the short-life group had been changing in recent months. This was not only because the housing association was decanting residents and having empty properties during their phased regeneration project but also, they were changing their practices with regards to short-life properties due to wider changes in the housing market:

They offer it to us at more like at market rent which we have had to turn down... That's not market standard of letting, so we won't take it. Apart from anything else, it's not because of a moral stand, it's because it would upset our finances if we're subsidising one or two particular properties which are far more expensive than the others, so there may be finance issues in the future, but we've managed to keep it fairly cheap, that's the only reason for doing it, if it wasn't cheap, no-one would do it, you might as well go to an estate agent. [S. from Backdoor]

The housing association (HA) had been increasingly treating the short-life co-operative as a market operator, despite the precariousness and short-term service provided by the housing co-

operative. There was no need for the HA to acknowledge the group's precarious role. Secondly, the co-operative's own finances depended on lower-than-market rents being charged in exchange for the precarious and short-term tenure. There has also been an increase in competition with other short-term property users, such as property guardians (Ferreri, Dawson and Vasudevan, 2016).

Although most interviewees had not come across these groups or noticed how the property guardianship schemes and companies were emerging in competition to the short-life housing co-operative, some were more aware of the way they have emerged in the last five to ten years. Other interviewees (from Sanford Housing Co-operative) who were more involved in housing activism, as well as in outreach work for their own housing co-operative, were more aware of the competition posed by property guardianship companies and the potential political implications over access to short-term properties:

Now they're getting guardian companies, Camelot, a property guardian, in many places ... I think in the interim they've turned to property guardians rather than co-ops, even though they are expensive or a lot more expensive, I think it's becoming a big problem for short-life co-ops. [N. from Sanford]

Short-life co-operatives were once also a pathway to formalise squatting groups and then become a long-life, fully mutual housing co-operative. Squatting was used both as political campaigning over rights to housing in general terms, as well as, more specifically, accessing and rehabilitating empty properties as a matter of necessity. Both reasons for squatting are vividly present in the accounts given by interviewees of the Grand Union Housing Co-operative in terms of their informal acquisition of properties in their initial stages of group creation in the 1970s (see Chapter 5).

The routes to formal recognition included either the creation of a short-life co-operative – with short leases to the properties squatted – or the purchase of the properties with grants or financial backing from banks by means of loans and mortgages. The establishment of a legal body which would take into ownership the properties was the official formal set-up of the co-operative as a legal entity. The GUHC was, for a while, both an owner of property as a co-operative and had some properties with short-life tenancies from the council. They were thus a hybrid of long-life and short-life housing co-operatives, until they accumulated the funds needed to purchase the short-life properties.

To establish itself legally as a housing co-operative, GUHC negotiated with a secondary housing association, whose role was to underwrite the mortgage and provide assurances of responsibility, a common way of formalising a housing co-operative at the time to access finance.

We negotiated with our secondary housing association, which was called Solon and we negotiated a mortgage to set up a co-op and, in my memory, I think I signed a mortgage for £1.4 million in 1981 in County Hall and next to me was the woman signing for London Fields Co-op [P. from GUHC]

A housing association played a key role for the set-up of ELCLT and for the building of houses on the site they found:

We're now working with Galliford Try and Peabody Housing Association and John Thompson and Partners architects to redevelop the site. So, the site is partly owned by the GLA. What will happen is that it will go to Galliford Try on a two-year development lease and at the end of this it will be transferred to ELCLT for a pound or something. The contracts are about to be exchanged between the GLA and Galliford this week hopefully. [T. from ELCLT]

Peabody would then have the role of housing manager, but during the development process was a key partner. Hanover Housing was another important housing association, involved with both Co-housing Woodside and OWCH. The commonality was that both were set up as co-housing for older people – ages 55 and over, and Hanover Housing was established in 1963 as the first national housing association for older people. The demographic changes linked to ownership of capital means that as the older generation seeks to downsize, it becomes an opportunity for the housing association. However, this cannot be seen only as a commercial choice but must be linked to other changes happening in society:

The real change that is happening in society, and that society needs to deal with, is this thing of parents, the middle generation and very young children, wanting to be able to afford to live near one another. We are enthusiastic co-housers who have 30-year-old children who are now having grandchildren. [G. from Woodside]

Hence, while there are idealistic reasons for starting a co-housing group, there are also wider social and economic demands that exist today on how we may choose or be forced to live now and in the future, namely in this case the role of intergenerational care-giving being part of the way in which the increasing costs of childcare and other caring roles are being assumed in non-monetary form by the family. In any case, Hanover as a housing association was willing to experiment with developing co-housing models, in part due to the availability of 'grey equity' which would make commercial sense.

The Co-housing Woodside group's housing development was a small portion of a much larger housing development. The priorities of the housing association became increasingly commercial

and Savills had been brought in as the marketing agent and the co-housing group found itself having to deal with the increasing and unclear pricing of the homes with an organisation that had a very different set of commercial and institutional imperatives. These imperatives were affected by Savills' lack of awareness of even the meaning of co-housing:

[Savills had] no sense of what co-housing means. For them it is market housing for the elderly. The only constraint they have is that it must be people over 55 because that's what the planning [permission] was for. But otherwise they are just like any other high street estate agent, but extremely upmarket. And they are pushing everything to the limit and pushing it as a very upmarket development, which is why they are not so keen on some of our ideas, such as allotments. Instead there have to be pristine gardens. [J.W. from Woodside]

The interviewees highlighted that not only were Savills pushing the properties to the highest point that the market would allow, but that their understanding of the principles of co-housing – as laid out by the group in their constitution and rules – had not been considered, including the management of the housing, rising service charges, and the inclusion of central heating for the whole development. Therefore, to buy into the co-housing development, the group had to comply with the conditions laid down by their partners. Here one can see the stark unevenness in the relationships, and hence a lack in bargaining power, that the mutual group had with the housing association, developers and private sector agents involved in marketing. While this is only one example, it does expose the problems for groups seeking to be in partnerships that are relationally unbalanced, into which they are forced for strategic reasons (see Lawson 2013). This is applicable in similar ways to most of the case studies analysed. The overall result is that it becomes difficult to develop the project based on the mutual group's own terms when access to land is negotiated through these partnerships.

Another important partnership was with umbrella organisations and other support organisations. For example, the original idea for LCHC when they formed was to buy property that would be able to have housing and a shop facility attached for their related enterprises. Some people from the group went to a Radical Routes summer gathering and two members also became mediators for the Radical Routes Network. After forming the legal and governance structure for the co-operative, they found some grant funding with which to pay architects for preliminary research and design proposals for six plots of publicly owned land in the area, which could be used for development once feasibility plans had been developed.

From the LCHC experience, Radical Routes as an umbrella organisation was crucial in supporting their set up, exchanging information and experiences, raising funds – but less for directly accessing land. However, financial support is important in the developing their proposal. Therefore, part of

what groups must do is plan out what their revenue will look like, once for starting their project but also for when the land is acquired, or assets developed, which is determinant of their success (see Chapter 7). However, one partnership which enables groups to access and acquire land is that with the state, including government or local authorities.

6.2.2 Role of government

Most groups use local authority and other public bodies as their first port-of-call when looking for land. Yet these public bodies appear to give little recognition to the role of mutual housing groups who position themselves both as a form of social housing provider, and as a potential provider of mutual benefits that go beyond the private housing ownership model.

One of the older housing co-operatives, Grand Union Housing Co-operative (GUHC), bought all its properties from GLC (Greater London Council) and Sanford Housing found land from Lewisham Council. The GUHC acquisitions happened in the period of a Conservative-led GLC, when one of its main housing policy planks was the sell-off of public housing, along with the introduction, in 1977, of the first squatters' amnesty:

To regularise their affairs by becoming official tenants ... something like 80 per cent of the squatters accepted the offer, which meant that at last we could begin tackling another problem that had been bedevilling London's housing for years – that of finding a beneficial use for dwellings that had previously been thought either sub-standard or hard to let. (Tremlett, 1979, pp.173–174)

Today, public bodies which have land suitable for housing development include the local authorities, the NHS, Network Rail, and the Homes and Communities Agency (HCA). In 2008, for instance, ELCLT approached HCA as they owned an old NHS hospital site (St Clements) in Mile End. Having been rejected directly by the HCA, they approached the developers on HCA's regional pre-approved development partner list, expressing interest in partnering with them in their developments. Finding land for ELCLT was contingent on their developing relationships with partners and their strategy was to understand the procurement process of that institution. The interviewee pointed out that, in hindsight, HCA had a very lengthy tender process, and this was not appreciated at the time: "*We just thought we could kind of persuade the Mayor.*" [T. from ELCLT] Again, this illustrates the campaigning mode they were in. They also realised that negotiating with the Council would be more difficult as their property portfolio was smaller, and they would be working to a tighter budget:

They [the Council] are trying to meet target rents for the borough and so I think you benefit from a kind of the economy of scale that makes it slightly more difficult to campaign around [and it's] another level of municipal government that you've got to manage and infiltrate... [T. from ELCLT]

The interviews also emphasised the difficulty of accessing public land with significant differences between councils regarding their own separate priorities, including the imperative to find buyers who were prepared to pay market rates. Negotiations with local authorities are hampered by the need to understand and negotiate with the borough's own financial priorities. We have yet to see results from local authorities looking at their own assets and finding strategic ways in which they can allocate these for community uses such as housing, owned and managed by mutual housing groups, for example.

Both Brixton Green in Lambeth and the LCHC group in Brent spent time determining the best strategy to employ with the local authority when they did not have the time or inclination to consider the viability of the mutual group proposal. It is unclear whether local authorities are even able to, or have the inclination or capacity to, calculate the viability of a mutual group, including the potential social benefits from a mutual housing project for example.

There are also wider political realities where managers in local authorities may be interested in community-led projects for mutual housing but do not have the necessary understanding or institutional instruments to deal with the main actors involved in developing land – the developers. In Milton Keynes, for example, a member of the group involved in trying to set up a co-housing project noted:

Probably the reality is a political reality – the managers of the development authority are interested in the project and are willing to give us a concession on the land, but we've taken so long they are probably having to fight off other people saying look we want to see something happening here ... Developers have got plots of land all over Milton Keynes – they are land banking and the council is aware of that, elections are coming up, so we don't really know all the pressures that are on ... [J.W. from Woodside]

In large part, there is a risk-averse attitude that local authorities need to have, especially at a financial and legal level. However, it remains to be seen whether the argument for allocating and selling land to mutual housing groups can potentially be strengthened by having a wider understanding of the long-term benefits of moving land off the market, and allocating it to mutual housing (i.e. a Community Land Trust) where the benefits will be kept in perpetuity for the direct community:

I think there's potential because [local authorities] have got those well-being powers. They are thinking... well, they should be thinking about the wider, social economic environmental impacts. Disposal of land and at whatever value but, at the same time, they're under pressure to, in the face of cuts, to get the most from that, so there is potential. [I. from CLTN]

It required a deliberate policy decision following the General Disposal Consent 2003 to ensure that the “disposal of land for less than best consideration” could include land to community groups or for mutual housing. However, a local authority is unlikely to transfer below market value, unless the social value of mutual housing can be used to argue for its support, demonstrating the added value of mutual housing.

The acquisition of land from the private sector seems even more difficult, as typified by the interviewee from the Community Land Trust Network (CLTN), the umbrella for CLTs, who asserted that:

In certain areas what we're finding is that land owners are more likely to release land to CLTs. Then there's the whole thing about holding it in leasehold ownership so it's not going to be lost to the market... private landowners in villages for example, farmers, they're prepared to sell this to the community and not to a developer – that's often how land comes forward for development. CLTs in some areas, basically, are the key to unlocking any development. [I. from CLTN]

Again, this is something that none of the other case studies have demonstrated in any definite way. There may be other examples from urban areas, in particular in London. Smaller mutual housing groups may find land from the private sector, on the open market, when they have access to capital – either privately or through some loan stock arrangement. Some recent Radical Routes groups, which tend to be smaller in scale and use already existing properties, have been able to acquire property from the private sector, such as The Drive in Walthamstow and MAJ in Haringey.

6.3 Current use and management of assets

In discussing how the groups developed and managed their assets, some issues emerged. One of the most important was the role of ‘sweat equity’ in maintenance and management, which is examined more in the chapter on finance (Chapter 7). Also raised was the importance of how the common spaces were designed and developed, along with other infrastructure projects or environmental projects focussing on energy, food production, and reduced car usage.

Sweat equity was used throughout the early years of the housing co-operative movement through self-help and mutual assistance in the refurbishing of the housing stock. Then, either as part of the set-up of the housing co-operative or formalisation of management arrangements, groups began to organise repairs and systematising maintenance. In the case of the Grand Union Housing Co-operative (GUHC), the maintenance of kitchens and bathrooms was prioritised, along with the establishment of a rolling programme over the years, using increasingly better specifications. At the same time, a wider range of contractors were identified, a maintenance work manager employed, and a works subcommittee created.

In addition to dealing with essential refurbishment and maintenance works, in the interviews it was clear that groups have managed to articulate environmental concerns and find their own solutions. Sanford Housing Co-operative was keen on environmental retrofitting and, by means of grant funding, installed solar panels and wood pellet boilers. The Energy Saving Trust (EST) support provided for a survey and a feasibility study. Further funds were received from Lewisham Council and Triodos Bank, as well as a contribution from Sanford's savings. Sanford went on to win the 2008 Inside Housing Refurbishment award for their carbon reduction project.

A more recent group, Co-housing Woodside, had the ambition to build to Passivhaus standards, since sustainability was a core element in the group's ethos:

We knew each other through the Muswell Hill Sustainability group. We must have had 5 or 6 Saturday meetings with the architects where we went through plans on how we would want the buildings – the co-housing elements, the common room – to be designed and how we would want each of the individual living units to be designed... one of the big elements that we pushed for was Passivhaus design - super energy efficiency, recycling, ...the real struggle that we had was trying to convince the architects [G. from Woodside]

Although the Passivhaus specifications agreed upon eventually proved to be financially non-viable, the group remained keen to minimise their utility bills as well as to develop more environmentally sustainable homes as part of the wider co-housing movement. Other sustainability issues included reducing car usage. Other exemplary housing developments were looked at by the Woodside group, such as BedZed, LILAC or Still Green in Milton Keynes, and they realised that part of the problem was dealing with planners:

Basically, they have their view of what new communities should be like and they are not at all interested in actually discussing alternative models. They are not interested in saying we are going to use less private cars – we're going to have a car club. They do say they are interested in trying this, but the rules are two and a half car spaces per unit, which is just a huge amount of your land. The idea of a co-housing scheme where

you all look in on each other, have a nice garden in the middle and you have the cars away from it, not going into, whereas [for planners] the car spaces must be next to the house, because that's security... They are taking away the incentives by taking away the alternatives. [J.W. from Woodside]

Another example of the differences of views between group and planners was how planners were promoting their “Attractive Streets” agenda, with fronts of houses placed facing the street. In contrast, the group preferred to design with more inward looking, semi-public, shared common spaces. That was the way the garden was designed in Sanford and it has now developed into a community space that extends along the whole row of houses.

In GUHC, within the main triangle of houses, the gardens adjoining each other originally had no fences, creating a wide shared communal space with a path called the Yellow Brick Road that ran down the middle to a café. Over the years this changed:

Paths disappeared, and everyone's claimed their bit of garden. It was a chance for kids to run around comfortably, people complained about that, couple of things going missing, and it changed... maybe it is just a sign of a co-op that functions. Maybe for people to work together you need a fence for people to have their boundaries and meet in comfortable agreement, a controlled manner. [S. from GUHC]

The specific themes that have emerged around the mutual housing group's use of their land and property, including the use of ‘sweat equity’ as part of the management and maintenance, the development of environmental infrastructure projects, and the importance of design in creating useful common spaces. Following on from the points made around current use and management of assets, there are several issues around how groups will manage their assets into the future, namely how to build the mutual housing group and potential risks the groups may encounter regarding the group's land and property, which will be explored in the next section.

6.4 Future of land and assets

Most of the interviewees articulated their concern regarding the intense pressure there is on land and property already owned and used by their mutual housing groups. In the case of short-life housing co-operatives, this concern was very immediate, as they have little chance of planning for their future. Across London, such short-life housing co-operatives are either being evicted or being threatened directly by local authorities (recent cases include the Brixton and Islington short-life groups). In the case of the Backdoor Housing Co-operative, they are being offered fewer properties and at greater distance from their original location. For some: *“it feels like the beginning of*

the end” [T. from Backdoor]. However, there are glimmers of hope in the future from some quarters:

I don't think we're an anachronism, we're not some sort of oddity. I think we're part of a [wider movement] ... there's a spectrum of outfits like us out there which, if not thriving, are doing what it says on the tin, they're doing the job they're set up to do. [P. from GUHC]

Many of the interviewees raised the group's ideas for their future. One option was to find a way of buying more property. Backdoor had explored a proposal to buy a flat and they would eventually benefit from future rental income. Another option for some groups has been to build more housing, with the group borrowing against their current assets to finance another mortgage. However, they recognised that the risk was they would have to increase rents to service the new mortgage. When it was suggested that they build above the community centre at GUHC:

Yes, we could go and get a mortgage for a lot of money - to put up what there? We'd still need a meeting place, so what are you going put? A couple of single person places over the top? It doesn't really stack up. [B. from GUHC]

Sanford has started having discussions about setting up and building another housing co-operative and a working group was formed to look at the necessary steps, including the preparation of an options and feasibility study. Among the options considered was to build on the large, underused car park at the entrance; set up a sister co-operative on another plot of land in London; or even finding land abroad, in a warmer climate. All options are problematic:

The reality is that we wouldn't be able to make the rent as low in the new place as what we have here, so affordability [would be an issue]. It would probably still be cheaper than private renting but not much. It would be hard to set up a place like this again. Some people talk about doing it overseas, we've got a lot of people from all over the place so many different nationalities.... it's obviously much cheaper abroad to buy land but then there's a lot of people saying we need to be in close proximity in order to help to get it established and make it stable, if we are to replicate our model in this country [T. from Sanford]

Another sceptical (or realistic) voice from the same group pointed out that:

The idea of Sanford creating a co-op ... isn't a bad idea but my only experience of that, of doing start-ups, is that you really need two or three years to gel and you've done your research and you know what you are doing. With Sanford there's these flash concepts... wow, this building is up for sale - yes let's buy it, let's buy it – and obviously with a project like that it would be a big strain and waste of resources. [N. from Sanford]

The discussions about expansion vary across the co-operative housing movement. Some groups (or those that have survived) set up in the 1970s and 1980s are now paying off their mortgages and therefore have now valuable assets:

Our mortgage was paid off. But we also didn't get a lot more money because the mortgage was quite low but we could buy it, we could expand [the co-op] but you got a million quid in the bank what you going to do about people who buy a property around here for about 800,000, you use up three quarters of our resources and it takes so long to pay off. It's not worth expanding. [S. from GUHC]

Sanford too has been able to pay off its mortgage and has recently purchased the freehold. Aware of how councils, including Lewisham, are selling off their assets, they began negotiations around three years ago.

The question regarding the use of rent receipts once the mortgage is paid off was also discussed. Most co-operatives have kept rents low while others have tried to include a provision in their constitution that rents remain at the same level after mortgage repayment and that the accumulating surplus is used to support other co-operatives [from LCHG meeting]. However, the necessary financial platform to fund collectively more mutual housing has yet to be set up (see Lambert, 2012b).

Despite these ambitions, there do remain important internal tensions within the more long-standing mutual housing groups and efforts still need to be made to ensure high levels of participation and prevent the urge amongst some for demutualisation. Any mutual housing group has the possibility of deregistering and deregulating itself as initial steps towards demutualisation. Around ten years ago, GUHC voted on deregistering and a majority of the membership disagreed, so the co-operative remained registered and therefore stayed mutual. The discussion had been initiated because of housing reforms discussed in 2010, which some had realised could be an incentive to demutualise:

The last attack was about six years ago, and I got involved again then.... We had general meetings and we threw out the idea of de-registering the co-op because if the reason to de-register was that people could try and buy, it's pointless because they can't buy [because of] the Housing Act and you'd have to alter the Housing Act. Some people got slightly over-excited and thought, if they became a housing association, they could do it. The discussion you'd have now is that somebody will go 'oh, let's become an association, we might get the Right to Buy.' [P. from GUHC]

At the time of the interviews, the Housing and Planning Bill 2016 was being discussed. Under its proposals, Right to Buy (RTB) would be extended to housing associations and there was uncertainty both on how this would affect mutual housing groups, including co-operatives, as well as the potential of demutualisation and privatisation. The Housing and Planning Bill 2016 extended the Right to Buy to include housing association properties and again some housing co-operatives feared that it would also affect them. While the London Housing Co-operative Federation and other organisations including the Confederation of Co-operative Housing (CCH), organised meetings to push for clarification concerning exemptions for housing co-operatives, there remains the risk that, because of government policy, pressures will arise for the demutualisation of groups, both from inside and outside, in the future

This threat to housing co-operatives through deregulation and hence demutualisation has existed for some time, and some housing co-operatives have disappeared as a result. The Leasehold Reform Housing and Urban Development Act 1993 included leasehold enfranchisement, allowing leaseholders to acquire their freehold, and this was applied to fully mutual co-operatives. More recently, the Right to Acquire under the Housing Act 1996 was enacted but it excluded fully mutual co-operatives. Then, in 2010, welfare reform led to the introduction of Pay-to-Stay (as known as the ‘Bedroom Tax’), although housing co-operatives again managed to remain exempt.

Historically, therefore, the Right to Buy has only been the most recent instance of a long series of attempts to privatise and liberalise social housing, and to support the expansion of private home ownership. This has, in turn, undermined and affected mutual housing groups at different levels – the personal as well as the group. Most members feel that they are affected by the so-called “attack on social housing”:

If I’m paranoid it would be that the next attack ... will be a full attack on all social housing, which would be co-ops and everything and they’ll just try and wipe them out basically, they’ll just asset strip them, Lord knows how they’d do it, but if they come back with another five years, I think they’ll try and think of how to do it as a wider, political project. [P. from GUHC]

Again, part of the challenge comes also from within mutual housing groups, with some members interested in acquiring their own housing:

We’ve always had people within us who think they can asset strip us. I did the constitution in 1980 – and when we were doing the constitution, I made sure it had no Right to Buy and that was part of the things we put in as an organisation. We were actually very clear that we were public housing and there was no right to buy. We were quite philanthropic, our intention was quite pure, but you will always get people within an

organisation, especially when assets have gone up so much, trying to work out how they could asset strip. [P. from GUHC]

Another housing policy aimed at increasing private home ownership was the Tenant Incentive Scheme, which helped council tenants move to smaller homes:

There was the Tenants Incentive Scheme which gave you £16,000 to leave, which I don't think still works, but it used to. We had a whole bunch of people went, we were allowed two or three a year and people left in the 80s and 90s, they got £16,000 but it had to go towards the purchase of a house and you could go ...we didn't have the Right to Buy...now, as far as I know, there isn't a Tenants Incentive Scheme anymore, I think that's gone ... [P. from GUHC]

Within the GUHC, some members are aware of the contradictions facing fully mutual housing co-operatives:

Right to Buy shouldn't be allowed because then the community would all go. Would totally ruin it – nothing would be the same and the people on social security would be stuck. [#2 from GUHC]

There is an explicit tension between those in the group who are perhaps more involved in management decisions and want to see the co-operative remain mutual, and those who see it as an opportunity for themselves, even though it would mean the effective demutualisation of the co-operative. One clear factor is a change of housing policy at national level, as this then affects internal decisions made by the group. For some time, it was unclear whether the Housing and Planning Bill 2016, as it was then, would make it possible for tenants of non-charitable housing associations, including housing co-operatives, to be eligible for the voluntary Right to Buy. Housing co-operatives have, in the meantime, been exempted. Therefore, it became clear that the status of the mutual housing groups depended on the form of tenancy as well as organisational arrangements within the group to defend their legal status. The charitable status of Community Land Trusts can protect their tenancies from Right to Buy, if they had registered with the HCA.

The uncertainty of what was being proposed in the Bill (now Housing and Planning Act 2016) prompted many in the mutual housing movement to discuss in more detail the potential outcomes. Several meetings were held to raise these concerns, including at the AGM of the London Federation of Housing Co-operatives (4th June 2016), and also resulted in the formation of the London Co-operative Housing Group.⁵ Sanford was involved in outreach work, lobbying

⁵ London Co-operative Housing Group is a grass-roots affiliation of housing co-operatives in London made up of members from over 50 co-ops. LCHG formed as a direct response to the Housing and Planning Bill 2016. They provide a forum for members to share resources and discuss the defence and development of

against the Bill, and joined with different groups and supported protests showing solidarity, even though they knew they are not going to be affected directly:

I first got contacted by a co-op in Waterloo – Edward Henry – and they were setting up a group to lobby against the bill and then I passed it to Outreach because it needed a bit more focus more than I could give it. They managed to get 48 co-ops on board against the Housing Bill... involved in writing letters to the lords and they reported back that there were two or three Lords that brought it up in the House of Lords [T. from Sanford]

A member from another group showed a very different attitude around campaigning or outreach, and considered that the better option would be to lie low:

Imagine a table and there's loads of pins in it, covered in pins, they're all the housing association, housing co-ops in this country, hundreds of them ... the ones that pop up, they're going to go for them ... [P. from GUHC]

There is clearly a significant difference between members in a group such as Sanford, actively seeking to link with other mutual housing groups, and members with a more cautious approach regarding 'rocking the boat'. These contradictory positions between mutual housing groups – the outward looking group, intent on developing co-operative relationships with other groups to survive, and the inward-looking and defensive groups – exist in many ways and are part of the shaping of governance institutions.

Added to the external uncertainties, there are also the personal circumstances of individuals within the mutual housing groups. When asked about their group's future, a member of the Backdoor group reflected on their personal uncertainties:

For sure the thing about moving often is not comfortable so probably at a certain point I will like a little bit more stability and I don't know if I'm going to stay in London. I came here for a few years – it looks like my life is here. Now, I'm not saying no. I live in London, the work is developing better, so this is keeping me in London. I wouldn't mind moving to have more stability. So, it's a kind of balance. [S. from Backdoor]

As for newer groups who are in the process of formation, their reflections on uncertainty had more to do with wanting to set up an organisation that will succeed, despite the wider housing policy climate and personal uncertainties:

housing co-ops. They are not the representative organisation, however; that is the London Federation of Housing Co-operatives (LFHC).

We don't want to set something up that's not going to work out in five years' time and that won't have enough money to do all the things that we've proposed to do, that is madness. [S. from Brixton Green]

One way to prevent future demutualisation and dissolving of mutual groups is to identify the possibility of locking assets effectively. If asset locks were used, more mutual housing groups could be built:

If the government or someone was to say 'Right, all the land we've got now, under any borough's name, is locked' and on there you could only build co-operative housing, then we might see it. There are some projects going on, but they're rarefied, and the problem is there will be all sorts of clever connections [with other organisations], with a bit of grant thrown in and it'll be so complicated that if it works at all it won't work very well because the people will be constantly under a corporate organisation... [B. from GUHC]

The asset lock is already a constitutional device that prevents the distribution of assets to members, and benefits accrued are not distributed privately to members. Charities (including charitable community benefit societies – BenComs) and community interest companies (CICs) have statutory asset locks. The Co-operative and Community Benefit Societies Act 2014 permits a community benefit society to incorporate an 'asset lock' into its rules to ensure that the assets of the society (including any profits or other surpluses generated by its activities) are used for the benefit of members. If the society is dissolved, the assets must be given to another asset-locked organisation, usually with similar objectives (see Appendix E for a summary of legal forms and asset locks).

The Companies Act 2006 introduced a process that permits a company to 'entrench' certain provisions in its articles. An article may be entrenched at the point of the company's formation or by a subsequent unanimous vote in favour by the company's members. Similarly, an entrenched provision may only be removed by a unanimous vote. Furthermore, those organisations whose governing documents include an asset lock may be looked at more favourably by funders or potential investors, as they can be sure of the motivation of the organisation and the desire to benefit a community other than only the members or shareholders (Co-operatives UK 2016).

It is less clear in the case of co-operative societies, as the Financial Conduct Authority (FCA) does not provide specific guidance on asset locks in such cases. However, the International Co-operative Alliance (ICA) Statement on Co-operative Identity is important in determining whether a society is a bona fide co-operative. Furthermore, the third Principle of Co-operation is about members' economic participation, which refers to co-operatives having common property and indivisible reserves (see Fig. 1 in Chapter 2). Thus, most co-operative societies adopt a voluntary asset lock in their rules. There is scope to specify that these rules are fundamental to the society

by requiring, for example, a higher voting threshold to change these rules. There is, however, no legal mechanism to entrench these rules and to prevent them from being changed under any circumstance, including changes to government policy. Therefore, an asset lock for mutual housing groups would enshrine the principle of common ownership but would depend on the legal framework under which they are incorporated (Co-operatives UK, 2016).

Finally, what do members say of the future of mutual housing groups in general? A member of the co-housing movement significantly said “*slow*” [C. from OWCH]. This somewhat pessimistic response can be understood when one sees both the huge challenges in finding land for mutual housing and the amount of time and effort needed even before building and managing the housing. A member of GUHC pointed out the importance of mutual housing within the wider social housing sector, but again hinted at the threats to the sector from the ideological basis of changing government housing policies:

We represent very good value in terms of social housing ... [but] I think if the Conservative Government really believes that everyone's got to own their house and social housing has got to be wiped out, then they'll work everyone out. [P. from GUHC]

Some members do have an idealistic willingness to think long-term into the future:

[In] a thousand years, a couple of thousand years, we'll still be here, that's the plan. I made that plan at a budget meeting last year. Someone said, 'that's ridiculous,' but everyone else nodded and said, 'that's a good plan' and there's no reason why not. It's bricks, as I said, it's bricks. [B. from GUHC]

Mutual housing groups could use Neighbourhood Plans through the Localism Act 2011 to propose new sites and access funds from the Community Infrastructure Levy (CIL), which could allow groups access to capital for buying land or property. The first step would be to integrate into Neighbourhood Plans designated sites for mutual housing development, and then propose that they are developed using a CLT model, for example. In London, some Neighbourhood Forums are interested in using CLTs within their plans, including Deptford, Grove Park, Dartmouth Park and Kennington Oval Vauxhall. CLT's can be a delivery vehicle after the plan is made or initiated by a different group in the community (Field & Layard 2017). In a recent plan outside London, for Woodcote South Oxfordshire, their policy for affordable housing includes:

One approach to ensuring that new affordable housing provided on the allocated sites in the Plan is subject to a local connection requirement would be a Community Land Trust (CLT) (Woodcote Parish Council 2014).

The role of Neighbourhood Plans in allocating land and resources to mutual housing has not materialised in London Neighbourhood Plans to any important extent (Field and Layard, 2017). Most Neighbourhood Forums are generally at an early stage in the process, but in addition would require the coordination between forums interested in developing a local plan and groups interested in developing mutual housing.

In wider plans, including Local Plans, there has been some acknowledgment of potential role of community-led housing, which could include mutual housing and other models, such as custom self-build groups. Lambeth, Southwark and Tower Hamlets have included land trusts in their housing strategies and Ealing, Enfield, Hackney, Havering and Lambeth have included self-build in their housing strategies. Field (2015) has documented references to ‘community-led housing’ within housing and planning strategies in some selected metropolitan areas in England. Again, it is yet to be seen if these policies have allowed for much land to be allocated for mutual housing groups in general.

6.5 Conclusion

Historically, mutual housing groups have always started with the identification of suitable land or buildings. Some groups incorporate as a legal entity before finding suitable land, while others begin as informal squats and evolve into well-organised groups, refurbishing the properties they occupied. At the heart of this process – the material basis for the formation of the group – is the land they build on or the buildings they live in, which can be viewed as their property or assets.

Groups have had access to land or property based on their ability to create necessary strategic relationships or partnerships. Usually, these have been with local authorities (or other public landowners) but they have also been with housing associations, developers or even other local community groups if more campaigning is involved. In some cases, while mutual housing groups have acquired property through the open market, their ability to develop and manage the property continues to depend on their relationship with external institutions. Therefore, it is argued that the notion of campaigning is important – whether it is lobbying, advocating, negotiating or mutually supporting other groups. The use that groups make of their property is defined by the intentions, ideals or ethos of the group, which depends on both the internal dynamics of the groups, as well as the external changes to welfare and housing policy.

The chapter explores how land and property ownership becomes the vehicle through which different models of mutual housing evolve, depending on the form of tenancy and model of

ownership. The chapter also begins to explore the importance of relational dynamics that mutual housing groups have with external institutions and organisations.

While most people interviewed were proud of what they had achieved and what they had been involved in, there was an awareness of each group's vulnerabilities and an uncertainty regarding the future potential for other groups, given the current lack of institutional support. However, when discussing the technicalities of financial management – access to finance, creation of financial instruments and use of new mutual housing ownership models – there was considerable potential in some of the approaches used in these cases. Again, this depends both on how new groups form, building on the experiences and knowledge of existing groups and on external institutions' understanding and support. These are aspects will be explored and addressed in the next chapter.

Chapter 7

Finance and value of mutual housing

When the Stranger says: “What is the meaning of this city?
Do you huddle close together because you love each other?”
What will you answer? “We all dwell together
To make money from each other” or “This is a community”
(Eliot, 1934)

7.1 Introduction

During the interviews, three main discussion issues emerged related to finance within mutual housing groups. First, there was concern regarding how the groups could access the capital needed to acquire property in the first place. Secondly, there were the daily financial operations of the group, from its foundation, to collecting the rent and accruing enough to support maintenance and management, while keeping the group’s capacity to manage any changes in circumstances. Finally, there were the more abstract discussions about the nature of housing as a commodity, its value and what mutual housing offers in terms of an alternative to the financialisation of housing and, what could be labelled, its decommodification.

For new groups, finance is needed to help with such initial development stages as the preparation of feasibility reports and the development of a business plan. Some grants are available for these stages, for example, both the HCA and CLT Network offer funding for feasibility and technical support. Other smaller, non-governmental organisations, such as the Joseph Rowntree Foundation or Tudor Trust, also offer funding for inception work.

However, the larger issue is that of raising financial equity capital. There are different routes that exist, from members’ own private equity, through to traditional mortgages, forms of loan stock, crowdfunding, and other investment strategies. ‘Patient capital’ is defined in political economic terms as “equity or debt whose providers aim to capture benefits specific to long-term investments and who maintain their investment even in the face of adverse short-term conditions for the firm” (Deeg and Hardie, 2016, p.627). Therefore, patient capital should have a greater tolerance of risk than traditional investment capital, although it has lower returns. One example is that of local authorities which use pension funds to develop housing finance. Historically, investment in

property for non-profit organisations used to rely on patient capital funding (Deeg, Hardie and Maxfield, 2016), but as a result of the financialisation of real estate, property investment has become more interwoven with the impatience and unpredictability of global financial markets (van Loon & Aalbers 2017). Patient capital as longer-term investment funding can also be characterized by an investor wanting to blend social and financial returns. In some cases, such as in Belgium (van Loon, 2016), patient capital, especially in the form of multi-generational wealth has functioned as a strong barrier to financialisation and has moderated the influence of financialised capital.

There is scope to work with mainstream high street banks, but there is a lack of familiarity on the banks' part about the mutual housing sector. Increased lending could result from addressing the perceived risk among finance institutions of mutual housing models and how the risk is spread. There is evidently a growing need for technical support in this area, which the umbrella organisations (CCH, Locality, CLT Network, Radical Routes etc.) are aware of. In some cases, partnerships with developers are established on the basis that developers can debt finance their projects and spread returns over time. However, this leaves mutual housing groups heavily reliant on the conditions placed upon them by developers. Mutual housing groups could, in theory, work in a similar way if they had access to the financing. In addition, they can make developments cost effective as they do not need to make as such large profit margins as do developers.

Hence, the role of finance shapes the context of all the mutual housing groups' projects examined, but also shapes the role of internal and external institutions. The rules, norms and strategies that emerge are also finance related (see first four points in Figure 6 or in point 2 in Figure 5). Thus, finance emerges as a theme through the interview material and reflects an important part of the role that institutions take within the theoretical framework.

The chapter will look at some of the issues that arose during the interviews concerning finance. It addresses how the groups accessed the necessary funds to acquire their assets – land or housing. In some cases, the mutual housing group has now become a source of capital funding, in which case they are able to help support other groups. This has meant that the potential for the creation of a mutual housing economy that can raise investment to support the creation of other mutual housing projects has increased in recent years. However, there is still an important role to be played by external financial institutions, such as banks, credit unions and building societies. Coupled with the role of external institutions, there are also new ways of developing funding sources, one example being the phenomenon of crowdfunding which can, in a sense, be linked back historically to the origins of co-operativism and the birth of building societies (Hird, 1996). Finally, the chapter will explore the ways in which mutual housing is decommoifying housing, for example, through removing land from the market through Community Land Trusts.

Additionally, other ways in which mutual housing offers some directions for decommodification, include the creation of a new social economy around housing or removing some pressure on housing as an exchange value good. This is also related to the concept of value of mutual housing.

7.2 Finance strategies developed by mutual housing groups

A range of strategies are being used by groups to find the necessary initial capital. Some groups have accessed grant funding from banks, and others have used the older building societies, such as Nationwide and Unity Trust banks, which are interested in helping support community build projects. One of the most recent projects, LCHC, which has not found a site yet and is currently developing a business plan, approached a bank for an initial mortgage with the addition of some loan stock. The latter would be raised through private donations. Another recent project, OWCH, managed to find funding from the Tudor Trust, as their project proposal matched with the Trust's interests:

They've got a sort of mission, because we've got some really generous funding for these 8 social rental flats from a charity – the Tudor Trust ... It has given a million so that another million could be borrowed against it to build these eight flats and they are very keen on the group trailblazing this as a model for other older people – a self-determining, self-governing community and all they ask for in return is that the group share[s] the lessons and help[s] educate other older people. [C. from OWCH]

Some grant funding is available from umbrella organisations. The CLT Network, for example, has a tranche for feasibility studies and also provides technical assistance grants – a form of seed funding. In 2015, the Greater London Assembly funded £3 million for community-led housing projects in London, mainly to prepare feasibility studies or business plans. Brixton Green received some grant funding, along with £10,000 from Locality in November 2015 to carry out a “pre-feasibility study” and for workshops carried out by Social Life (Melhuish 2015). Brixton Green then approached private lenders during the early days of the project to look at financing for the build phase:

They were happy with the idea, as long as the income gave enough loan cover they were not worried, but it was not a typical bank loan. It was going to be a loan over 50-60 years. [S. from Brixton Green]

The same interviewee also discussed the potential role that the local authority had in accessing funding:

It is so much cheaper for the council. The council can go to the Public Works Loan Board and borrow at 2%, maybe 3%, depending, as it's changing on a day-to-day basis, and so the formula is based on the time and how much... [S. from Brixton Green]

ELCLT demonstrated how they had developed a model where there was no public subsidy involved at all:

Galliford Try, the head of the bid, had to pay a lot of money for the site and we had to pay them for our houses once they are built and completed and so I think within that cost there's a contribution towards the land value. When Galliford Try are paying effectively market rent to the GLA, then the land comes to the trust for free on freehold. So, effectively Galliford Try [together with] Peabody and also us, because we're contributing for our houses, are paying full market rate for the site. The Mayor I don't think is really losing anything and I think what we've actually done, is move away from the idea that you need the land free in order for it to work. [T. from ELCLT]

During this process of negotiating with partners, a significant factor in determining the financial involvement is based on how risks are perceived and then how the uncertainties are distributed. The actors' strategies are based on their perceptions of risk and how they deal with the uncertainties, which can be divided into three: risks perceived through science, perceived directly, or virtual risk (Adams, 1995). Both risk and uncertainty are affected by the previous experiences of actors, as well as the biases inherent in their mental frames that affect their perceptions and their actions (Wildavsky, 1988; Beck, 1992; Adams, 1995). Adams (2007, p.10) argues that when "the science is inconclusive we are thrown back on judgement. We are in the realm of virtual risk. These risks are culturally constructed – when science is inconclusive, people are liberated to argue from and act upon pre-established beliefs, convictions, prejudices and superstitions". However, this account of risk focusses on the perception of risk and uncertainty, rather than the distribution within the partnership of the uncertainties, particularly in financial terms. For one co-housing group, working with an external organisation placed such burden of uncertainty onto the mutual housing group, and they were then less in control of financial terms and conditions of the project.

We worked 5 years on this without them [the developers] giving us the prices. We had the prices before – twice we had final prices and they have been superseded. Last year January our flat was worth £800,000 by the prices that they gave us. And we used that as a guide to say "OK, obviously prices are going up, so they'll be higher than that." But then it came out at £1.1 million and that's nearly 40% uplift. We couldn't keep the group together. There's no way you can do a co-housing group like that. And all the people who really set the hearts on moving in couldn't afford it. [M. from Woodside]

When the revised prices were presented by developers, uncertainty regarding the project for the mutual housing group members increased considerably and many people left the group:

In January Hanover gave us the prices. And they turned out to be 35% higher than the prices they'd given us 12 months ago which they gave us as indicative prices, saying they would give us final prices this January. Everyone was expecting a 10% increase even though we thought the prices were very high so 35% was sort of over the top basically and a whole lot of people walked out. And said we can't do it, we can't afford it. And therefore, that brings into question whether we can afford to buy the common house which is a key element of [the] co-housing scheme. [J.W. from Woodside]

Interviewees in general were more aware of the internal finances of groups, rather than external funding. One short-life housing co-operative member, even though not on the management committee, was aware of the group's financial health:

The money that goes to the housing association is the same as what a [housing association] tenant would pay. So, I think it is about £200-250 a month. We pay more so the money goes in a positive balance. They keep a positive balance to maintain the co-op and to avoid failure. So, we have a positive balance of between £50 to £80,000... by keeping the positive balance, they keep the co-op alive. [S. from Backdoor]

GUHC also has a separate savings account for use as a backup resource, as well as monitoring procedures for rent payments and arrears, which are followed by the rent and tenancy subcommittee. These oversight procedures were generally observed in some form by most groups. Most groups had treasurer positions on their boards, finance officers and, in some groups, finance or rental subcommittees. These arrangements have emerged as there is a strong awareness in groups that one of the past failures of mutual housing groups had been financial management:

There was another co-op, doesn't exist anymore, it was in the Ladbroke Grove area and they just didn't keep good financial records, or managed their properties very well. They didn't provide a very efficient service, I imagine...they then started to get pursued by what was then the Financial Services Authority, for non-submission of any finances and of course. That co-op didn't survive, but others did. [T. from Backdoor]

There is also the group's awareness of their need for support from external institutions to access funding, and usually the support comes in form of partnerships. This however increases the dependence the group has on the financial arrangements determined by these external institutions, including banks, explored in the next section (7.3). In some cases, the support comes from other mutual housing groups examined in the section after (7.4).

7.3 Financial support from banks

It is hardly surprising that with the financial collapse of 2008-2009, stagnation in house building and an ongoing economic crisis that continues to affect housing prices, interest in mutual housing groups has increased. However, these groups need financing and, while public funding for charitable and community organisations has fallen, there has been little increase in alternative community development finance institutions or other social investors. Lambert (2012) has pointed out that there is a number of reasons why lenders are reluctant to lend in small quantities to start-up organisations. In general, the loans involved are too small for specialist commercial lending teams but too big for the high street branches of banks. Financial institutions do not like lending to new organisations that lack business and management track records and have little appetite for providing loans unless the borrowers have a high credit quality. The sourcing and management of a large portfolio of small loans, and dealing with potential defaults, is both resource-intensive and less cost-effective for the financial institution concerned. Finally, financial institutions have a preference to lend to regulated entities, which includes most mutual housing groups unless they are just starting up (CCH 2012).

The experience of a small potential co-housing group clearly reflects these points:

We spent a lot of time looking at financial models, learnt a lot about Community Land Trusts and all sorts of different ways of doing things. We went to the Triodos Bank and some other banks who were interested in new models of dealing with the finances and we didn't have any real success. [G. from Woodside]

For ELCLT, funding depended on getting planning permission, which in turn depended on whether they already had funding in place. Barclays originally agreed to a loan of £80 million, which became a starting point:

We've got more people interested now that we've won. The tricky thing is that nobody will give us money until we're through planning. So, it is difficult because we're getting pressure from Galliford Try to show where the money's coming from at the same time until there's a scheme [it's difficult to get money]. From the point of view of Barclays, it was a good risk for them as long as there was a good return. [T. from ELCLT]

Another incipient Community Land Trust, the Brixton Community Land Trust, had struggled with finding finance since they had no assets or track record, and needed the support of their local authority and other partners to help them take on the risk:

...It was an £18 million proposal as opposed to a £3.5 million proposal, and we found that a lot easier to get funding for. A conditional offer from Barclays Capital [Barclays Investment Bank] and from Aviva for the whole package ...But [it's difficult for] an organisation with no asset bank, no track record ... There's various more things we're looking at [including] on-lending from other RSLs [registered social landlords] long-term finance, bond finance and things like that. [T. from ELCLT]

Older housing co-operatives talked about their relationship with banks in more positive terms:

We took a loan with Midland Bank ... who gave us a loan for a piece of land. It was a piece of land after all, so no odds to them, over 10 years, £14,000 I think. They gave us a loan ... and with the Co-op Bank and we just went along to the bank and said, 'can we borrow the money?' and they said 'yes', and everything surprised us quite a lot and that was that, so we bought it. [B. from GUHC]

Overall, an important point raised was the need to familiarise financial institutions with mutual housing groups and the possibility of developing new forms of investment in partnership with financial institutions:

It would be interesting to actually try and harness [the fact] that ... some are quite cash-rich. Because [of] the stable nature of co-ops there are lower arrears percentages. Again, you 'd find it a lot with credit unions and that sort of thing ...lower than banks or private landlords or maybe housing associations... probably. And then there's the length of time they've been going, you're bound to build up reserves over time. [N. from Sanford]

Again, this touches on the idea of developing specific financial instruments for mutual housing, such the proposal by CCH of a “special purpose conduit (SPC)” (Lambert 2012). An SPC could allow for the bringing together of funding from different mutual housing organisations to support the development of new ones. The scale for this activity would depend on the amount of housing that could be built with the capital they could leverage using either existing reserves or assets. Therefore, more research would be needed into the roles that financial institutions currently have and their willingness to support new and innovatory financial instruments, including the role of ‘ethical’ funds or bonds, the role of co-operative banks and building societies and other funds.

7.4 Financial support between mutual groups

As indicated earlier in the chapter, some of the older mutual housing groups are outward-looking in their support for, and interest in, connecting with other mutual housing organisations. They are aware of their own solvency but are keen to support other groups as part of their ethos of being

a co-operative. For example, Sanford has been helping to set up other housing co-operatives for four years and now even has a loan stock officer:

...who keeps track of all of that and keeps track of repayments and how much we've given in loan stock... It actually started because people approached us. And then we thought actually that's quite a good idea. We were getting a lot of people who kind of knew about Sanford and it's had quite a long history and it's quite a big co-op, so they approached us first, so we went – actually, yes. [T. from Sanford]

With mortgage repayments reducing in real terms with time and updated maintenance on flats, Sanford now find themselves in a sound financial position. After carrying out environmental improvement projects and maintenance on their own stock, they realised that they had sufficient turnover for some money to be reinvested in other co-operatives:

Rather than ripping out all the kitchens [and] getting new kitchens in... looking more at trying to meet those Co-op Principles – engagement, the bigger picture... we've been approached by other co-ops and so now slowly we've been starting to think about how to help out... it seems to be going quite well in the sense that we've got a couple of co-ops invested in now. [N. from Sanford]

In addition, some people in the group have been connecting with other co-operatives in South London, looking at what services and skills can be shared between them and what they can do to help new groups become established. For one interviewee, this activity is part of building on the Co-operative Principles:

There's probably a very small handful who are really thinking about the Co-op Principles, trying to be beneficial to the co-op movement as a whole, but I suppose we break into two camps. One is the idea of Sanford creating a co-op of itself. Find a piece of land or building more like a building and then creating a co-op ... And then the other idea is to ideally back co-ops from south-east London; however, obviously a lot of the co-ops are based up in the north so there's that to factor in so there's co-ops not in our vicinity in a whole different city etc ... but I think the general idea is we're going to try get stuff going with co-ops in south east London. [N. from Sanford]

Some groups have begun to think about what can be achieved with rent from the older mutual housing groups once a mortgage is paid off. While Sanford has lowered its rents, other groups have written into their constitution that current rent levels should remain and instead some budget allocation is made for other mutual housing groups. In some circles, there have been discussions about the feasibility of creating a co-operative fund based on the collective assets of co-operatives and other mutual housing groups. At the Confederation of Co-operative Housing (CCH), there have been discussions on this topic since at least 2010:

I was then asked by [the] commissioners to gather together a finance stream and how you could then finance those models and that's what we're looking to move forward, working with partner organisations through the Mutual Housing Group. [M. from CCH]

This topic was repeated at the London Federation of Housing Co-operatives AGM, and had also come up several times with interviewees:

If a lot of co-ops are coming to the point where financially they were much more stable and some of them would have been able to pay off their mortgages and that they would have some money to then be able to set up other co-ops, support each other somehow if they came together with these different pots of money, then an instrument to set up other co-ops could be created. [N. from Sanford]

In 2012, the CCH published a report on “Financing Co-operative and Mutual Housing” following discussions with key finance institutions lending to mutual housing organisations (Lambert 2012b). In the report, the idea of a specific financial instrument that could be used to gather such “different pots of money” was developed further:

In the long term it may be desirable to create a new special purpose conduit (SPC) or utilise an existing one to provide an ongoing financing warehouse that would only lend to developer organisations. It may be possible that any public money that is invested goes in as a first loss tranche. The SPC would batch schemes using bank debt which would be financed long term by bond issues (possibly with differing time periods) to institutional investors and individual member investors. (Lambert, 2012b, p.5)

Another possible source of future financing could come from, what has been referred to earlier as “grey equity”: wealthier elderly people wanting to invest in creating a mutual community themselves or to support others. One interviewee discussed their own involvement in the Co-housing Woodside project, which was specifically founded to create a co-housing community primarily for over 55-year olds. The interviewee highlighted the problems with buying into a co-housing group before it had been built while not having the funds because their own property had not been sold.

You've all got big houses that you've raised your families in, you've paid off your mortgage and you've got a lot of equity in it, you want to downsize, you want to move into a co-housing group – but the problem is that there is going to be a year before you can finish building the building. And you've got to find some money to build it beforehand and the only way you can do it in the present model is to use developers. [G. from Woodside]

The problem is that there is a short-term financial gap which acts as a barrier for people who want to downsize and move into a co-housing community because their equity is tied up in their homes. The opportunity to support more such co-housing communities for elderly has been recognised by Hanover Housing – which is supporting both OWCH and Co-housing Woodside – but the short-term financial gap is one of the practicalities that need to be addressed.

A newer form of financing that has become more popular is crowdfunding – the raising of money from a large group of people using online platforms. The platforms have become more sophisticated, widened in their use and have become both campaigning tools as well as ways to involve people who have an interest in supporting either mutual housing groups, or more broadly, community-led projects. Crowdsourcing platforms have been particularly important to CLTs as they have an open membership. People can join not only as potential residents, but also if they work in the area or have an interest in the group. In such cases, the membership fee then becomes a form of crowdfunding. The Rural Urban Synthesis Society (RUSS) took this idea a step further and, as a group aspiring to becoming a co-housing self-build CLT based in Lewisham, it had an open membership and supporter platform. Another recent group campaign in Tottenham, North London, which has been campaigning for the St Anne’s Hospital site, wanted to turn it into a CLT and has managed to raise funds to pay for the feasibility and pre-planning drawings based on a crowdfunding platform called Spacehive.

The Radical Routes Network has been offering loan stock shares, known as ‘rootstock’, as a form of investment for people interested in supporting other housing co-operatives. The investor’s co-operative, Rootstock, operates with share financing from public and reinvests in Radical Routes groups with loans to member co-operatives, including for buying and developing other housing co-operatives. This is, in a sense, an updated version of the original “mutual aid network”, such as the one the Rochdale Pioneers established more than 150 years ago, as a form of crowd-sourced mutual aid.

In summary, there are growing attempts between housing co-operatives to find ways of financially assisting each other and helping new groups. In part, this is related to the Co-operative Principles of supporting other co-operatives. This is not a trend that is found between other mutual housing groups, although there is not the same potential equity because they are much newer. Furthermore, there are new forms of investment platforms, making use of open source technology, websites and crowdsourcing.

7.5 Decommodification by mutual housing groups

A further consideration, which is in part financial, is how the groups' assets – be they land or property – are decommodified through the process of establishing mutual housing, and the extent to which this decommodification is permanent or just a temporary measure. 'Decommodification' is the extent to which the mutual group's housing is removed from the market – not used as an investment or for purely private (individual) ownership and speculation. The different groups achieve this to varying and sometimes contradictory degrees. For example, the CLT model in theory offers a model for the increase of affordable housing as land is held in perpetuity by the community group. However, in practice, this is not achieved easily. ELCLT has only a small proportion of homes below market rent. Also, in the co-housing model, Co-housing Woodside for example does not offer cheaper housing:

When you read the literature of co-housing in other places, other countries, and to a certain extent in Springhill [the co-housing group in Stroud] it is a cheaper or at least a cost-effective, supportive environment. The reality of Woodside, of Still Green, of Cannock Mill – the three we know about, are that actually it turns out to be very expensive. [J.W. from Woodside]

The only examples which are providing cheap housing are the older housing co-operatives and amongst the new groups, only LCHC with its multi-stakeholder co-operative model attempts this (see Fig.15 and the housing aims of the different groups). The CLTs only achieve partial cheap housing through its mixed tenure model. The other way however which these groups attempt decommodification is through the land rather than properties on them. However, this depends on who owns the land. With the CLT model, the assumption is that the land is held in Trust by the group, thus moved off the market, albeit temporarily.

The recently developed mutual home ownership model (MHOS) is an attempt at the partial decommodification of housing. The MHOS was developed by the New Economics Foundation and CDS Co-operatives and has been used by LILAC in Leeds (Chatterton, 2014) as an equity-based leaseholder approach to co-operatively owned housing (see also Chatterton 2015). It guarantees so-called "intermediate housing", which is cheaper than market rate, in perpetuity for its members (Chatterton 2015, p.133). People only pay a proportion of their income as part of their portion of repayment of the overall mortgage, and repayment is pegged to wage inflation, not house inflation. For example, in LILAC, each household pays 35% of their net income (plus or minus 10%) until the house cost is paid off, and subsequent charges are fixed at 10% of nominal net income. If they leave the group, they receive a proportion of the money they have paid towards their equity shares, with a deduction based on the long-term maintenance of the property. If they have been resident for more than three years, they take a share in any increase or decrease in the value of the equity shares (Field 2017, p.110). These are rules-in-use and can be changed or adapted depending on the group. This is a form of partial decommodification which is created

through the removal of a direct connection between house value and market value, pegging the repayment of house value to income wealth.

One way that decommodification occurs within the mutual housing experience is due to the large proportion of voluntary time and resources used for running the groups. Harvey (2014) points this out as one of the contradictions of capitalism, highlighting the role of unpaid labour outside of the market which creates non-capitalist “value” in his chapter on social reproduction. In some cases, management roles are subsidised and the maintenance of the buildings, which constitutes a major proportion of the work that mutual housing groups have to deal with, is carried out internally by group members. For some groups, such as short-life housing co-operatives, much of the maintenance work on the flats is carried out during their licence period:

If it's the boiler, or if it's anything to do with drainage, or anything that goes outside the flat, we definitely call the housing association first and if, for any reason, they say they don't want to do the maintenance, then the co-op try and step in and I'd get a co-op member to do it, or possibly, pay for a contractor to do it. There's a constant stream of maintenance problems, leaking taps, blocked wastepipes, gas boilers that don't work ... 'cos they're old and things do go wrong with them. [S. from Backdoor]

Some groups referred to this management and maintenance work as ‘sweat equity’, particularly in the older housing co-operatives that were able, in part, to occupy and refurbish housing using members’ own labour input. In cases where houses were originally uninhabitable, the sweat equity needed was substantial, in terms of both labour and materials:

They were in a terrible state – I used to go out with my van and I used to go around to the other side of the park, the men were working on the houses and I bought some Guinness's, I took them round and I said, 'I need some wood - any doors or windows going?' And they looked at me ... 'Why do you want it?' I said 'Well, I've got the place across the road, it's falling down round me ears, I can't give you money, but I've got some Guinness's.' ... They put so much stuff in the van... I got it back and used what I wanted and gave some to the others who needed it and if anyone heard there was anything, they would tell one another, and we'd go over there. [I. from GUHC]

The use of sweat equity and re-use of materials was a part of the way mutual housing groups managed and developed their assets. It can be recognised formally when used to describe the efforts founder members put into a start-up organisation in exchange for a higher percentage of the profits within the first couple of years (Co-operatives UK 2016). Informally, however, it is used often in unrecognised ways. Short-life co-operatives use sweat equity as a way to train their members in skills that they can use for future employment. For example, near GUHC is the Phoenix short-life housing co-operative, seen as a model by other co-operatives in London:

They've done apprenticeships with people, they worked on their kitchens, they refurbished their flats, they had completely started from the shells... but instead of having them for 2–3 years they had them for six months, so there were some big questions over that. [N. from Sanford]

The non-remunerated labour can include management, maintenance, and other activities that are part of a shared responsibility for running the housing, and which can be thought of as part of a decommodification process. The decommodification of housing can also happen as a result of the sharing of the responsibility to run the group, as well as spreading the financial burden it entails. Decommodification can occur to a greater extent if the land is kept in trust and thus moved off the market, kept in perpetuity in the charge or ownership of the group of members. Even in the most decommodified conditions, the extent of success will depend on the governance structures and institutions for the control of the mutual housing group, examined in Chapter 8.

The governance challenges of decommodification include therefore the possibility of a temporary switch in the use of land, the importance of sweat equity and volunteering as un- or under-valued labour, the difficulties in mixed tenure situations, the emergence and use of common spaces within the housing group, the design process during development and developing the practices to overcome the binary distinction between use value and exchange value.

It is clear that the ideology behind this process of decommodification was once stronger. When the GUHC was founded, the original idea of rent was through “subscription” or a “window fund”. This has risen from 30p a month to its current level of (on average) £130 a week.

We should be getting some sort of an income because then we can start thinking what we'd do with it... We had started from £1 and then slowly eked it up [sic]. Once you can show that things are happening people would be willing to pay more. I'm going back to the days when there was not a lot, you didn't have a lot anyway and we didn't have many expenses, so £1 went quite a long way. We got a mortgage and then we had to start talking about real numbers which stacked up. [B. from GUHC]

Decommodification may also just be temporary and a result of particular moments within the property market cycle when a mutual housing group can react opportunistically, as the following case of short-life housing highlights:

There is a lot of work that's going on in order to keep it cheaper. People volunteer their time to keep it running and also fitting in to a particular moment in the property market ...so the example of short-life is you are existing in a particular moment in the property market when it is changing, so you are able to go in there and occupy it, occupy the space, while it changes the use of the land that is going on. So, it's a temporary measure to keep the price low but it also demonstrates that there is a way of keeping the price

low for more long-term. If people didn't have to develop it then you'd be able to have more co-ops at lower rent and it is just the idea that you have to keep developing things that makes the rent go up. ... There are shifts in speculation. When changes happen and when it flips to becoming an advantage and my question is for who is this advantage for? Who gets this advantage of whatever value goes up? And it tends to be very specific persons – landlords or institutions. [T. from Backdoor]

The interviewee here raises some key questions on the nature of speculation and how specific potential value from the speculation is captured and by whom. At specific moments in the cycle of land-use speculation, short-life co-operatives can use the properties and, in doing so, temporarily redefine the value of the land during that interim period. Of course, if these moments are extended and the gap in time increased during which they are able to occupy and use the properties in a non-speculative way, then new ways could be found of providing cheaper housing and the value generated goes beyond the land as commodity.

Another way of providing some cheaper housing and at the same time recognising the need for 'affordability' and having 'financially robust business models', was by developing a mixed tenure mutual housing scheme. The issue of tenures came up in interviews when exploring different models of mutual ownership and the financing of mutual housing groups. ELCLT decided on a mixed tenure model with 35% 'affordable housing' across the site. The split between tenures was negotiated with the developers and they could agree those conditions as part of the transfer of land. The ELCLT owns the freehold to the entire site and all the private-owned and social landlord units would be leased to the Community Land Trust. ELCLT also owns all the 'intermediate' for-sale homes and the CLT is able to fix, in theory, according to its own wishes, the retail price and how much it charges for them. Other tenure splits have been used by other groups, in particular co-housing communities, which can be more flexible in the way that they build for different types of tenures. Mixed tenure schemes have important financial implications for mutual housing groups, but also complex collective governance challenges.

During the planning for the new co-housing scheme in Woodside, the cost of the extra non-residential building became an issue. A suggestion was made that:

If 30 people sign up, they will divide up the costs of the common house. It was £480,000 for the shell and then another amount for services – and then each of the 30 units would then pay proportionately for the common house depending on the area of each unit – and a one-bedroom flat would pay less than the three-bedroom flat. So that's an additional cost. That was the unique feature of the co-housing. [G. from Woodside]

The normative idea that a co-housing group must have a common house was challenged because of the financial implications. Instead, the option to have a virtual common house was explored:

A lot of things are central to co-housing including shared meals, doing things together, book clubs, film clubs, exercise clubs, supporting local causes together. You can still do without a common house. What you wouldn't have is the sort of drop-in facility, you wouldn't have the guest room and have the opportunity to host external things in the same kind of way ... We had an emergency meeting to basically look at how you would pioneer co-housing without a common house as a way of dealing with the price of housing in a town like this and what kinds of things we wanted to do that actually really needed co-housing. [J.W. from Woodside]

Here the ideals that the group wanted to pursue contrasted with the realities of their cost implications. Similarly, in many of the interviews, it was described how the design process would go through an iterative process between normative concepts of what the mutual housing group wanted and the practical limitations usually set by financial or planning conditions. For Co-housing Woodside, the design for the co-housing element, within the larger development, was based on a courtyard form:

It is a square – on three sides of a square are the co-housing units with the common house at the centre of it and a common garden in the middle ... The whole thing has been designed in squares. If we get all the 30 full so that it is not dotted with all kinds of people who are not remotely interested, it would work very well... but it is highly unlikely we are going to get all of it. [J.W. from Woodside]

Another contentious and much discussed aspect of design was the size of the flats allocated, and the balance between private and public space. For OWCH, the design was for 25 flats and a large common room with communal kitchen:

The flats are all 1, 2, or 3 bedrooms and they are all self-contained. So, the kitchen is a shared kitchen and they have their own kitchen. It is up to them how often they have common meals. I have said to them, if I drop in and I find that the common room is empty and unused like it is in so many sheltered housing blocks, I shall despair. So, there are various ideas, like have the newspapers delivered there, go down for morning coffee and that kind of thing. They've got to work out the balance between their own private space and their personal lives and the group. [C. from OWCH]

For some groups, the way to tackle the issue of sharing spaces was to reduce the personal space and encourage more use of communal, shared spaces. The LCHC plans were initially based on space requirements of 12-15 square metres per person, but this figure was questioned by the architects, based on their estimates for approvable space requirements by local authority planners:

This is tiny pocket living but space is an important resource, savoured and to be well-used like water and energy. Each unit would have private space and a balcony, and the community centre would be like a living room to encourage people to use communal gardens and shared space. [C. from LCHC]

In contrast, the OWCH mutual housing group uses unit sizes which are higher than average and start from 58 square metres for a one-bedroom flat. In this case, the inspiration was not derived from ideas of encouraging communal living through design, but more to do with changing perceptions of older people's housing:

In this country, in my view, we've had housing policy in relation to the elderly that has been mean. "Why would you need a spare bedroom? You're just an old person. 48 square metres is plenty" ... so all your lifetime accumulation of stuff you treasure you have to jettison or cram in and you can't move and there's no storage. I think there has been a really, really mean, little box approach to housing older people, which is why they won't move, and which is why there's a huge problem of under-occupation of big family houses. [C. from OWCH]

For OWCH, it was counter-productive to propose smaller space specifications per flat. Their aim was to attract people to downsizing, but also to try to address the UK's own shortcomings in having the smallest housing space specifications in Europe. Again, this is also dependent on the financing side. Other discussions related to the size of the mutual housing group itself. Co-housing Woodside noted that, during its formation:

We felt very strongly that it mustn't be too small because if it was too small then you'd have inevitably disagreements between individuals and there wouldn't be enough room for people who disagreed to have some space and move off with other people and we thought from that point of view the bigger the better. But if it got too big then it would become unwieldy and we thought 30 units seemed like a good number because that would be around 60 people or 50 people – so we were happy with the number 30 and I think we still think that – I doubt it would work with only 15. It seems that would be too small. [G. from Woodside]

LCHC's discussions have focussed much more on their being able to include multi-use spaces in the design. These could, in theory, also involve light-industrial uses, because of pressure on London's workspaces (Ferm and Jones 2016; Ferm 2014). Along with multi-use workspaces, they also wanted to integrate urban agriculture, not for self-sufficiency reasons necessarily, but as a model for future urban living, with food growing as a group educational activity, coupled with having a shop for the produce and use of produce in the community centre.

The multi-use spaces being explored by the groups again open up the notion of what can be included in the value created by the mutual housing. There is the value of the assets themselves, but also, through this decommodification lens, it is clear that the ability to access mutual housing has also enabled people to make choices about how to lead their lives, and that also has an intrinsic value. As one interviewee noted:

If you've got cheap rent, even only relatively cheap, it means you can make decisions about going on a training course, which people can't these days... Tuition fees on a first-degree course, it's just so high, £10,000 a year and people can't consider it. [S. from Backdoor]

Through exploring the narratives that people have of their lives within mutual housing groups, a greater understanding of the value of mutual housing emerges – both in terms of the assets themselves, but more broadly, in terms of the process. Thus, although accounts of value were generally focussed on use value, as opposed to exchange value, the tension between the two notions of value was explored in some interviews. The contrast between use and exchange value in mutual housing narratives when talking about property emerged in very specific moments. For example, some people mentioned the potential demutualisation of their co-operative as a way for members to be able to buy the property they had been renting cheaply for many years from the co-operative and touched on this as a threat to the group. The distinction between use and exchange value became explicit when discussing the equity value of the housing, which people saw as a potential way of leveraging private funds to set up a co-housing project. In the context of this research, it was particularly interesting to note that the notion of value became explicitly about exchange value, either in reference to buying land or property on the open market or when people living for a long time in the co-operative felt they were entitled to capitalise on their share of equity value.

In summary, mutual housing groups offer some mechanisms for the decommodification of housing, either through the financing models used, the form of tenures and land ownership, the design approaches, or the value created. For example, the MHOS model can peg rents of lease and mortgage repayments to the group at a proportion of the individual's income. Short-life co-operatives offer models of low rent for low security tenures, but they highlight how they occur in the interstitial moments of land speculation. The role of volunteering and of sweat equity is another important aspect of mutual housing, which lowers the cost of living and is again a factor of decommodifying the housing. Removing land from the market in perpetuity, through the legal entity of a Community Land Trust, is another example of decommodifying property. The creation and use of common spaces, mixed tenure arrangements, or even mixed-uses, are all forms of redefining the value of what the mutual housing groups create. Finally, there are exchange and use values embedded in the housing as an asset, but beyond that there is also the subjective value

of the experience of living in the mutual housing group, and the value of mutual housing as a process, which will be explored more in Chapter 9. These are all elements or possibilities which, rather than forming a coherent picture, offer some aspects of a different social economy around housing, which mutual housing groups are experimenting with.

7.6 Conclusion

In general, mutual housing groups have yet to develop ways of bridging the gap between financial efficiency and scale. They are mostly forced into using market-based approaches for the acquisition of assets, and they have yet to demonstrate their social impact or rather disseminate any demonstrations (i.e. WECH) so that the social impact is more widely recognised and could be used as a policy incentive to increase support from external institutions, including local authorities.

There are ways of looking at mutual housing assets as long-term investment opportunities and these would require technical and business development work to be carried out in partnership with the investors – determining repayment plans and using more favourable assessments of risks. Furthermore, there is a strong argument to be made that conventional investment vehicles do not consider social value, hence the attempt within the Public Services (Social Value) Act 2012 to incorporate into local government procurement processes a better understanding of social value contributions. A similar policy instrument could be applied not just to services but to the disposal of public assets, especially when what is predominant today is the extraction of financial value from the disposal of public assets (Besussi, 2016). More broadly, there is a serious absence of any process that allows for the factoring in of social value into house building in general.

There are some community development finance institutions that have been willing to support mutual housing, and this may become a growing sector. These include the Charity Bank, Social Investment Business, Triodos and the Ecological Building Society, along with other social investors, who could advance grant funding for the preparation of an initial business plan and feasibility study, with loan financing for more long-term requirements. The relationship with banking will also evolve as interest rates can change to reflect the value of support given to mutual housing as an emergent sector.

However, when looking at the future, there has to be an awareness of the ways in which the group develop their own housing – and financing is only one element:

At the end of the day it's also about providing a guidance on governance, guidance on procedures and policies rather than people sitting with a blank sheet of paper and trying to write things from scratch which may in the first place take them a long time, and may in the second place make mistakes, and then have to renew these things. [M. from CCH]

Throughout this chapter, it is argued that the value of these assets goes beyond the binary distinction of use and exchange value. There are obviously material and financial values embedded in the property used by a mutual housing group, but through their own work on the building fabric, referred to by some as 'sweat equity' or volunteering, together with campaigning and the acquisition of learnt skills needed to run the mutual housing group, the notion of value is enriched.

A number of useful distinctions emerged from the interviews. Land and housing – as property – are assets with different potentials depending on the groups aspirations. For some groups, access to land is more important as they will then use it to build on. In other cases, the group is interested in acquiring existing buildings. In some instances, the groups may not even own any assets, such as in the case of short-life housing co-operatives, but would spend time and resources in upgrading, maintaining, and managing them. There were however similarities in the way in which the groups access these assets.

The second distinction is that some groups end up owning their property collectively, while others have different forms of property ownership arrangements. These can include individual short-term leases, such as for short-life housing co-operatives, or renting, either from the mutual housing group or from an external organisation. In the latter case, the mutual housing group still performs an important institutional role in the collective management of the asset.

A third distinction follows on from the previous point. The group and the members within the group have different and distinct roles within the property relationship that is established by the mutual housing group. Different forms of governance and control are exercised over the asset as a whole. As a group, there are collective forms of control (Somerville 2002), but at the same time, the individuals exercise important governance roles through their own involvement in this collective control. For example, in financial terms, some groups pay rent towards the repayment of a mortgage and, in others, they pay individually for their share of equity of the whole property. In co-housing groups, while individuals own their property, they pay into a communal pot for shared facilities through an overall management fee. In other cases, there is no ownership at all for either the group or individuals, but only a form of temporary custodianship of the property (short-life co-operatives) and the co-operative element is in the management of the organisation that holds the short licences.

In summary, the distinctions made above are between forms of assets, which can be land or buildings. In addition, there is a diversity of property ownership forms, ranging from full ownership through to rental or leasehold arrangements. Finally, there is a distinction between the role of the individual and the group, including the individual rights that come with ownership and the way in which the groups' ownership rights are exerted.

The last two chapters have revealed contrasts between the old and newly formed groups, with the older groups having more experience to share concerning the management and daily problems of living in a mutual housing project, whilst the accounts of the new groups focussed on the problems of setting up and finding land. Members in older groups talked a great deal about the changing attitudes within their groups to the properties that they own and showed their awareness of the value of their assets, which could in theory be leveraged to help build new co-operatives if the group were inclined to think outwards. For example, Sanford interviewees seemed more likely to think in terms of building other co-operatives or helping other groups, probably because it is housing young, mainly single, people. GUHC, on the other hand, has much older residents, many living there since its foundation, and their stories focussed on the contrast between different generations' desires and values within the housing co-operative. Clearly, there are contrasts between the old and new groups, but also between older and newer members within groups. This may seem obvious, but it does lead to some useful understandings of group dynamics, especially when the governance of the groups is considered in the next chapter. While Chapters 6 and 7 focussed on how groups access land and finance, the next chapter will explore these micro-practices of governance. This will allow for a more nuanced discussion of the role of mutual housing groups and collective ownership, as a space opens between the purely private and public realms, where the bundles of rights and practices of relationality overlap and form different ownership and management structures.

The difficulties the groups have in accessing land and finance come from the increasing pressures there are from the private sector, especially when the priority is maximising financial return. It is for this reason that looking at people's own accounts of the value of their involvement and their life in mutual housing (see Chapter 9) adds another layer to understanding mutual housing governance and benefits. Searching for narratives of how people live in and manage mutual housing through the notions of 'property' and 'assets' seems too abstract to help understand how people use and develop practices of dwelling, co-living and co-operating – all aspects of 'living together'. Therefore, the exploration in these first empirical chapters on land and property has offered a useful starting point to move onto what norms and practices mutual housing groups have created to govern and manage themselves.

Chapter 8

Governance in mutual housing groups: Practices, norms and rules

Maybe for people to work together you need a fence for people to have their boundaries and meet in comfortable agreement, a controlled manner.

[S. from GUHC]

8.1 Introduction

The previous chapters outlined the assets used by the groups to develop mutual housing (Chapter 6) and the financial implications (Chapter 7). In this chapter, the micro-practices of governance are examined as institutions that the mutual groups craft for themselves, including the practices, norms and rules they have developed for their collective governance. The chapter will first examine some of these micro-practices of governance, which depend on the structure of the mutual housing group's own governance institutions – their management committees, the roles of members as volunteers and workers, and the decision-making structures, as well as norms that have evolved since the mutual housing group was formed: for example, around talking and listening as practices, and dealing with conflicts and risks within groups. The second part of the chapter will look at specifically the experiences of rule creation and rule changing, which is core to Ostrom's framework on understanding governance institutions of collective action within groups (see Fig.6). In this way, the chapter forms part of the response to the main research question as stated in Chapters 1 and 4 on how mutual housing groups are governed and what forms of collective governance result from the experiences of mutual housing groups in London.

8.2 Micro-practices of governance

The micro-practices of governance occur in spaces which are both formal and informal. Formal meetings – including management committees or general meetings – are important for the governance of mutual groups, as these are generally where decisions are approved by the wider group. There are also informal, non-explicit spaces of governance, where perhaps some decisions are made and then communicated to the group at formal meetings. Furthermore, members of the mutual housing group take on individual roles, for example, running committees or working groups.

The first section of this chapter will give some details of the meeting and governance practices of each mutual group. Attention is paid to the roles people have, the processes of joining the group, the involvement of members, and other specific practices useful to understand the governance of mutual housing groups, which correspond to the internal institutions and rules for governance from Ostrom's framework.

8.2.1 Meeting practices

A summary table (see Fig.15 below) compares the different mutual housing groups' meeting practices, including the types of meeting held, the executive or management team, committees or working groups, and the professional roles. Newer models of mutual housing are much more varied in form than the older ones which are all various forms of housing co-operatives. Generally, however, they all have similar governance structures. They all have an executive team, known as a Committee of Management (Sanford), Management Committee (GUHC and LCHC), Board of Trustees (ELCLT and Brixton Green) or Steering Group (Woodside). The CLT groups generally have Boards of Trustees which include members from the community and business leaders, along with co-opted professionals who are needed for their specific skills. The model often used is of thirds: an equal representation of residents, the community and municipal, government or professional sector.

Most groups have (sub-)committees or task groups, but this depends on their size and the level of members' involvement. Backdoor has no task groups apart from a small maintenance team, and Sanford has *ad hoc* task groups, as well as officers pursuing specific projects. Most groups have some external professional support – either to deal with the housing on a day-to-day basis (a housing officer or manager) or from external partners. For the older groups, this is usually housing management support, and, for the newer groups, it is more technical, legal, financial and architectural support, as those are the skills needed within groups when they are being set up. The rules that groups have are a result of the type of mutual housing organisation they are and what their legal status is. Appendix E presents a comprehensive breakdown of the type of legal model that can be used by mutual housing groups and includes the type of governing document.

Development Timeframe	OLDER: 1970s-1990s			2016- 2017		CEASED	ON-GOING	
	Backdoor Housing	Sanford Housing Co-operative	Grand Union Housing Co-operative	St Clements, East London Community Land Trust (ELCLT)	Older Women's Co-housing Group (OWCH)	Co-housing Woodside (ceased)	Somerleyton Road, Brixton Green	London Community Housing Co-operative (LCHC)
Type of mutual housing (see Fig. 2)	Short-life co-operative	Fully mutual co-operative	Fully mutual co-operative	Community Land Trust	Co-housing	Co-housing	Community Land Trust	Multi-Stakeholder Co-operative
Housing aims	Provide cheap housing - short-term	Provide cheap housing for single people	Provide cheap housing	Provide housing, mixed tenure, some cheap - with community support	Provide housing for older women	Provide housing for older people	Provide housing, mixed tenure, some cheap - with community support	Provide cheap housing for local people - with community support
Meetings	General meetings: 6-8 weeks	CoM monthly; Members' meeting monthly	General meetings quarterly; Management committee monthly	AGM and monthly Board meetings, plus community workshops	One day a month: business meeting in morning plus 2 task group sessions, lunch, long workshop in afternoon	Once a month on Sunday, 6-9pm plus food	AGM and regular Board meetings, plus community workshops	Every Tuesday morning with General meeting monthly, plus garden and build days
Executive or Management Team	Chair, secretary and treasurer	Committee of management (CoM) - chair, deputy, finance and secretary plus 9 housing reps.	Management committee: External chair, deputy, secretary, treasurer, plus 15 sitting members	Board of Trustees: 15 members split into thirds - resident, community and municipal representatives	Management committee of 7 with elections every 3 years	Steering Group	Board of Trustees: local community and business leaders, with co-opted professional from regeneration and finance	Management team
Committees	Executive Team only to discuss tenancies, vacancy, and maintenance	Memberships and rent arrears with other working groups for specific issues but in general officer positions	Management committee, tenancy sub-committee, works group	The four sub-groups are allocations policy, strategy and finance, future projects, and interim use and design	Task groups: membership, equal ops and diversity, communications, gardening, social, carpool, communal spaces. Smaller finance and legal task groups	Task groups and ad hoc projects - finance and communication	n/a	Four different projects
Support roles	All done by members except more difficult maintenance	Housing officer from CDS (professional)	Housing manager, admin assistant, maintenance co-ordinator; external chair (professional)	Co-opted professionals onto Board for legal and financial advice and external community representatives	Support from Housing for Women (HA)	All members are involved in some capacity in management	Partnership with Council and Ovalhouse Theatre plus co-opted members from finance, architecture and legal	Support from co-op consultant and architects
Constitution and Policies (see Appendix E)	A page of rules - Articles of Association	Rules and policies of the co-operative - detailed but need updating	Rules and policies of the co-operative - detailed but need updating	Trust rules	Company Limited by Guarantee with mutual rules adopted recently	n/a	n/a	Industrial Provident Society model with multi-stakeholder rules

Figure 15: Meeting practices of the mutual housing groups

8.2.2 Roles and involvement within mutual housing groups

One of the most important roles in the running of mutual housing groups is the chairperson, both as a leader but also in the ways in which accountability is shared through the group's institutions. For most groups, the role of chair and other officer positions are unpaid. In some cases, they may receive a rent discount: "We call it in lieu of expenses" [S. from Backdoor] or rent a separate, non-shared flat (Sanford), for example. Backdoor housing co-operative has had one chairperson, known as the secretary, who has fulfilled that role for over 20 years and see themselves as crucial to the survival of the co-operative:

For a long time, I felt there was nobody else who could do it. ... I was running it by 1992, so next year, it will be 25 years ... it's half my life and it means a lot to me. People sometimes say to me, "Without you, the co-op wouldn't exist" and perhaps they're right because I have had to be very, very persistent all of that time. I've seen other (groups) and some of them have collapsed completely through poor management, so ours has just kept going. [S. from Backdoor]

Their main role is to be the single point of contact for the housing associations and to carry out the more manageable maintenance work. However, one member of GUHC noted there are risks when the chairperson is not open to other members' ideas. Having had several experiences of impeaching chairs in the past, which in itself shows their strength of collective governance, GUHC concluded that an external chair was preferable in order to offer an unbiased decision-making process and to keep the running of the meetings fair, while also having an input into the application of the rules and procedures of the co-operative from a neutral expert. Other members, who have been involved in the past, also offer their support from the side-lines in different ways or are ready to step in:

I much prefer to be on the outside, knowing what's going on. There are a lot of people here who have been on the committee in the past, have been for years and in a way, they've backed off... they've got experience and they'll have knowledge and they may actually join the committee again, or they may be on the side-lines...but they are there. [B. from GUHC]

In Sanford, issues are addressed by specific officers rather than having committees or sub-groups. In this way, people can take on a role and have responsibilities, contributing to the co-operative's governance:

Every year [officers] get elected. We have many different positions, there's quite a lot. Mediation used to be called equal opportunities, but we just decided to change the name. I think mediation is just better reflective

of what they actually do. Some have several [officer] positions like rent arrears... They would have regular meetings with the housing officer that works here. [T. from Sanford]

In general, the primary roles involve decision-making and forward-thinking on strategic issues; secondary roles deal with all jobs which require more long-term development of rules and policies, rather than short-term decisions.

GUHC and Sanford both created the role of external, professional support worker. Initially, in GUHC, there was a maintenance worker who ended up being over-worked and inefficient. The replacement was an external worker, with a background in union organising and human resources, who is now a much-appreciated member:

She knows the rights and wrongs, what you can and what you can't do... It's no good us making rules that have got no backbone... If we're not sure, she looks into it for us and our works chap, he's on the ball, then goes around, "that's not done right, we'll have that done again" and everything's done as it should be done, how you want it to be done ... we've got good staff, very good staff, we'd be very sorry [to] lose them. [I. from GUHC]

A balance is found between the role of an external worker and the co-operative members. For some members, it is about finding ways to encourage people to become more involved (see Section 8.2.4 on involvement) and not leave everything to the professional staff:

I think that it's best to involve people and make them aware that, basically, if they've got a problem, say "we'll join the committee, do something about it". [B. from GUHC]

At the same time, there should also be clear and open means through which people can contact the professional staff. Sanford has a housing officer employed through CDS (Co-operative Dwelling Society), an important secondary co-operative providing management services to primary housing co-operatives.

His role is administrative. Every month he will produce a management report which will include things like rent arrears, cases, voids in houses that need to be filled. He used to liaise with maintenance. We've changed it this year as we've got a maintenance officer, so a lot of the responsibility went to the maintenance officer. We're now actually thinking we're going to give it back to the housing officer because it's a huge job [T. from Sanford]

Again, this shows there is a negotiation and discussion within the mutual housing group concerning the roles that external professional workers have and the work that is carried out

internally by the members of the group. Other groups have developed contracts with managing agents and created a list of their own tried and trusted contractors to deal with specific issues. OWCH, for example, has been developing a separate management contract with Housing for Women, the non-developer housing association.

Other important roles for external people that affect the governance of the group include accountants and lawyers, who are familiar with the issues and the support that mutual housing groups need. One interviewee noted that there was a burgeoning of housing professionals during the 1980s because of the many independent housing organisations that needed experienced professional support, including housing co-operatives. Lewis Silkin, a corporate legal firm, became known for its support because of its specialised knowledge of housing co-operatives, for example, and was important for both Sanford and Grand Union (GUHC).

In most groups, there is an implicit understanding that members of the mutual housing group will somehow contribute and be involved in the wider workings of the group. However, levels of involvement fluctuate, and it usually remains an unclear, implicit factor in the groups' governance institutions. Some members, from the more established groups, mentioned that there is a need for greater participation and different forms of involvement need to be encouraged:

What form of incentives are there to get involved? Well, at the very beginning you can only get membership if you participate in three management committees or tenant's subcommittee and tell us what you are going to do with the co-operative. We're much stricter now... Because we realised participation was an issue and that had slacked off. Also, because it wasn't an issue before. [S. from GUHC]

Participation and involvement in governance by members fluctuates and is influenced by a number of factors. There can be a level of uncertainty regarding tenure, which in some cases encourages attendance at meetings (see Backdoor). In other groups, the roles of officers are varied and plentiful, thus easily distributed around the group according to individual members' interests (see Sanford). There are more difficulties in well-established groups as involvement reduces when groups run smoothly, or there is additional external or professional assistance. In GUHC, older members who had been heavily involved in management in the past have stepped aside but remain "lurking on the side-lines" acting as repositories of institutional memory, ready to jump in if there is a crisis. The newer groups, however, must involve people who need to develop specific skills. This is an integral part of the formation of the group, as well as the formation of the knowledge necessary to run the group (see knowledge and governance within the groups in Chapter 9).

A general point would be that any activities organised by the group can be an incentive to be involved. In this respect, a member of the GUHC management committee carried out a survey

recently, aimed at finding out what activities would bring people out of their homes to join together at the communal Portakabin:

We made a list of things, for example, people giving talks, a gardener comes in a gives a talk on what we should be planting this time of year, or you could get someone like Corbyn – if he would like to come and do a talk. Could be anyone. Then games nights... Film nights ... It was really partly to see what could be encouraged. [S. from GUHC]

In other groups, communal activities have included trips to the seaside in summer and to the theatre, as well as organising general meetings with a barbecue. However, it was also clear that while some people feel more naturally inclined to become involved as they are confident they have something to contribute, others may feel they have little to contribute or do not like the form that meetings take – the drama, egos, anger, power games – all grist to the group's governance mill:

I've never been to [a management meeting]. Don't like them as a group. When working together [there is the] risk of people having secret ways of talking and getting what they [need]. Power games. People who like to be on committees – it's a power thing. It gets a bit obfuscated. People come in at an angle. It gets a bit heated. [#8 from GUHC]

Other people have pointed out that the group had been successful precisely because it had been undemanding in its requirement for people's involvement. In addition, many members with useful knowledge were not involved in the group until something happened and then they came back. The same applies to situations where knowledgeable members of the group leave:

It is amazing how these groups transition quite quickly – [they] are strong enough to survive driving forces leaving... It's really interesting how in Co-housing Woodside other people have stepped up to the plate pretty quickly and have seen the vacuum and seen the urgency that if you want to keep this going they have to get on with it. [For example] the whole steering committee resigned in January... over the course of six weeks and a new strong one has formed. [J.W. from Woodside]

This view pointed to a degree of resilience within the group to changes in roles, especially in smaller groups, but which was dependent on having a pool of willing people ready to take on more of the management roles. Evidently, Woodside, which included many retired people as the group was for over-55s, this was readily achieved. However, in larger groups, it does seem to remain up to management to ensure that residents become more involved. Therefore, resilience seen as part of governance of the group can be summarised here as depending on external support roles such as professional housing managers or workers, lawyers, auditors or finance advisers, a

group of older members willing to step in and out, activities for involvement, but also a certain flexibility on levels of involvement as not everyone has the same level of participation.

The next section will look at specific aspects of joining the group (see point 1 in Figure 3), again a crucial aspect of the formation of the group and of the creation of governance institutions within mutual housing groups.

8.2.3 Joining mutual housing groups

An important aspect of the formation of institutions within mutual housing groups is how and why people join the groups. Most people joined a mutual housing group for its offer of relatively cheap housing, and indeed may not see other reasons:

The main thing is – I need cheap accommodation and I don't see that many people are looking for additional things from the co-op. So, while it might be a nice infrastructure for gathering together and doing something positive in the neighbourhood, it's not what people are interested in. They are there because they are an artist and they want to save money or set up their own company or they are broke or whatever it might be basically.

[M. from Backdoor]

However, not all the groups are offering cheap housing, and this is the case with most of the newer groups (see Housing Aims in Fig.15 above). The co-housing schemes, for example, are neither cheap, nor 'affordable', not even at a 'fair rent', but instead offer an incentive for joining a mutual housing group where the emphasis is on a way of living in which there is some element of sharing – either spatially or organisationally – and there is mutual support. Whether the incentive is then transformed into some monetary advantage is yet to be confirmed, but the assumption is that co-living would offer social advantages that are un-monetised, or part of a decommodification of housing. The effort of living together and creating mutual housing reduces the cost either through a form of 'sweat equity' or through the provision of mutual social benefits, as explored in Chapter 7.

How people join varies from group to group though most require some expression of basic interest or understanding of the co-operative or mutual housing group ethos. In GUHC, people tend to apply by completing a questionnaire and then have an interview:

You have to understand what a co-op is. [We are] looking for someone to say: 'It's about getting involved'. Sometimes they then don't turn up. Sometimes the application fails because we haven't got space, but we'll put your letter on file. It's also a gut feeling. There are questions and there are criteria. [#9 from GUHC]

There are other ways to join; for example, some people joined because of housing swaps between the housing co-operative and a local authority property (at GUHC). For Backdoor, the process tends to be more closed and has tended to be based on personal contacts or friendship:

Friends present other friends... If for example, I decide for someone to move into my house and then this person decides to live there, and we agree, the co-op must know. So, at the next meeting I will bring this person and then the way to continue to live in there is to become a member. That is basically the most number of times. [T. from Backdoor]

The advantage of this arrangement is that people have already developed a network of friendships or at least one point of contact within the group, which can increase the group's cohesion. However, the disadvantage is that, over time, the group may become increasingly homogenous and inward-looking.

The difficulties around allocations are reflected at a policy level, where the decisions have to be made around the development of an 'allocations policy', defining how new housing is allocated. Do groups take on people from the local council register, for example, and what criteria should be used to determine those joining? Furthermore, a policy must also include for situations where families separate, or co-habit, or where children grow up and want to join the group to stay living nearby, often an issue in older housing groups. In the case of GUHC:

One of our biggest struggles was allocations – how you allocate property within an organisation and that's still probably controversial occasionally. I think we're 50/50 with the council. If something comes up, one goes to the council and one goes on our waiting lists. We've been pretty transparent on things like that, we're not inward [looking]. [P. from GUHC]

Some housing groups had initially tried to address the needs of people in the area, but subsequently the group was filled up with people with many problems and different capability levels, thus making the group as a whole more vulnerable to issues of rent arrears and other conflicts. Consequently, most groups now tend to consider both the needs of the applicants and the maintenance of the group's ethos, pursuing a judicious balance through their allocations policy.

Linked to allocations is the induction process. Most mutual housing groups have tried, with varying degrees of success, to use some form of induction process for applicants:

There is an application form that potential members fill in. It is quite an in-depth application. Then one goes through a vetting process, now merged with the initial membership interview. The applicants are interviewed by three members of the co-op and they are asked things like what they understand about co-operative housing, what it means, what it involves... because we've got such a large number of applicants it means... we've become slightly more selective. [T. from Sanford]

People join primarily because they need housing but the application process, in some groups, has changed to encourage participation from the new applicants:

There are structures in place so that people joining have to attend a certain number of meetings, they have to say that they are community minded, they have to show what they would do. It wasn't always implemented like that as well previously so ...this is where it is important to keep fighting for the co-op because participation it's the only way it can survive, if everyone participates and how do you get people to want to participate. This is why it's such a success and after 35 years it still exists. [S. from GUHC]

Other groups have instituted a formal requirement for each household to give one day's labour every month – a form of sweat equity time in lieu of down-payment. Most groups spoke about having so many applicants that the development of a fair allocation policy has been crucial for them.

For the newer groups, the process of induction has tended to be lengthy and among most groups there tends to be an allowance for different degrees of commitment within the groups. To join Woodside, interested people must attend three meetings before they can become a member, or they can join as a supporter or friend:

In terms of joining, there are two options: one can be a member or a friend. To be a member one has to attend three meetings and then pay the initial £250 membership fee, which is used as seed money to fund legal and other expert advice, including facilitators, trainers, and other overheads the group has had. A friend can pay an annual £25 and can join meetings and participate but has no vote. The aim is to be able to draw people in who might want to support the project and integrate into the group, but not commit. To further facilitate new members' integration the group has also developed a 'buddy' system. [J.W. from Woodside]

The mutual housing groups offer different types of housing (see Housing Aims in Fig.15). For example, Sanford is strictly for single tenancies and therefore is not meant as a family place. OWCH targets women over 55 years old. Co-housing Woodside, although more flexible, is aimed at primary owners aged over 55, although members can live in a family unit with other younger sharers. Prioritising a local lettings policy, for example, was important for Brixton Green, which

has been working on the criteria for a local lettings plan to apply across the different tenures offered:

We'd like [the criteria] to apply across the board so when a market rent property becomes void we put it on Rightmove [for example] that there's properties available for rent – this is the rent level, and this is the income level and if you're not within this income band don't bother applying. Then there will be criteria about living in a co-operative environment ... and it will [apply] to the choice-based lettings as well so that people know what they are putting themselves in for. [S. from Brixton Green]

ELCLT has been developing its own local lettings policy to support people who wanted to stay in the area and saw its policy as an integral part of what it was trying to do as a community organisation.

Therefore, underpinning any allocation or lettings policy is an attempt to regulate the tension between those who may need the housing more and those who want to live in mutual housing. Groups are explicitly trying to address housing needs at a local level, which is clearly an incentive for people willing to join the groups. However, there is also a longer-term strategic need for groups to find members who will contribute to the group, either through their willingness to engage in the ethos of the group – the explicit and implicit understandings that are shared by group members on their level of 'co-operativism' or 'mutualism' – and the important feature of altruistic involvement, as discussed in the previous section.

The next section will cover other practices, some of which were also important in promoting the involvement of members in their group, and which have been key to the development of governance institutions in mutual housing groups, including talking and listening skills, and also dealing with conflicts and risks within groups.

8.2.4 Talking and listening as practices within groups

The practices around talking and listening emerged in the interviews as important with regard to the governance of mutual housing groups. It would be useful to cover them here before moving on to the experiences of creating and changing rules (Sections 8.3 and 8.4).

While talking and listening fulfil an important function in any human group, in the case of mutual housing groups, much of the decision-making and social-bonding took place in spaces such as meetings, where people would spend more time than usual talking and listening to each other. One member highlighted this as one of the reasons for joining the group, and emphasised the

important links between talking, listening and the development of a more consensual decision-making style:

Most of us had experience of working in the ordinary working environment and it's not the way we want to live. We don't want to live with bosses. Consensus decision-making is very flat, and you are encouraged to have a voice and have a contribution from everyone. We recognise the disadvantages to it – it takes much longer to come to a decision...but then we thought it was more important that people who were willing to have a give and take and reach consensus, rather than end up feeling resentful. [G. from Woodside]

Importantly, this was a group that had regularly met at the Quaker Meeting House. The significance of this is more than just symbolic, as Quakers have a spiritual practice very much linked to listening and consensual decision-making. The group had also received training sessions on consensus decision-making led by two group members with links to the Quakers.

Not everyone interviewed found meetings such a useful place for talking through issues. Some people would deliberately avoid meetings, because either they had the impression that there was too much talking, or they did not like that people would occasionally become angry, unpleasant or loud. Others felt that although meetings were spaces where personal issues might be shared, the exercise seemed pointless to them:

Maybe [meetings are useful] for the people who are the subject of the discussion. It definitely feels [for me] that a lot of time is wasted – giving people the opportunity to opine on things that really require very little introduction or discussion. [M. from Backdoor]

Airing grievances, reaching common understandings and establishing some shared positions are also part of learning for one another and creating decision-making spaces. However, it does depend on how people learn to listen to one another. As one member pointed out:

[Meetings] seem to be focussing [on] minutiae and what can seem petty... it doesn't seem to branch out as much as it should and maybe a part of that is about co-op education as well and what the principles are. Not just about paying your rent on time or having your say, but also about actively promoting co-ops. [N. from Sanford]

Much of the talking and listening is instrumental in creating an environment for the group to work together in reaching decisions, but also more mundanely, in the act of just “getting on” and providing spaces for sociality. This sociality is formed through meetings and other events, both formal and informal. In some groups, notably the new ones, a more active approach was taken in

providing training in consensus decision-making, mediation and other participatory processes, for example.

Consensus decision-making is based on developing a commitment within the group to discussing and developing solutions which everyone actively supports (Seeds for Change 2013). Rather than simply voting and accepting the majority view, a consensus process seeks to air and listen to all opinions, ideas and concerns and by this means, the group can develop proposals that work for more people. It is not meant to be a process of compromise or of unanimity – but a process of weaving the best ideas and important concerns, usually (if successful) into new solutions:

We got really very deeply involved in [consensus decision-making] ...we had a whole day session at a Quaker Meeting House and we did various role-playing exercises. And we spent a lot of time thinking about how we wanted to make decisions. [G. from Woodside]

It seemed that the newer groups (Co-housing Woodside, OWCH and LCHC) are explicitly attempting to develop particular practices along the lines of participatory and specifically consensus-based decision-making as governance techniques (Renz, 2006).

Another practice that was created by LCHC is to hold a session dedicated to what they call “anti-burnout training”. This consists of the whole group going away together for a weekend to ‘check in’ with each other regarding what everyone was doing and feeling. A similar ritual was described by an OWCH member, where they had developed their own form of social-bonding and learning practice, called a ‘recommitment’:

There’s a group building thing every November that happens – the recommitment. I think those sorts of processes are highly unusual if you went to any other co-housing group. They are much more easy-going and informal. And I think we can take dissonance, as we have got more shock absorbers for someone who is more dissonant. [C. from OWCH]

Developing listening and talking practices within the group was also related to developing practices to deal with conflicts and manage risks, which are explored in the next section.

8.2.5 Dealing with conflicts and risks within groups

Moments of tension arise in all groups, and the interviews provided some rich insights, not necessarily on the details of each conflict that arose, but rather how the groups had coped and the strategies or policies they had used to resolve conflicts. At GUHC, a complaints procedure was

developed as a way of dealing with conflicts. A written complaint is submitted to the management committee, which then transmits it to an external complaints person. Part of the reason that complaints and disputes have been handled fairly has been that the management committee has become a neutral space for complaints to be presented and dealt with.

In the newer groups, such as OWCH, ELCLT, Co-housing Woodside, and LCHC, although there may be policies for conflict resolution or mediation, the real tests will only occur when everyone moves into their homes. However, there has been important lessons and practices learnt through the process of setting-up as a group. OWCH established a process during its inception of internal mediation:

You have to get an advocate, each of you, from the group and sit down and talk about things and if that doesn't work then you have to get a group together to mediate. [C. from OWCH]

Co-housing Woodside had prepared a conflict resolution policy even before they had an idea of where and how they were going to live. Again, their Quaker roots could explain some of their interest in horizontal decision-making and consensual, listening-based meetings. Sanford, an older group, now has three mediation officers from within the co-operative who can be requested to help resolve a conflict.

The most serious conflicts in the older groups arise over eviction decisions. Usually, all decisions concerning evictions must be approved by the main board or management committees. In most mutual housing groups, the process takes time and requires many repeated efforts to resolve the situation, with discussions at different levels of confidentiality. In the case of Backdoor, such discussions are open and public, but the executive team are also in touch personally to discuss arrangements before eviction. In GUHC, the confidential discussions are carried out in subcommittee, before being raised at the management meeting. However, in general, a sense that 'every member is landlord' is encouraged. Therefore, there is a reliance on informal peer pressure which does operate as an incentive for members to conform.

Most members of the mutual housing groups would subscribe to the idea that any group dynamic that becomes authoritarian or too hierarchical will inevitably have negative outcomes. The groups that can keep a strong sense of democracy, transparency and accountability will survive as mutual organisations – successful alternatives to private or public housing:

There's always a balancing of things to be had. It is always important that co-ops try actively to be as democratic as possible but it's always a balancing act. But I do think it's a real alternative to private rented [housing], and even bureaucracies like council housing and housing associations. [N. from Sanford]

While this may be the unspoken ethos in most of the groups, nonetheless, the establishment of a mutual housing group requires a lot of commitment in the face of adversity, uncertainties and risks. In the older groups, the main risks may be different to newer groups as they are already established. In the case of the short-life co-operative Backdoor, the main risk is the lack of any guarantee that further houses will be made available by the housing associations they work with:

We're losing 15 flats in the space of a month and only getting, say, three or four replacements because [the housing association] hasn't planned for it any more than we have, and the result is that is about as big a catastrophe as we can get in our lifetime... so we're always on a bit of a knife edge. [S. from Backdoor]

One of the risks faced by the newer groups early on in their process is that of members withdrawing due to changes in the programme, process and costs. This was the stark experience of the Co-housing Woodside group (which ceased to exist in July 2016 because of these issues). Another challenge, which groups have increasingly faced in recent years, is the rise in land and property values. There is mounting difficulty in finding land that is appropriate for new groups, and this also threatens existing groups as they might be displaced by more financially lucrative developments or land uses. This latter situation is a serious threat, especially if the group does not own the land or the housing. For example, Sanford purchased their freehold from Lewisham Council as the group had become increasingly worried by increasing prices and the visibility of local, private sector housing developments around them.

There are also risks of building cost inflation for groups that have embarked on the process of housing development. Co-housing Woodside, for example, was not able to contract a builder directly, and was therefore in a joint venture with a housing association and developer. Presented with escalating cost estimates for the future houses, many members dropped out because the project was perceived by some individuals as too risky to become involved in. There had been no financial or institutional opportunity for the group to reduce the risk in the project development process. Generally, once building begins, there are also the development risks associated with the costs of any large-scale venture which, over a period, are subject to inflation. Finding mechanisms for lessening such risks during the build stage, either by bringing together the necessary capital for that period or ensuring full project costs are guaranteed up-front, could contribute to the provision of more mutual housing.

Most of the newer groups discussed the risks and how they were managed, and how the costs of risks, including cost increases, were allocated or distributed within the partnerships established for the project. For Brixton Green, the partnership was with Lambeth Council, which had

concerns over the financial risks involved, although these seemed, on the surface, to be more concerns regarding governance issues:

Some of that is about giving up control, which is a classic public servant-type concern, but if we can get over that because there's a political will to get over it, then we need to get under the skin and see what the real risks are to them financially. [S. from Brixton Green]

The discussions also indicated that there were institutional risks associated with having to be registered as a housing provider, not necessarily because of a lack of knowledge, but because of a general institutional concern that the group lacked the knowledge and capacity to deal with any problems that might arise. For example, it was evident from the interviews, especially in the cases of GUHC and Brixton Green, that there is still a strong institutional memory within the public sector of similar models having failed in the 1970s and 1980s. There are around 243 ownership housing co-operatives registered with the HCA currently and most of them were developed in the late 1970s and early 1980s. However, during the same period, there were about 500 ownership co-operatives developed:

Half of them closed pretty quickly and the reason they were closed, as far as I'm concerned, is because a lot of people jumped on them and went "Yes, yes, this is flavour of the month, let's build these things" and then they turned around and gave people rule books and said you're a co-op now and half of them fell on their faces. We don't want to see people developing co-op, community or mutual housing schemes without thinking through and learning some of the lessons about what happened the last time round. We spent twenty years dealing with the reputational damage to the model. [M. from CCH]

Reducing or mitigating the risks associated with the development and overall governance of the group can also be achieved partly through the provision of advice, guidance and good practice from groups like CCH, CDS, Radical Routes, Catalyst Collective and other local umbrella organisations. For example, CCH sees its role as addressing governance risks:

To address and minimise the risk, through our codes of governance, through things like policy and procedures, through our accreditation framework ... We provide a checklist and risk analysis model for organisations to self-assess their governance, their services and their status as a co-operative. [M. from CCH]

The group interviews confirmed that risks were not necessarily rooted within the mutual housing groups themselves, but usually related to external organisations or institutions. Most of the newer groups are in situations where they need to develop together with more established partners – i.e. the council, a housing association or a developer – and conflicts arise over the use of different definitions, understandings and priorities:

Savills [have] no sense of what co-housing is. For them it is market housing for the elderly...The whole idea is that co-housing is owner managed, and here they're telling us what we get for service charges because they are clearly selling us the whole package. [J.W. from Woodside]

Another source of conflict for mutual housing groups has become the potential implementation of the Housing and Planning Act 2016 and the extent to which its provisions would apply to housing co-operatives and other mutual housing groups. Similar conflicts arose when the Right to Buy was introduced following the Housing Act 1980:

We've confronted Right to Buy but pay to stay would have been very divisive and I personally cannot yet understand how they're going to put it together... the Housing Bill has not gone through yet. So, pay to stay would have had an effect here with a few people, but not lots, I don't think. [P. from GUHC]

Some members of the GUHC co-operative were keen to exercise Right to Buy and, for some years there have been discussions in meetings about potential de-mutualisation. In an interview recorded around ten years ago, a member of GUHC said:

Without being too political, I truly believe in social housing. Things have changed. There is the possibility that we may deregister from Co-op UK. In the end some people want a private house, which is outrageous [for the co-op] and it's a slippery slope. [#11 from GUHC]

GUHC members mentioned the conflict that arose between a potential demutualisation of the housing group allowing members to exercise the Right to Buy, and the group remaining a fully mutual housing co-operative. The only reason it remained fully mutual was because there was a core of members committed to the mutual status of the group. (see Section 6.4)

Audits, usually carried out by external institutions, used to scrutinise the groups' finances also reduce the groups' risk of failure. Similar external scrutiny by HCA (previously the Housing Corporation) is used in some cases to examine policies, procedures, committee minutes and accounts. Most groups adhere to the different demands for audits from a range of external organisations, depending on the form of mutual housing they have set up and the regulatory environment they need to follow (see Appendix E). However, the increasing demands on external audits by the mutual housing groups has led to both the increasing levels of professionalism needed to run the groups, and the need to adhere to the external demands of monitoring institutions, which belies, and arguably undermines the mutual housing groups' own autonomous practices of collective governance but also how they might see themselves. In contrast, LCNC has been developing its own form of social audit and will undertake these alongside the financial

audits carried out by FCA. Audits are therefore another instance of the interaction between external institutions and internal practices common within mutual housing groups and which have an important structuring effect on their governance practices.

The process of rule creation and rule changing will be looked at in the following sections, as they are two important themes where the structuring effect of external institutions on the inner practices can also be observed.

8.3 Experiences of creating rules

Following on from the governance practices that the mutual housing groups have developed, the next two sections of the chapter look at the specific rules that have been created and how these are changed. As explored in the theoretical chapter, institutions are constituted by formal and informal rules and norms, which organise social and economic relations (see North 1990). Rules are practices-in-action (see Giddens 1984; Cruickshank 2003, p.81) and are virtual or abstract, whereas practices are the spatial, social and embodied (physical) manifestations of those rules and norms (Cruickshank 2003, p.76). It is not necessary to chronicle the various ways in which practices become rules (formal) or norms (informal), or the ways in which rules and norms are put into practice. Both processes are important in the general formation of collective governance institutions for mutual housing groups. On the one hand, there are structures of collective governance (the rules and norms), and on the other there are structural properties (the practices). However, the nature of explicit rule creation and change is important to understand as an embedded practice that occurs within a mutual housing group. The ability for individuals to be involved in rule-creating and rule-changing is a fundamental part of the ‘crafting of institutions’.

These are key in Ostrom’s theoretical framework, as explored in Chapter 3, and cover the specific rules and norms for governing the mutualised housing group, the procedures for changing the rules and norms, and the monitoring, enforcement, incentives and punishments used to keep rules and norms. In turn, these themes also relate directly to some key principles for design (see Figures 3-5) and thus used here to understand mutual housing governance.

The Backdoor Housing Co-operative has a constitution or what are known as Rules. This is a standard form that has not changed since the 1980s, available from the National Housing Federation for fully mutual co-operatives. These co-operative Rules are fixed at the inception of the group as part of their constitution and include procedures for changing them. Many day-to-day activities are guided by established decisions and past practices, which have been summarised over the years as the ‘Rules to Members’, or sometimes referred to as ‘Standing Orders’. From a

member's perspective, however, they may not see the group operating with many rules, apart from a "certain understanding of ethics and obligations" [T. from Backdoor]. One example is the agreement to leave within the 28-day notice, which is enforced generally through the "strong internal co-op pressure to stick to deadlines" [T. from Backdoor]. For people who do not abide by the rules, the co-operative attempts first to deal with the issue based on character and consider their efforts to pay and any difficulties in life; secondly, if necessary, it will start legal proceedings. It is also in the collective self-interest to maintain good relations with the housing association landlord. Nonetheless, the biggest incentive for an individual to stick to the rules in general was, basically, to avoid being evicted.

In Grand Union Housing Co-operative (GUHC), most people interviewed did not have a clear idea of the rules. One interviewee stated that: "The saving grace with this co-op is that it hasn't had too many rules." However, they did seem to be keen on policies – which in effect, were the same:

[The co-operative] likes to make sure it has a policy; to a very large extent, it has policies because people out there [external to the co-op] want to see them and you are required to have some, but internally, there are always some people who [say] have we got a policy on that? – Oh well, we can't make a decision until we've got a policy. [B. from GUHC]

Other members of the same co-operative thought that there were rules:

You have to keep your own house to a certain standard and that's part of the tenancy agreement. [There are] the rules that are written and the rules that are not: rules that are written are all the policies; rules that are not, are things that make everyone participate, it's a co-op, this is a political project, whereas others would say no, it's not just housing. [S. from GUHC]

Here the member is aware of both written and unwritten rules – what could be defined as rules and norms. One particular rule concerned breaches of tenancy, which in some cases could include 'not being co-operative'. This was used as a last resort when a conflict between neighbours could not be mediated or resolved at GUHC.

In the newer groups, there seemed to be more active discussion and awareness of how rules were being created as part of the process of setting up the group. In Co-housing Woodside, there was an interesting tension between the approach of consensus decision-making and the more traditional top-down approach of working. The rules created for a policy theme would then reflect the style of decision-making. One of the reasons why some people left the group was that concerns raised about decision-making were not being addressed:

There were quite a few other things that came up why people are leaving but probably it was the prices [of the homes that kept changing], and the way that the decision-making was going. The difference between the core committee [which] would present options ostensibly asking for input but not really take on board the suggestions and then have a very quick move towards majority voting, rather than the longer process of talking through the things and listening in an open-minded way to the alternatives. [G. from Woodside]

Thus, the process of decision-making influences the rules that are created. However, part of the tension between a consensus decision-making process and a majority-voting approach is linked to the perceived need for pragmatism, given that there were time, knowledge and resource constraints. However, it is evident that both styles of decision-making have been influential in creating the rules for the group:

They set out a whole bunch of rules to begin with and they have been modifying those or adapting them or discarding them. They certainly still haven't got it all worked out. [J.W. from Woodside]

In OWCH, the rules and policies around particular issues such as conflict resolution, consensus decision-making, and mutual support or communications, came out of the work of task groups:

OWCH evolved its own policies over time through workshops. Sometimes we had somebody come in to lead a workshop but more recently they have led their own workshops. So, for instance, their policy on conflict resolution has come out of a workshop. Consensus decision-making has had several workshops. Their policy on mutual support, what it is and what it isn't, has come out of at least two workshops, repeated over the years because of the turnover. [C. from OWCH]

Social care was a particular policy theme for which both OWCH and Co-housing Woodside had to develop rules. Examples from Holland (Brenton, 1998) showed that often health and social care authorities would regard older people's co-housing as providing the extra care needed in lieu of statutory care by social services:

I ran that [workshop on mutual support also] with Co-housing Woodside, because one of the things I learnt in the Netherlands was that you had to stop health and social services exploiting you, which they do more here anyway –they say, oh you've got neighbours, you can be discharged from hospital, they'll look after you.... So, we set up protective policies around that in the OWCH group quite early on. Everyone has to be self-dependent. They cannot expect more than neighbourly, everyday help and care. It's up to individuals whether they give more than that, but it's not something that people have a right to expect. [C. from OWCH]

This was an example of a policy theme that had to have a set of rules suitable for the group of over-55s in order not to lose the statutory care and support provided from the external institutions.

A positive form of external support was provided by the Confederation of Co-operative Housing, which helped Brixton Green with the support needed to learn how to live with one another. In their case, which can be generalised, it was not a question of people just being given ‘*a set of rules, saying – Go away and do it*’ [S. from Brixton Green]. Other groups used external support to develop their codes of governance, their primary rules or policies.

LCHC was supported by Somerset Co-operative Services, which developed with them the multi-stakeholder co-operative rules. These will be used for the different community and member stakeholders involved in the governance of their co-operative. Furthermore, to offer clarity to investors in its project, LCHC also developed an ethical investment policy. In the main introduction to the governance and management statement, LCHC state:

We view these as living documents to engage with, to inform our work and relationships with each other positively. Policies are all too often written, but never engaged with. By writing this statement, LCHC hopes to address this. (LCHC 2013)

Rather than offering a set of rules or proscriptions, the statement is more performative – or practice-based. It focusses on the group’s intention to promote and build good working relationships based on the members’ own commitment:

To taking responsibility for themselves, communicating as clearly and openly as possible with each other. By maintaining this focus, we hope to build a culture which does not blame individuals but encourages productivity and learning. We do this by committing to transparency, flexibility and change. In order to achieve this, it is both necessary and desirable to be open to conflict and its resolution. (LCHC 2013)

Again, the statement emerges from the members’ personal experiences as home educators and community organisers – influenced by the self-learning movement as well as a commitment to social justice and local activism of different kinds, including within education, the provision of community services, environmentalism, anti-racism and the food justice movements.

Thus, the forms of rules created by each group depend on the direction of the mutual housing group, and the origin of both the individual members and the organisation itself: i.e. their own sense of path, as one interviewee stated [T. from Radical Routes]. It is also their ‘sense of path’

that influences the experiences of how rules have been created, and how they have changed. This latter point is explored more in the next section on the experiences of rule changing.

8.4 Experiences of rule changing

The final section of this chapter follows on from the experiences of rule creation among mutual housing groups and looks at some of the experiences and processes of how members and groups have changed their rules. Some groups have not changed their rules much over the many years since they were established, whereas other groups have clearly had to adapt and change the rules they have used to manage themselves, sometimes quite radically.

Backdoor, for example, has not needed to adapt much, mainly because they have not become very large. Proposals to change the rules are presented at meetings or in writing to the executive committee. The process is open, and the openness is fostered by the way in which meetings are run – people feel free to raise issues and propose changes:

It's really, really open. The other thing about meetings is that everyone has an opinion and it is about listening as well. Things can change because we can be more involved, in order to have something... [For example] I propose something that I think is important, then the executive can say that's interesting – or maybe we're both for it. It is very, very interactive ... [S. from Backdoor]

For example, one rule that was introduced required new members to be friends of existing members. This rule change was deemed a way of ensuring that there were stronger ties between members and also as a means of ensuring 'good character'. Other changes were prompted by rent arrears which, although relatively minor, went to the root of the co-operative's relationship with the housing association:

If somebody has been in arrears for more than this many months consecutively then we automatically issue them notice to quit because for a long-time people were just slowly going into debt, and it became difficult in our relationship [and] it became dangerous for the co-op. [It] created problems with the people that we rent from and who we are reliant on, and we want to keep getting accommodation. [M. from Backdoor]

Interviewees remembered a phase when discussion concerning internal politics became very heated mainly because of particular individuals who were interested in running the co-operative to their advantage:

Everyone has their interpretation and he tried to monopolise [the] co-op in his favour. [He] built up alliances and created distrust in the co-op. Like a communist party – purges were being planned to get rid of some members. There was an atmosphere of things going on behind backs. There were open conflicts at meetings on irrelevant points. As soon as he left, the nature of the co-op went back to what it had been. Things are debated, opinions debated – [it is now] pretty harmonious. [T. from Backdoor]

In this case, the culprits seemed to be individuals trying to run the organisation and change the rules, perhaps with good intentions, but this introduced a level of conflict that the rules were unable to contain adequately. It is important, as another interviewee noted, not to have rules that are accurate in telling you how to run things – but that tell you what to do if things go wrong:

Do not be so concerned about the accuracy of a detail of [the rules]. The important thing to think about is what do you do if it goes wrong. It's a good statement, it's a very good statement, so don't try and tie yourself in a whole lot of ... 'we've got to do that, we've got to do that, we've got a statement about that,' just consider what happens if it all goes wrong, then maybe you might put some points in the policy because that's all you're really after. [B. from GUHC]

In the Grand Union Housing Co-operative (GUHC) policies, or rules pertaining to specific policy themes, are ideally updated, refined, and streamlined on a regular basis. However, the most important rule concerns rental payments:

Let's face it, the only rule that's important is paying your rent and we do enforce that. We haven't actually kicked anybody out for a very long time, if ever. Other than that, what rules are there? ... Other than maybe something about your neighbours. [B. from GUHC]

Acknowledging the role of non-explicit spaces of governance, the same interviewee from GUHC noted how practices had changed:

Certainly, in the early days, a lot of discussions about a lot of things would have not necessarily happened in the meetings but would have happened outside them semi-formally. We'd all go down the pub and drink a few and discuss without it being official...but these days, I wouldn't say there's really much need for [that]. [B. from GUHC]

As for changes to the rules today, the housing officer in this particular group usually informs the membership if there are changes due to external factors – for example, changes to national policies which may affect the co-operative – and then these are discussed at the management committee meetings, as are all rule changes. Similarly, in Sanford they have not had many changes to their

rules but, when required, they are discussed in the Committee of Management. Usually matters brought to its attention by members are relatively minor things, such as:

We need to spend this much on our house – will you vote on it? We need new carpets there. Usually budget-type things or the garden, other times it will be [about whether] we are going to hold a party. I haven't seen any procedural stuff while I've been there in terms of [rule changes] but there are certain amount of things dealt with like sub-letting or other key points that might affect policy [N. from Sanford]

Sanford's rules have not changed for so long that the current chair pointed out that although policies and procedures have been evolving, the documentation needed updating:

We tend to change our policies and procedures as we see fit and we don't necessarily put that down into writing. So, some the practices we do now aren't actually reflected in what it says in the book, so we need to update it to reflect our current practice. [T. from Sanford]

There is therefore a collective learning process which is translated into practices and these, to a large extent, are not necessarily formalised in writing. One example is the role of mediation officers, a relatively new position for members to take up:

There's no mention of mediation officers in our current policies and procedures... We've decided as a co-op this is how we are going to do it, but we haven't necessarily updated the documents. So, it evolved ...everything is current and evolutionary. [T. from Sanford]

One specific way in which rules change is to decide to talk about a particular issue that needs dealing with. For example,

There's going to be some meetings just to talk about this issue [membership process to include house guests] because it is quite a big topic. So [as Chair] I'm actually in the process at the moment of forming an agenda for that and the decisions that need to come out of it [in order to] move forward with this. [T. from Sanford]

As other, newer groups recognised, this is a process that is difficult to set up in view of the tension between the need for a structure and being flexible enough to evolve and accept change. Many of the newer groups are attempting to address this issue of institutional flexibility right from the beginning by including, in their training workshops, discussions on diversity and equal opportunity, as well as on how to communicate or act with behaviour suitable for the group, rather than make everyone conform. One idea that evolved during this initial formation period

was the annual recommitment process, mentioned earlier in 8.2.5, which did lead to rule changes, but was also used as a form of personal evaluation of the members' contributions to the group:

The group would spend a whole afternoon in threes. They would all have the same list: What have I contributed? And if I haven't, why haven't I? What is my understanding of x, y, z? They self-evaluate with the other two ... it is meant to concentrate everyone's mind on the values that hold them together. And it's been quite cohesion-building. [C. from OWCH]

This process of group self-evaluation ties in with rule and policy changes as the group is better disposed and prepared to understand how and why rules need to change. Some other practical pointers on specific practices offered by a different group included circulating information in advance of the co-operative or mutual group meeting, providing a forum for ideas to be discussed and circulated, and having the chance for changes to embed themselves or be integrated. However, the same group acknowledged the risk that the changes had tended to make the group increasingly bureaucratic. It was also more defensive of its own institutionalised culture (i.e. "This is how we do things here" [T. from Radical Routes]) and new people moving in may find they were fighting entrenched group positions.

In summary, these two final sections focussing on governance practices in mutual housing groups have looked at examples of the groups' experiences in rule creation and rule changing, which relate to Ostrom's original principles for design (see Fig.3) and more directly to themes dealing with rules in the theoretical framework (see Fig.6).

8.5 Conclusion

The micro-practices of governance within the mutual housing groups include the practices and rules that each group develops to manage itself. There are common sets of practices, including meetings – both of a formal kind, such as committees and general meetings, as well as informal spaces for meeting, created to manage the group's assets and activities. The meeting practices vary, with groups having developed their own practices to manage the size of the group, the forms of participation and involvement, all aimed at balancing the members' skills and resources with their availability. There are issues of accountability – developed internally to the group – but also imposed from outside. The latter are sometimes the cause of some innovation, as most groups have co-opted the role of external individuals or institutions to support them in some way. There are specific arenas of rule-making which were chosen as the focus in this chapter, including the practices of joining the group and the ways people have become involved in running the group. Some more abstract practices such as forms of listening and talking were also explored, and these

are important for contrasting forms of decision-making, such as consensus versus hierarchical. Processes of accountability and scrutiny become important as the groups evolve and develop a deeper history and knowledge of collective governance.

Finally, the chapter explores the experiences of rule creation and rule change. Older groups have very particular experiences and stories around the sorts of rules that have been created and how they have changed. These lessons have been incorporated in the newer groups' experiences in forms of institutional flexibility, where groups can critically self-assess themselves as part of an ongoing process of institutional evolution, integral to the group's collective governance process.

Most accounts are individual and subjective, and there were often contradictory accounts of the same processes. However, of particular interest is the reflexive nature of how people relate to their organisations as much as their own accounts of their groups' governance structures. These accounts are all useful to understand not only the specific rules, norms and practices which mutual housing groups have evolved and are currently using, but also the wider implications of what forms of community are being created by these groups. It seems that a group's process of developing rules and practices is also an activity that creates knowledge within the group – knowledge of how to live in a mutual way, through institutions of co-operation and practices of 'commoning'. The next chapter will explore these topics more thoroughly, through the narratives and experiences of the interviewees.

Chapter 9

Aspects of mutualism: Community, knowledge and living together

We want to imagine, instead, community as a process of coming into the world, a process in which people work out both the value of face-to-face relations and the limits on those relations.

(Sennett, 2012, p.273)

9.1 Introduction

The last of the empirical chapters brings together some of the overarching, more abstract themes that emerged from the case study interviews. It explores the impact and outcomes of mutual housing collective governance by considering the themes of community, knowledge and mutualism. These points correspond to the last point in the theoretical framework derived from Ostrom (Fig.6) regarding the ways in which knowledge is shared and trust is developed within the group. I explore community creation and the shaping of groups at a collective level, which are aspects of community-making. Using the more personal and subjective accounts, I reflect on some aspects of mutualism and of living together, which include reflections of personal change and diversity within the groups.

The previous chapter focussed on the micro-practices of collective governance. These micro-practices have in turn shaped (and been shaped by) the group's own sense of community: how people consider that their groups' identities are formed, their trajectory and evolution, and how they might see their futures. Furthermore, the main factors for the crafting of micro-practices are the groups' knowledge and trust-forming activities that develop different forms of knowledge regarding self-management, as well as increase the levels of internal trust within the groups. These factors are the basis of finding mutual ways of living, including how groups deal with conflicts and risks, as explored in the previous chapter.

9.2 Mutual housing as community-making

The first section of this chapter looks at some of the narratives of community that emerged from the interviews. When I use the word 'community', I refer to the mutual housing group itself and

how the people in the groups see themselves in relationship to the wider urban social and political landscape. The interviews show what people within the mutual housing group think of the group and its trajectory, through their accounts of living together and creating a community. Exploring how members of the group conceive and talk about their community adds to the understanding of what Amin (2005, p.624) describes as “an alternative and less instrumentalist understanding of the local-social, which, in turn implies a very different approach to local regeneration based on a wider conceptualization of the society of commitments and connections”. Here the accounts move away from using community as a normative descriptor, either related to community cohesion, social capital, community participation, or spatially circumscribed society of commitments (Amin, 2005). The emphasis is shifted to how “the activities within communities [can play] a vital role in the construction of the larger political economy and also makes them inherently interconnected with other realms not normally talked about as community *per se*” (DeFilippis, Fisher and Shragge, 2006, p.685). In addition, this echoes how the “meanings, roles and political implications of community are not predetermined by the larger structures of contemporary capitalism or even by the language and invocation of community itself” (DeFilippis, Fisher and Shragge, 2006, p.685), thus adding to the problematisation of ‘community’ and the potential ‘tyranny of community’ (see Joseph 2002). In going beyond both the neo-communitarian romancers and the limitations of regulationists, it was clear that groups felt the pressures of contemporary economic and social forces and how these affect the mutual housing groups and the individuals involved within them. As DeFilippis et al. (2006, p. 685) write, it is within this context that these groups create strategies to build effective and progressive practices.

9.2.1 Community created

The narratives around the creation of community related to how the members of mutual groups conceived and talked about the creation and development of their groups. In most cases, there were initial pressures to become a group from both internal and external sources. In GUHC, for example, the original group developed a strong sense of community through its squatting activities, and subsequent external pressures such as threatened eviction and demolition encouraged them to organise themselves as a formal group. An additional external incentive was the availability of grant funding (see Chapter 6). At the same time, the setting-up process fostered a sense of cohesion within the group, stimulated by internal factors and processes such as discussions, meetings and mutual support:

In those days, things were simpler ... [we] got a few policies, filled in a form, went for it. The main thing is if you can show you've got meetings going, they are minuted, you were 99 per cent of the way there. We

certainly had a lot of very good meetings and it was very cohesive ... Everyone was involved very much – it became a community at that point because of the meetings. [B. from GUHC]

Other people also mentioned meetings as a way of forming community, as places where they would meet other people and feel part of what was happening. Thus, in the case of Backdoor Housing Co-operative:

The executive makes the point that you must go [to monthly meetings]. And if you don't go, you must apologise because they want to keep everything going. So, it's a good practice to go and the point is that if you don't go there must be a very valid reason. There are many people that don't attend that much and if they are old tenants that pay regularly their rent, I don't think they get punished. But I usually go. Because I think it's nice. And you meet people as well. [T. from Backdoor]

The danger of community is exemplified by the generalised risk of simultaneously excluding external non-group members and demonstrating authoritarianism towards those within the group by imposing a degree of conformity and the denial of diversity (Iveson, 1998, p.25), which some have called the 'communitarian conundrum' (DeFilippis, Fisher and Shragge, 2006, p.685). Young (2011) argues that "if community is a positive norm, (...) if existing together with others in relations of mutual understanding and reciprocity is the goal, then it is understandable that we exclude and avoid those with whom we do not or cannot identify" (2011, p.235). Sennett (1970) and Joseph (2002) articulated similar critiques of community. When the emphasis is placed on what is shared in common, because of the inherent sameness, the group ignores difference, hierarchy and hence can help foster forms of oppression.

In the case of mutual housing groups, it seems that underpinning the formation of community – or the sense of community – is not so much conformity to some shared values, but rather to shared needs. In some groups, it is clearly the cheapness of the accommodation or housing on offer. The shared need has fostered what someone called "*a sense of loyalty to the group*" [S. from Backdoor], also expressed as friendship, as a result also of meeting others in the group to work through problems together, supporting each other and even organising parties or other shared activities. Naturally, not all the people in the group are friends, but there is an assumption that if the mutual housing is to work, somehow people will establish good relationships and negotiate their differences:

We didn't all see eye to eye, it wouldn't be natural if you did, but we all got on, in our own way. I said, 'you don't act like you look,' that type of thing, you got to know one another, and it was really, really good. [I. from GUHC]

For newer groups that are in the process of formation, this aspect of friendship and support is also translated into forms of self-selection during the development stages. As there is always much to do together during common work activities when the members get to know each other, this also becomes part of a group selection process:

It was the whole process of doing things together and developing it together – that is part of the selection process or de-selection process. Most co-housing people don't go into co-housing, they deselect themselves from the group because they realise this isn't how they want to live. [G. from Woodside]

The process of setting up as a group is so intensive, lengthy and laborious that it also becomes a space to look more carefully at how members want to live together and manage themselves:

[The] softer side of things, which knits people together. They got to know each other well. They wanted to live together before they've [finished] the actual building, [including] planning permissions, building prices, and all the rest of it and how you finance the whole thing. [J.W. from Woodside]

These projects have been building up for years, which allows for a longer period for the “softer side of things” [J.W. from Woodside] to develop:

This is about community wealth-building, this is not just about homes. Homes give people the security to then sort their lives out. [S. from Brixton Green]

OWCH members, who moved into their new homes in January 2017, had evolved their membership procedures over the previous five years, developing a process to choose future members of the community:

[There have been] disastrous women in the group over the years... [who] have self-selected themselves out on the whole or had a bit of a nudge. [OWCH] set up the selection procedure, which is that you have to come to three meetings, three gatherings, you have to show an interest in learning about co-housing and in the group, and you are assigned a buddy who is your contact point and who explains stuff to you and then if you are interested in becoming a member then you fill in an application form and then you are interviewed by two women from the group. [C. from OWCH]

The process has allowed OWCH to create a more stable membership by allowing new members to integrate into the group, while also allowing older members to feel rooted. The intention is ultimately to be able to create a community where the “micro-tensions of living together” [S. from Brixton Green] can be negotiated. The process of creating such a community was difficult, as acknowledged by most interviewees, and required a lot of work “pulling it together – all the elements

are not new but as a whole it is” [C. from LCHC]. Much of the work in achieving this depends on the expertise to be found within the group. For example, LCHC was formed from a group of home educators and community activists who had been working together for over 20 years, with useful shared skills. In most groups, there are also particular individuals who tend to be the drivers, especially initially. In the newer groups (i.e. Woodside, OWCH, LCHC, Brixton Green), these individuals were clearly identifiable, and some of the stories of the groups’ origins reflected this. Co-housing Woodside:

Started [with] two people ... their back garden backs on to the site, so they were aware of it. [They] had already been very much involved in co-housing and already owned property in a co-housing in Stroud so they were very knowledgeable about co-housing... and then there was a group of local people who knew them ... and there must have been probably 30 of us or so who started meeting roughly monthly. [G. from Woodside]

The discussions underlined the importance of the role of leaders in the start-up of communities as well as the role of meetings. For example, OWCH resulted from a workshop presenting research into co-housing:

So out of that initial workshop with women of different groups, about 6 or 8 women emerged and we went off to a pub and said let’s stop talking about doing this and let’s do it. [C. from OWCH]

Another example is Brixton Green, whose sense of direction as a group developed by drawing on ideas from the wider community through a series of deliberative workshops (Melhuish, 2015). These so-called action planning workshops occurred in a series of meetings (twelve in total) that took place at the Lambeth Volunteer Centre in Brixton covering four themes – housing and communal spaces; health, education and culture; employment and training; and long-term management. In November 2013, a second programme of public workshops was launched by the Brixton Green Trust to discuss in more detail procurement models, legal structures for managing community assets, housing tenures, finance structures, and developing the brief and criteria for the selection of a design and development team (Melhuish, 2015).

Workshops were also used by ELCLT to engage and develop a sense of a community on a longer-term basis:

We want to open up the front building and have a planning café where people can come in one weekend and contribute to the design and to what’s going on... The front building, which is actually quite perfect to isolate and at the back – get as much use as we can in there. The CLT needs to have some sort of public

presence on the site and then there's one other hall which is quite big which we'll use for on-site events or shows ...and try and get as much use out of it. [T. from ELCLT]

The aim of using the format of engagement workshops in the initial stages of building a project is not only a way of bringing people together but also a way to overcome the physical distances that typify a dispersed community. The same applies to group meetings and parties. The importance of spatial location for the formation of community was highlighted by the example of GUHC, which is territorially spatially concentrated:

I can see if someone's roof has fallen in and neighbours are neighbours. A co-op that is more fractured, they would have more difficulty. Basically, if we can't run a co-op in this little area like that, it's not able to be done. I can see how some might have difficulties being a very fractured set of properties ... you can just stand up here and survey your estate. [B. from GUHC]

More dispersed mutual housing groups (e.g. Backdoor and other short-life housing groups) have to find innovative ways of functioning as a community as well as dealing with the challenge of dispersal.

Another interesting aspect of community formation is the relation that groups have with the surrounding community. In particular, the CLT projects are based on a model of community organising and they need to involve people from the surrounding community. Hence, the building of a CLT is based on community organising. In the case of ELCLT, for example, this has meant developing strong alliances of institutions using the London Citizens forum in the area and including schools, churches, and mosques, as well as tenants' and residents' associations and park users. Brixton Green, in contrast, has focussed on cultural institutions and business alliances as well as residents' organisations. Such links give the groups a strong support, and in addition a form of accountability as the project develops and the community changes. As a result, a sense of community emerges based on the strategic and evolving relations within the group and in relation to their context - spatially as well as institutionally rather than on conformity and hence exclusion.

9.2.2 Community change

The mutual housing groups' members were aware of the changes both among the members and to the wider area:

Well, basically we're not hippies anymore. We've grown up, and some people grow up gracefully and some people grow up disgracefully. [B. from GUHC]

When discussing how their community had changed, reference was often made by interviewees to external changes in the wider, surrounding area, where the mutual housing group was located. North Kensington, where Backdoor is located, used to be very different. When the co-operative was set up:

It was much rougher ... and Caribbean immigrants had their own kind of sub-culture - Notting Hill Carnival and everything. [...] This was really a vibrant place in the 80s and 90s and it's gradually got less so ... not entirely, but if you go down the pubs in Portobello Road, it's not so much the locals now as tourists... it's not as arty as it was... It was very much more bohemian, it's been squeezed out Our co-op – and other smaller co-ops – have really contributed to that local diversity and they've really helped people. [S. from Backdoor]

Most people spoke about the changes in their area and how it had impacted on their own community. For both Sanford, near Deptford in Lewisham, and Grand Union, in Bethnal Green, Tower Hamlets, there was an awareness of the privilege that the housing co-operatives could represent to local neighbours since, over the last fifteen years, house prices as reflected in the rental values nearby have increased out of all proportion to those of the housing co-operative. One interviewee from Sanford, who had returned to the co-operative after a five-year absence, noticed the changes to the surrounding area:

It has definitely changed. It is different and there are different dynamics. It could be something to do with gentrification of New Cross. It's become more trendy and expensive even though contrasted with seven or eight years ago when people didn't know where New Cross was... It has killed a lot of the actual real character of the area, a lot of the music scene has died out, just gone even further under. There used to be many venues and local bars... and now it's gastropubs, student bars, certainly a lot of the places are more expensive now. [N. from Sanford]

Having said that, they did point out that more people in the co-op pay rent now as more people work, and there is a different ethos within the co-op. The older mutual housing groups commented on the way most groups have become more democratic. Past key figureheads or leaders have stepped back and allowed new people to be involved, while an increasing need for transparency, including audits of accounts, has resulted in governance procedures becoming both more formalised and professionalised. Some members even referred to themselves as having become more middle-class and materialistic, with the result that individuals in the group have become more self-interested:

Now it's 'You've got that, did you know she's got ...etc.' which they all say doesn't happen, but it does and it's not nice. There's a lot of jealousy and it's not the same ... it was lovely. [R. from GUHC]

Therefore, mutual groups' changes reflect the changes in the surrounding community as well as more structural social changes in society. All the older mutual housing groups clearly had a sense of shared history and of a trajectory that the community had gone through, which of course the newer groups do not necessarily have. The newer groups, on the other hand, talked about changes within their groups during setting up. This included, for example, how particular policies were introduced or changed, or how the introduction of new forms of decision-making affected the group as it grew larger, as time was prioritised over the need to foster trust between members:

There evolved a bit of a split then, where I think their approach was more along the lines of traditional work place – not democratic but more of a hierarchical approach. Whereas the approach we had started with most of us were happy with as it was more the consensus decision-making model, very flat, accepting that there might be very long meetings with no clear-cut decisions being made but that helped us getting to know each other, whereas the other approach was much more decisive and ready to go to a vote – a majority vote – which the consensus crew felt was something to be avoided and it was about talking through, and that became increasingly an element of the split between different groups and I think that led to and was one of the main reasons why most of the group left. [G. from Woodside]

Thus, for Co-housing Woodside, there were distinct waves of people leaving and arriving because of internal disagreements on decision-making models. At the same time, there was also a shifting relationship with the housing association and developer, and price uncertainties for the proposed housing. In other groups, such as ELCLT, there was an important change in the composition of the Board between the campaigning phases and development with new members co-opted onto the Board to reflect the changing set of challenges and the group needing accountants and lawyers.

Brixton Green had a very small group running the project initially and engagement with the wider community in its formative stages was important to build the group and to engage more widely with people in the area, particularly when it was working together with the council to reach the planning stages for the project. Looking back on this process, the interviewee realised that:

Maybe a lesson from that [process] was that we weren't having a wider conversation enough about [the future] but it was difficult to do that when the council weren't really... thinking about it and were just so concentrated on getting the planning application. That's another big lesson for other projects in future... to make sure that there is a long-term strategic work stream [with] resources, energy and thought, as [well as] getting something through planning. [S. from Brixton Green]

The point made here is the strategic importance of how the community plans for its future.

9.2.3 Community future

The future was touched on briefly during interviews. For the newer groups, the future was uncertain as they had, in general, not yet moved into their housing or found land for their project (LCHC) and were aware of the multiple challenges and uncertainties that still lay along the way. For older groups, the issue of the future was laden with a different set of uncertainties, mainly related to national-level housing policy decisions that could affect them, but also at the same time their own sense of agency (or lack of) in shaping future directions of housing policy. Backdoor, as a short-life housing co-operative, for example, relies on new flats to replace its old ones. However, it has now realised that it will inevitably have to shrink in the future because most of its properties are now concentrated on one particular estate, which is being redeveloped.

Both older and newer groups had concerns regarding future outreach with the wider community. Sanford near Deptford in Lewisham appointed an outreach officer to establish links with local schools and with a nearby housing estate, as local perceptions of the housing co-operative had not been very positive in the past. It has also hosted local film festivals in the communal building and helped fund a local music festival. The outreach team has also been involved in London-wide campaigns for better housing, campaigning both locally against gentrification and the Housing and Planning Bill 2016. These were all concerns that were raised often by most groups in the discussions and also at their meetings.

The effort to connect the activities of mutual housing groups with wider housing campaigns has resulted in some London-wide umbrella groups organising specifically around these issues. The London Co-operative Housing Group has prepared a report from the perspective of housing co-operatives on the future of London housing (LCHG, 2017). The London Federation of Housing Co-operatives has also organised a series workshops during 2016 on issues related to the Housing and Planning Act 2016.

Some groups have been interested in seeing how they could support other groups in the future, either by providing financial assistance (see Section 7.4) or other types of support:

What I want to do with the works committee is explore what we can do to help set up a new co-op. Not physically, [but] in terms of recruiting and the process ... For example, presenting the business and social case for co-ops over other housing [to the council]. Quite a tough task. [S. from GUHC]

The outward-looking perspective expressed here is notable for the generosity shown towards sharing their experience in concrete, practical ways. While this is not a typical occurrence within the housing co-operative movement it is noticeably more evident within the newer co-housing and Community Land Trust groups. Many interviews, as well as events such as the meetings of the London Federation of Housing Co-operatives commented on the widespread tendency amongst older groups to be inward-looking. This was one of the primary motivations leading to the formation of the London Co-operative Housing Group (LCHG, 2017).

Finally, a general issue to consider for the future will be the demographic changes in society leading to differences in both socio-economic conditions and lifestyles. For example, two mutual housing projects examined in this thesis have focussed on housing for older people (OWCH and Woodside) while another group provides communal housing only to single people (Sanford). An indication of the importance which demographic considerations will have in the future is to consider the growing importance of the so-called ‘baby-boomer generation’. In some cases, this generation is fulfilling caring roles for their “*cash-strapped younger generation and their children*” [G. from Woodside], but they will increasingly need more care themselves as they grow older. This does offer an opportunity, which some scholars have reflected on (Brenton, 2013; Labit, 2015; Brenton, 1998; Glass, 2009), but also mirrors a widening of inter-generational inequality within some demographic strata:

The future includes ... this older generation of baby boomers downsizing... [That is] what is happening in [Co-housing] Woodside in terms of having the flats designed for older people. [Housing associations] see there is a certain amount of capital and that's an opportunity [for them] ... The developers Savills also see that and I think what we are worried about is that it's going to exacerbate this division between the generations because at the same time that there are all these wonderful, luxurious flats... for the downsizing equity-rich owners, those of us who have children, we are looking for flats in the same neighbourhood. Savills and others could use the downsizing money to build flats for us as 60 years olds to move into as a co-housing unit near where our children live. [G. from Woodside]

The point being made here (by a privileged ‘baby boomer’) is that, by not considering inter-generational needs at a neighbourhood level, future opportunities to create more integrated inter-generational communities using ‘grey equity’, could be missed. The same could apply to pension funds or other investment sources for future housing (see Chapter 7 for further discussion on ‘grey equity’).

Other important socio-economic demands, in addition to inter-generational factors, include the increasing need for cheap (or affordable) housing, the inclusion of work spaces within more flexible domestic spaces, and increasing the environmental considerations within house building.

These are all factors that most of the mutual housing group cases have been designing into their schemes and have been developing knowledge around. The following section will focus on these forms of knowledge that have developed in mutual housing groups, and that are part of their governance: they can also be called skills for living together.

9.3 Mutual housing as collective knowledge

The knowledge needed for living together develops over time through members' involvement in the collective governance process. In planning terms, the practice of knowing implies an interrelationship between the theoretical forms of knowledge needed, the technical knowledge, the moral choices involved and the practical doing, through "a dynamic process that is situated and provisional, collective and distributed, pragmatic and purposive, and mediated and contested" (Davoudi, 2015, p.318).

For mutual housing, the knowledge needed includes technical skills, such as book-keeping, accounting, dealing with legal issues, fixing boilers or repairing roofs, as well as much softer skills such as group decision-making, mediation and facilitation. The group also has a collective form of knowledge – an institutional knowledge – which is dependent on forms of trust between members and is developed through shared activities such as governance activities, as well as campaigning, dealing with internal group conflicts and coping with risks (see Section 8.2.6). This section will explore the aspects of knowledge raised during the interviews and the ways in which people in mutual housing groups have developed their specific skills, including through training and other activities.

9.3.1 Knowledge and skills for collective governance

Clearly, the knowledge needed to run a mutual housing group involves both technical as well as social elements. Each group must work out for themselves what they want to do and how they want to do it: "*You can't force people to co-operate...you can't force blueprints onto people*" [M. from CCH]. However, it was evident during the interviews that training in management, committee skills and finance had been useful for the members.

For some groups, however, even such basic steps as knowing what the Co-operative Principles are could be a useful starting point in developing the knowledge for self-management within groups. Principles 7 and 8 concern co-operative education and supporting other co-operatives (see Fig. 1 in Chapter 2). While some mutual housing groups are not explicitly co-operatives, the Principles are useful to help strengthen the ethos of the group and to demonstrate that there is a

wider impact on the group beyond simply paying the rent. Therefore, some mutual housing groups have adopted these Principles more than others:

With a lot of co-ops, it just becomes 'Me and my house. Me and my space' and that's it... In Sanford there are a handful [of people] that are trying to make co-ops a bit more part of New Cross and actually promoting [them] through grants to community groups could be useful in New Cross... The good thing about Sanford is that people care about where they live and what happens to their resources. [N. from Sanford]

One simple way for people to gain necessary skills is through involvement in management – including volunteering or attending committee meetings. Members pointed out that even a basic understanding of meeting protocols is helpful as they know how to behave and debate issues. It was noted that a divide can emerge between those involved and those who are not – a gap of knowledge:

You have to bridge this gap of being involved to know what it's like to be involved. You can have those that don't want to participate and those that don't know. It is a very big learning curve. I think many people benefit from going through that whole process. [N. from Sanford]

Some groups have organised specific training tailored for the management committee members – a form of introductory course into their new roles once they start. Newer groups, such as Co-housing Woodside, have developed a weekend-long introductory course for people interested in joining the group, and have had visits to other schemes as part of the learning process. One of the newer mutual groups has had away-weekends once a year at a rural housing co-operative. Workshops at the last away-weekend explored the theme of 'privilege' and participants discussed some of the social and economic barriers that existed, how they applied to their group, and how issues of class and race intertwined.

Some mutual housing groups (GUHC and Sanford) have allocated a training budget to send people on courses which interest them and could also benefit the group. Sanford, in addition to its training budget, has a training officer who coordinates requests from individuals and organises training sessions for the whole group. The group has had fire training, mediation, permaculture, and boiler and bicycle maintenance:

We sent one of our members on a bike maintenance training course and then he came back and [now] every weekend the bike workshop is open and people will bring their bikes along because there's a lot of people that cycle in this road and we opened it to the community, as well, so sometimes we get kids from the estate coming over with their bikes to get them fixed, which is pretty nice. [T. from Sanford]

Newer groups, such as Co-housing Woodside, felt that they had had a form of training because of their involvement with the architectural design process:

Because what we would do was get down to the nitty-gritty of the layout and we learned a lot about Lifetime Architecture – that you have to have doorways which are wide enough for wheelchairs so that even although you are not a wheelchair user it is already ready for a wheelchair – to make it liveable for the future. That was really an eye opener and great training for us, because you realise these things are important ... thinking about a place [where] you want to live for potentially a long time. [G. from Woodside]

LCHC has a build day twice a month, where volunteers come and meet current members. The group is currently building a straw-bale prototype house in the back garden of one of the members, experimenting with the materials and using the opportunity to get to know one another. The idea of training-in-building has also been used by LILAC in Leeds. Future tenants were involved in the building process, which increased a sense of ownership (Chatterton 2014), an important feature in the self-build movement (Hamiduddin and Gallent, 2016; Brown et al., 2013).

Groups had training sessions on understanding financial models and legal issues, using knowledge within the group and from outside. OWCH, Co-housing Woodside and LCHC used knowledge within the group from individuals with relevant professional experience – for example, teachers of social planning or development, home educators and housing policy advisers. Other members spoke about their experiences within activism as having been a form of training. In one case, a member's attention had been focussed on external political activism without realising that, on their own doorstep, there was the chance to be involved in a social experiment on a much more local scale [S. from GUHC]. In a similar way, members of OWCH who had been involved in the feminist movement brought those skills to the group and group building exercises, motivational techniques and counselling were shared with other members.

It is also important to recognise that much of the knowledge that arises from these experiences is transmitted beyond the individual group. For example, during the establishment of OWCH, it was estimated that over 4,000 women came through, became involved, but did not necessarily stay. Some of them will have acquired useful skills and awareness that will be applied elsewhere. The volunteering during the set-up phases has also increased awareness among people other than those directly involved in what the mutual groups are trying to achieve. The external support for the group projects has been important, especially in more community-orientated projects such as ELCLT, Brixton Green and LCHC, where other forms of knowledge, such as food growing, alternative education, environmental and community projects are brought in.

However, what strikes some of the people interviewed is the lack of awareness, outside the mutual housing groups, of these housing models, including housing co-operatives. One member pointed

out that, considering how many MPs are either property owners or are landlords, there is an understandable lack of awareness among politicians regarding housing alternatives (Foster, 2016). This, in spite of how the mutual housing model ought to appeal to both sides of the political debate:

Co-ops ... are something that should be able to appeal not just to socialist, Labour types, but to the Conservative Party's thought because they are not reliant on the State. It's actually people doing it for themselves... So I think it's something that if education is there, if people are educated and especially now that we are in another crisis and loads of housing needs to be built and co-ops are not even in the mindset.
[S. from GUHC]

This quote highlights how mutual housing is seen as ‘people doing it themselves’ – and therefore should appeal to different parts of the political spectrum.⁶ At the same time, this trope raises the question of why should such housing need political support if people are doing it themselves? As has been shown in previous chapters, especially those dealing with land and finance, external institutional support and facilitation from government, local authorities, banks and other housing organisations are important. However, another more basic form of support includes developing knowledge and a culture around mutual housing outside the niche it currently inhabits. That is one of the main roles of the umbrella organisations for mutual housing – for example, Co-ops UK., CCH, CDS Co-ops, the National CLT Network, UK Co-housing, Radical Routes – which all carry out knowledge sharing, dissemination, advocacy and research.

CCH provides support and advisory services to organisations on governance difficulties and policy development. For example, they produced a Code of Governance in 2001, jointly with the National Housing Federation, and revised it in 2012 (Lambert, 2012a). In parallel, their work on accreditation for housing co-operatives and management service agencies supporting housing co-operatives includes a checklist and self-assessment risk analysis model. The umbrella organisations have also come together in different ways over the past five years, to promote knowledge of mutual housing and find ways of supporting new initiatives. CCH has worked directly with local authorities, seeking to develop mutual housing schemes in their own way. They have also worked closely with the Welsh Assembly to develop specific policies around new co-operative and mutual homes. In 2009, the Commission on Co-operative and Mutual Housing was set up and included the National Housing Federation, the Chartered Institute of Housing, CCH, Co-operatives UK, a representative from the International Co-operative Alliance and others. A study was carried out which had the remit of producing research into the models of mutual housing (Bliss 2009). In

⁶ Co-operatives are appreciated across the political spectrum: “There is nothing fundamentally radical or progressive about co-operatives: their supporters include, after all, Norman Tebbit” (Fox, 2012). Whether this is a factor that makes them a more supported solution for housing remains uncertain.

December 2016, CDS Co-operatives, the CLT Network and the UK Co-housing Network agreed on a formal collaboration supporting community-led housing groups across the UK, following the announcement in the 2016 Spring Budget of an annual fund of £60 million, as well as special provision for the sector in the Mayor of London's latest affordable housing prospectus (Lawrence, 2016).

Another umbrella organisation that supports housing co-operatives, and with which both LCHC and Sanford are affiliated, is the Radical Routes network. This is a network of housing and other co-operatives which are committed to 'radical social change' in some form. What constitutes the 'radical social change' commitment required of individual members is a source of regular debate and discussion at gatherings (Fox, 2012, p.18). Radical Routes member co-operatives hold quarterly 'gatherings' – essentially democratic management meetings, where Radical Routes member co-operatives decide on the policies, practices and principles of their own organisation. Their gatherings are also important forums to share knowledge and provide support among the affiliated housing and other co-operatives. In addition, they have been providing financial support in the form of loan stock funding (see Chapter 7).

Groups have also been organising at a more local level. A South London housing co-operative meet-up was held in Deptford, and sharing our impressions afterwards, one co-operative member said:

I felt quite rejuvenated. We were able to share problems, share knowledge and ideas, and find support as well. And maybe even work out some of the solutions ourselves in that meeting. [N. from Sanford]

Similarly, LCHC organised, together with the Building and Social Housing Foundation (BSHF), a series of events around the country that brought together planners, financiers, politicians and housing experts. During the period between 2014 and 2016, they held a series of workshops on different topics, including formulating rules for community housing developers and necessary changes in the law to support community-led projects in housing. Similarly, OWCH was very keen to emphasise how they see themselves as trailblazing their model of older persons' co-housing as a "self-determining, self-governing community" and that, integral to their experience, they see themselves as sharing their experiences and lessons to help educate other older people.

Brixton Green has been collaborating with the BSHF, UK CLT Network and the Confederation of Co-operative Housing (CCH). They perceive themselves as the local testing ground of ideas developed with these external organisations. East London CLT has certainly been pioneering in their use of local-level campaign methods and close working with local community groups, through the London Citizens network, especially faith-based groups. There was also the

involvement of key individuals (Paterson and Dayson, 2011). In a way, they view themselves as a form of social movement, and gather individuals and organisations, who in some cases are not necessarily ideologically driven but are local activists with their own motivations and can apply the CLT idea to their context (see Alinsky, 1971; Hill, 2015). The launch last year of London CLT as an umbrella organisation signals their intention to scale up their activity, building new local organisations for the development of CLTs (Mullins and Moore, 2013).

One aspect which was touched on in a few interviews concerned learning from the groups that failed or had not done so well. There was an awareness of how some groups had become too big or dispersed when expanding, and had failed to keep their accounts, or had de-mutualised, taking advantage of changes in housing policy to exercise their Right to Buy. Sanford members recalled the years when they had had a number of tenants in arrears, putting the whole housing co-operative at risk. GUHC also had had a number of years when they had governance issues and they twice had to impeach their chairpersons (see Section 8.2.2).

Finally, the accounts gathered in this work were from groups that, because of their very existence, have had some degree of success. The sort of knowledge that can be found is of relative success, even though there is also a degree of uniqueness to each case study:

I think that if you went and met with people who were in the co-operatives that ended up folding up and closing down, you probably get a completely different perspective and they may not have ever embarked on a co-operative model or would ever again, because they might think that would work out badly. [M. from CCH]

One factor at the heart of successful mutual housing projects was trust within the group. The following section includes some observations on trust as a form of knowledge that runs as a common theme throughout all the groups as a way of reinforcing both the group and its collective identity.

9.3.2 Building trust as a form of collective knowledge

Another key to understanding the formation of the group, its identity and its ability to manage itself is linked to trust. While all the groups have shown that there were some important elements of trust that helped in running the group, there had also been moments in most groups when levels of trust had fallen as a result of some form of governance failure: mismanagement, increase

in rates of rent arrears, misbehaviour of individuals, or differing views on some aspect of running the group.

For example, members of Backdoor recalled a period, some years ago, when the climate within the group had become *'mistrustful'*. There had been complaints about a lack of transparency and how this had been exaggerated through, what an interviewee called, a *'strategy of paranoia'*. The issues had eventually been resolved, but the incident is now recalled within the group as a clash of leaders' egos and was rooted in group mismanagement. For that group, trust was also linked to loyalty, as both underpinned the collective decisions made by a mutual housing group. Loyalty by the group towards management was also needed. Evicting people at short notice (a minimum one-month notice) when the housing association demanded it needed a level of loyalty or trust towards management:

We depend on a lot of loyalty and if people leave when we ask them to, even if we can't re-house them immediately, they know we'll keep them in mind and we will re-house them again, so they may have to go sofa-surfing for a while. [S. from Backdoor]

This implies a level of trust that the short-life co-operative can continue to function with and not risk losing the group's reputation with the housing association, despite the precariousness of individual tenure arrangements. Thus, trust and loyalty overlap – the loyalty from the management towards its members, and the trust of members towards the management. In the case of Backdoor, a clear contribution to building such bonds of trust and ensuring the group's survival are the friendships linking members:

Apparently, according to what people say, one of the reasons that this co-op lasted for so long was because friends presented other friends. In a way this is true, since you never know who is going to join. But if I guarantee for another friend, then they trust me. [M. from Backdoor]

The concept of loyalty is closely linked to a feeling of pride in the group, which was evident in other interviews. Members reminding each other how proud they were of the achievements of the group and therefore how lucky they were. This also promotes a sense of loyalty and trust in one another. In the more difficult situations that have to be negotiated, such as dealing with rent arrears, a more understanding, trusting relationship has helped in most cases between whoever is in arrears and the mutual housing group. If there is a team dealing with the problem they can discuss issues in a more personal and directed way. For example, in GUHC, the tenancy sub-committee discusses such cases, while in Sanford the cases are reviewed and discussed at the CoM, which is very different to the processes in Housing Associations or with council housing.

[It] helps because it's not just a council who says you are out or sends official letters. [S. from GUHC]

The fact that the group manages rent arrears and decisions on sanctions rather than the Council can help foster greater trust between members and management. Being able to interact with the people responsible for dealing with a problem is also trust-forming, for example, at Backdoor it is a question of ringing up the officer in charge of dealing with repairs or other issues. In GUHC, the office, located at the heart of the 'Triangle' (see fig.9), is open and people are able to visit and discuss their issues without needing an appointment. The interviews indicated that members were generally satisfied with the housing officers:

It is just a matter of trying to keep all those things done without any favouritism ... I think that's about as best as you can do to involve people and make them aware that if they've got a problem, say 'Well, join the committee, do something about it'. [B. from GUHC]

Therefore, trust becomes the mechanism through which both a sense of ownership is established, and the group can develop their collective governance. The final section of this chapter will reflect on some of the narratives of living together in a mutual way and present somewhat more subjective considerations of the implications and effects on individuals of the collective action involved in the governance of mutual housing.

9.4 Mutual housing as personal experience

The final section of this chapter focusses on two specific themes raised during the interviews, which were related to more personal experiences of living together. They were themes that may be ignored in more functional or structuralist accounts of housing and include the individual's own reflections on their own personal self, their changes and reflections on diversity within mutual housing groups. These are aspects of living together integral to the experience of collective governance of mutual housing and are part of the answer to the main research question of how mutual housing groups in London have overcome the problem of collective through self-governance. Furthermore, they help answer, in a qualitative and descriptive way, why there is such a range of different mutual housing groups. Finally, these were themes that were not originally in the theoretical framework used derived from Ostrom's work, as they emerged through the empirical work and analysis.

9.4.1 Reflections on personal change

One striking element which emerged through the interviews was the more subjective and reflexive accounts of how members were affected by living in mutual housing or by being involved in a mutual housing project.⁷ Most people interviewed expressed in some way how the experience had changed them because of the life choices living there had allowed them to make:

The co-op has given me the space to live – it's all right for me to be me. This is quite deep at an emotional and psychological level. That might still be there. You can be friendly or unconventional or just be yourself. It's slightly anarchistic – but we have somehow managed to go down the middle road. [#8 from GUHC]

The interviewee recognised that there was some intrinsic quality inherent within the co-operative that allowed her to be herself: a place where people could be very energetic and become involved or feel they could live quietly. When asked about the impact of living in the short-life co-operative, Backdoor, one interviewee said:

It is difficult to attribute your personality traits or state of mind to one thing in your life – it's a massive mélange – but I'm sure it has helped me gain an insight into myself. It has put me in a group of people I wouldn't have had a reason to hang out with, share stories with. I don't invest hugely in it, apart from the Christmas and summer parties. [M. from Backdoor]

Generally, older members spoke of how living in mutual housing had helped them because of the cheap rents, which had allowed them to have jobs or do training courses they would otherwise not have done. The quote below gives a sense of the social demography of the housing co-operative and is also a comment on the changing access to housing more generally in the area:

[There was a] teacher, nurse, teacher, teacher, actor... and it was very interesting how many teachers were here, I was quite surprised actually. David does some teaching now, but he's a cameraman; I teach a bit now, he's a teacher, next door's an antiques business, next door is a teacher and a drug/alcohol counsellor, Danny's a builder ... it's quite interesting and I think if you look at teachers' wages at the moment and if you went and asked some of these people 'Could you afford to live in the house?', they couldn't. So, you would push even more of the key workers [out]. [P. from GUHC]

⁷ See Adams (2007), *Self and social change*, and Sennett (1999) *The corrosion of character*, as both are useful explorations of the notions of self in times of social change.

Another interesting reflection related to personal change with regards to learning. Everyone interviewed spoke about having learnt through their involvement and by living in mutual housing. Some members are now considered experts in the field of mutual housing:

I've learnt a lot – and I'm the one that everybody comes to on senior co-housing. But we've just got one senior co-housing community [in the UK]. And the demand for it is enormous. This country is crying out for this model [and needs] the people with the vision and the finance, money and the policy clout... [C. from OWCH]

Apart from members of the newer co-housing projects targeting over-55s, there were some poignant reflections on ageing within the group, especially from members of GUHC. The first members started living there in the 1970s and those still present, are now in their late 60s to late 70s. They are being replaced by younger co-operators, either new or some second-generation members. This has resulted in an increase in age diversity within the mutual housing group. In the case of such older mutual housing groups, it is a sign of community continuity; other groups, such as Sanford and Backdoor have younger members only because of either their policy or because of the precarity of tenure in such a short-life co-operative. The diversity in age within mutual housing groups is also linked to other aspects of diversity, explored in the next section.

A final point which emerges from the interviews was that the mutual housing groups offered spaces of refuge and shelter for people who felt they did not fit into mainstream society. The older housing co-operative members, whilst recounting their experiences of arriving and finding their group, would highlight the eccentricity of the people who lived there, especially in the early days. There was a sense that the co-operative was a space for diversity, and a way of 'queering' space. The newer groups were less inclined to talk about this diversity as most of the newer groups were more focussed in their appeal i.e. OWCH for older women and Woodside for older people. But nonetheless the issues of gender and diversity are worth exploring further.

9.4.2 Issues of gender and diversity

A range of issues, which could be classified as aspects of diversity, emerged in members' accounts. This included diversity of age, gender, class and race. The issue of age, which has been briefly touched on in the previous section, arose in two ways: the first in relation to the older mutual housing groups and their changing demography, and the second because of the two examples of mutual housing groups that specifically target older people – OWCH and Co-housing Woodside. For OWCH (Older Women Co-housing), their target was in housing for women aged over 55 and demand during the project's development increased in part because of considerable media

coverage. OWCH found that it had to develop a selection procedure to have an equitable distribution with women of different ages and an equal age profile as well as levels of potential involvement:

We have to have agreed processes for involving these women, because already they are coming in at 79 or 80 and the reaction is they are too old...And we didn't think we would have to face that until the group moved in and did an assessment of the age profile and took a view. But actually, with the whole load of women flooding the group, we have to have some equitable procedures [for selection]. [C. from OWCH]

An advantage for OWCH of having so many applications was that it became possible to create a supporters' network or club for non-resident members. Also, for Co-housing Woodside, the age limitations became a problem during the early stages of the project development:

A few of us were happy and positive about excluding people below the age of 55 but most of us thought it was a complete no goer and were willing to compromise on that, (but) it was a really big compromise ... and one of the main reasons we left was because there was this age gap, this age-lack of diversity and I particularly don't want to be in co-housing situation where we are restricting it to mainly older people as I want to have my next generation and the generation below that. [G. from Woodside]

As the interviewee explained, some people were in favour of more inter-generational co-housing and wanted to welcome younger people, particularly if they had children and grandchildren of their own. Others from the same group were more interested in finding and developing purely senior co-housing, as opposed to developing a more inter-generational model. However, the partnership with Hanover Housing, an older people's housing association, and the subsequent planning application that specified older people's housing, eventually defined the group as providing housing only for people aged over 55.

OWCH, on the other hand, from the outset was clear that it was for older and single women. The group was more interdependent than other co-housing groups as they needed each other more because they were not applying as family units or as couples. Interestingly, the interdependency was also stronger in Sanford as it has remained a co-operative for single, young people, but in shared houses of eight or nine members.

Another theme of diversity briefly touched on during discussions was class. The co-housing projects were attractive to people with professional backgrounds, who generally had equity capital to invest, who had professional skills they could use and saw the option of living closely with others as a positive, even idealistic, proposition. The older co-operatives had also tended to attract middle-class people, although in GUHC there was a strong presence of working-class members

born in the Bethnal Green area. Commenting on the changes in the co-operative over the last twenty years, one interviewee claimed that they had become more middle-class, affluent, materialistic and even more individualistic, which had affected how the group was run now. As members became wealthier, they also tended to demand more from the co-operative in terms of standards of service, kitchen and bathroom amenities, and were less likely to provide the sort of reciprocal mutuality that had originally characterised the housing group. A similar view was echoed by a member of Sanford:

When I first moved here, it was quite a different demographic of people. It has definitely changed in the time I've lived here. It's got slightly less diversified in terms of the background and the ideologies people have... which is not necessarily a bad thing. It means that if you've got more people that share more similarities then it's easier to function together. From my personal perspective, it did make it more interesting to move into a place with more people I might never know in any other situation. Social background, ideology, people's politics, and world view... I think now, maybe this is all my perception, but it's definitely more left wing and people are perhaps slightly more middle class. [T. from Sanford]

Another theme of diversity, which mirrors class, was ethnic representation in the mutual housing groups. It is worth noting that only two interviews were conducted with people who would self-identify as Black, Asian, Minority Ethnic (BAME), while the other interviewees were white – usually Anglo-European:

People-wise, to begin with, they were white, middle class, teachers and people who needed a place to live, the sort of people that would squat... [At one meeting the Chair] said 'Look, we really should be more diverse and reflect [the surrounding community]. We've got to do this, it looks bad, it is bad, it's wrong, it looks bad on us, we need to do it' and we did, and we went out with an absolute [purpose], took a lot of nominations and we have a pretty good cross-section now. [B. from GUHC]

It was noticeable that in most groups there was a predominance of white members. However, it is important to emphasise that, in terms of most themes of diversity, including gender, age, class and ethnicity or race, each mutual housing group had its own unique representation as well as its contextual composition. In the case of Backdoor, located in a very ethnically diverse neighbourhood, its members tended to be younger and international, reflecting more the friendship networks and the type of housing available, rather than the local community:

It's the type of housing that is available as well... we do short term and short let, so it is better for students... we're certainly incredibly diverse, and we're still quite cheap. [S. from Backdoor]

As an older group, GUHC had been founded by a group of young and predominantly white people and has been changing over the last ten years. Sanford, mainly composed of young people, is more mixed. In both cases, the ethos of the group and the networks formed by the housing co-operative members reflect the demographic of the area. One group that was particularly aware of the challenges of working with a multi-ethnic membership was East London CLT:

As a genuinely representative local effort... it's very difficult. We've got people who speak Sylheti translating some of our stuff and there's consideration if we have a party to celebrate stuff that there's no alcohol. So, we can try as much as we can to encourage it. Last when we had a big party to celebrate putting in the bid, about 200 people were there and we started it with Iftar, basically breaking the fast to encourage people to come. [T. from ELCLT]

The intentional efforts carried out by this CLT's organisers are similar to the experiences of community engagement at Brixton Green, now Somerleyton Trust. The structure of each mutual housing group would ideally be influenced by the wider community in that particular area, as well as by the internal group ethos and the ways in which people gain access to housing within the group – the latter either through friendship networks, local housing lists or an application process, which are all opportunities for the values of the group to be reinforced.

The theme of gender was explored through interviews in both evaluative and reflexive ways. Some interviewees mentioned that, within their group, “[gender] inequality was a bit taboo” and “it was something people were scared of mentioning” [#8 from GUHC]. Wanting to dispel some of the preconceived ideas of the egalitarianism inherent in co-operatives, the same interviewee said that, in the beginning, “it wasn't egalitarian at all and it still isn't, which I don't understand” [#8 from GUHC]. The same interviewee felt that the most important issues for her were having a voice and being able to articulate views. When asked about the gender issue within the same group, a male group member said:

We've got males and females, [and in terms of involvement] definitely there's never been a problem there. From the beginning, this was a squat, so you've got none of that [sic]... and let there not be because the male would never chance me; if he tried to become an alpha male around here, there's plenty of alpha male around here. Not that there's no problems at all, no. But there's respect, diversity, definitely. [B. from GUHC]

The co-operative's own awareness and ability of individuals to evaluate or reflect on the gender issue clearly varied between genders. For example, in Backdoor, a female member commented on the gender split and differences between them on a policy towards partner membership of the co-operative:

There is a fifty-fifty balance, although perhaps more men than women. There are debates, and that comes out in issues where one member wants to bring a partner, and they are made half-member – this has applied usually to women. But when women have wanted to bring a partner then it's a different story... [with much more discussions] [T. from Backdoor]

One story of interest from a gender perspective concerned the reverse problem – with a male interviewee raising issue with the overwhelming involvement of women in the co-housing group:

There was a big imbalance between genders, so there were predominantly women, particularly in terms of the driving force and then some of the men that did get more deeply involved felt this predominance and I know a couple of them who got involved in a committee and in the decision-making process and began to feel they were not being listened to, their views were being dismissed... [And now] the imbalance is even bigger – there were sixteen women to three men [at the last meeting]. I think that the overwhelming predominance of [women] – the gender imbalances – is something I wouldn't want to live with. [G. from Woodside]

This perspective might not have considered how there may well be structural reasons and issues faced by women, especially among the older generations, which lead them to seek mutual housing solutions more than men. This was particularly reflected in the Local Authority position regarding the Older Women Co-housing project, when objections were raised (indirectly) on similar grounds.

It is important to consider a gender perspective within mutual housing, both for how 'everyday life' is conducted in these spaces as political sites where belonging and rights are explored (Beebeejaun, 2017), and also how these can be spaces that are created where women need not be subordinate or equal, but can fully express their difference, as in the case of OWCH. These are considerations that have not necessarily been made explicit by all groups but are sometimes reflected upon through the interviews and in governance statements (LCHC for example).

The issue of inclusion, recognition of difference and the subsequent relation between policy and reality, relates back to the formation of practices of governance (Chapter 8), where micro-practices and rules evolve as practices of relationality. Thus, although groups might espouse equality and diversity, their reality is different. However, the knowledge and capacity to change their governance practices can also be a way in which to improve diversity issues.

Finally, it is important to distinguish between internal diversity issues and ones that exist at a wider level in society. Whether mutual housing groups represent a fairer way of organising the

distribution of housing is a problematic question, but what is attempted in this section is to explore how both gender and diversity issues could influence the way groups manage and evolve their governance, but also how these are issues that also underpin co-operation with mutual housing groups.

9.5 Conclusion

Some of the overarching themes that emerged from the empirical work were presented in this final chapter of analysis. The first section explored the idea of community from the perspective of mutual housing members, including their own sense of how community within the mutual housing group is created, is changed, and their perceptions of its future. The theoretical aside here involved an exploration of how to move beyond the communitarian conundrum – or the ‘tyranny of community’ (Joseph 2002) – since any sense of community is bounded by both an inclusionary and an exclusionary movement. This echoes Field (2017, p.111), who makes a distinction between ‘community’ as outward-looking, and providing open access to resources, and ‘communal’ as inward-looking and with limits on the access to resources controlled by the group. This can be applied to mutual housing groups too and community becomes the means to exclude as well as include. Mutual housing groups have a range of ownership models that display this range of exclusion. Co-housing is probably the most exclusionary, since most examples examined rely on private capital (see Chapter 7 on Finance). In contrast, the Community Land Trust model is, at a governance level, the most inclusionary or outward looking. Furthermore, ‘community’ is not a static notion, but a changing and relational one:

[The] community thing is so important. Because I don't have much of a family, my friends are my family. There are people here who aren't friends, but I'll stay. On occasions I left... obviously now I came back and now can't imagine leaving. Here I have a sense of history – my grandparents – we're all from here. I wouldn't invite everyone to a party (but) there's still [a] strong sense of community. [#11 from GUHC]

This changing and relational sense of community is also related to particular aspects of knowledge needed within the mutual housing groups. Both technical and social knowledge are needed, and this also includes forms of trust that are cultivated within the group. The changing sense of community is also connected to the changing sense of self that emerged in some interviews, both as a reflection of the individual's sense of themselves within the mutual housing group community and also as a form of self-knowledge. These were some qualitative and personal aspects that were explored as they affected the crafting of governance institutions for mutual housing. The sense of self was usually mentioned in relation to living and being involved in the mutual housing group and its daily routines of management, as well as the longer-term effects on people living there.

And a final qualitative aspect touched upon was related to diversity issues, including age, class, ethnicity or race and finally gender. These were all qualitative issues worth unpacking, as they were elements with which to understand better how co-operation works within the context of governance institutions for mutual housing, but also how individuals themselves understand their experiences of living in mutual housing.

Chapter 10

Conclusions

[Urban society] is an ongoing social practice, an urban practice in the process of formation... this practice is currently veiled and disjointed... it possesses only fragments of a reality and a science that are still in the future. It is our job to demonstrate that such an approach has an outcome, that there are solutions to the current problematic.

(Lefebvre, 2003, p.17)

10.1 Introduction

The central concern of the research was to explore the internal governance of mutual housing groups and the forms of governance practices that evolved within them. The research questions developed during the research process as a result of using both an inductive and reflexive process (see Chapter 4) and included a pilot phase of interviews with mutual housing group members, archival research and attendance at mutual housing group meetings. The interview material not only captured some important themes in relation to the set-up, management and future of mutual housing groups, but also some of the subjective elements of peoples' experiences in the set up and running of mutual housing groups. The empirical material revealed how groups have dealt with the main problems they faced, which primarily centred around the groups' relationship with land, of financing their projects, the daily practical governance of the groups and finally, how these experiences have in turn shaped the people involved, their subjectivities and identities.

The interviews confirmed the extent to which members of these groups are aware of the historical and even utopian traditions that weave through the contemporary experiences of mutual housing in London (see Coates, 2001; Miles, 2007). As detailed in Chapter 2, the traditions which are explicitly echoed in the experiences of contemporary mutual housing groups included the co-operative tradition of more than 170 years ago, influenced by the Co-operative Principles from the Rochdale Pioneers; the subsequent rise of philanthropic or charitable housing, and then municipal housing; the Garden City movement, with a financing model based on the capture and share of the uplift in land value. During the post-war period a second wave of housing co-operatives emerged in the 1970s, rooted in an awareness of land scarcity, unequal distribution of housing and of rising housing values relative to incomes. There were also the changing socio-

cultural norms regarding, for example, communal living arrangements and property ownership. In parallel with these trends there have been the housing rights movements, including the squatting campaigns, important in the early development of the second wave of housing co-operatives, as revealed in the cases examined (see GUHC in Chapter 5). Straddling utopian desires and practical needs people's own experiences, have evolved from the myriad of everyday micro-practices. The narratives of these everyday practices provided the important empirical contribution to understanding the history and contemporary experiences of mutual housing, and their governance.

Most people interviewed had initially joined mutual housing groups for very practical reasons, rather than having been motivated by a deeper historical awareness or ideological zeal. For most, such housing presented an opportunity for cheap rent, while others were more concerned with their age and creating a suitable, supportive environment for their future. Many people were simply coping with living in an expensive and difficult city, in terms of accessing housing. Personal and subjective motivations shaped the groups' governance practices, which, in turn, also shaped the individuals' lives: many were able to pursue their own projects and be musicians, educators, activists and researchers, as well as become nurses, teachers, actors and writers.

Although mutual housing groups operate in a small institutional niche within the wider provision of housing in London, each experience of the mutual housing groups was important in revealing something about the nature of co-operation and mutualism. The cases were examples from across a spectrum of models that evolved during the twentieth century and, as was shown in Chapter 2, these encompassed short-life and fully mutual housing co-operatives, co-housing schemes, and Community Land Trusts. The groups were analysed from the perspective of individuals involved in the governance and management of such housing models, and as such interviews were able to capture particular and subjective narratives. These were explored through looking at the members' perceptions of the way in which their group's governance institutions had been crafted, and the analysis revealed common themes. These themes included a group's access to land or assets and to finance, the development of their own governance practices and institutions, and some important other aspects of mutualism considered to be more subjective, singular and unique to the experiences of individuals in mutual housing governance.

The final discussion that follows summarises the empirical findings on the governance institutions of mutual housing, considering the theory of governance as collective action as developed by Ostrom et al. first explored in Chapter 3. The empirical and theoretical contributions made to the understanding of governance institutions as applied to the provision of mutual housing, lead onto a discussion of collective action in the context of mutual housing governance as a form of

commoning. The chapter concludes by outlining some possible policy implications, and avenues for further research.

10.2 Summary of research approach and key findings

To understand the governance institutions for mutual housing, a theoretical framework was developed and then applied to case studies selected from a typology of mutual housing groups. The typology was based on understanding the process through which mutual housing is created through the moments of provision, including accessing land and finance, design and construction, ownership and use, and management. The framing of the mutual housing groups through this structure of provision allowed for a typology to be built for a range of models of mutual housing: from housing co-operatives through to Community Land Trusts (see Fig.2 in Chapter 2).

The structure of provision (Ball et al.) was therefore used instrumentally as a way of structuring the process for the different mutual housing types – housing co-operative, co-housing and CLT – and as a way of typologising only for the instrumental task of establishing the structural differences between the mutual housing models, and from there coming up with possible case studies for the comparative analysis. Therefore, the Structure of Provision approach remained very subsidiary in importance and relevance for the main theoretical and empirical contribution of the thesis, which is principally and primarily centred on developing the work of Ostrom et al. in order to understand the particular institutions for governance within the mutual housing groups, and look at the groups' particular responses to the problem of collective action when considering mutual housing as a form of commons – a shared resource for a bounded group which establishes its own rules and practices for the removal and allocation of resource benefits.

The theoretical framework developed to look at the experiences of mutual housing groups in crafting their own governance institutions was based on Elinor Ostrom's work on governance institutions for managing natural resource commons (Ostrom, 1990, 2005). Her work evolved in response to two theoretical sources – Hardin's work on the *Tragedy of the Commons* (1968) and Olson's *The Logic of Collective Action* (1971) – both of which emphasised the view that “unless the number of individuals in a group is quite small, or unless there is coercion or some other special device to make individuals act in their common interest, rational, self-interested individuals will not act to achieve their common or group interests” (Olson, 1971, p.2). Ostrom saw that there were also widespread experiences of groups managing a commons successfully. The genealogy of the governance of 'commons' is traced in Chapter 3, beginning in the pre-capitalist, feudal practices of commoning with shared rights to common land (Linebaugh, 2008; Thompson, 1991; Neeson, 1996). During the latter part of the twentieth century scholars began looking at the

environmental management of common pool resources. This new institutionalist school, associated in part with Ostrom and her followers, saw the management of commons through the lens of economic institutions, based on empirical work on groups' experiences based on mainly natural resource commons. Ostrom derived eight principles for managing a commons successfully (see Fig.3 in Chapter 3), which was elaborated on to create a theoretical framework used in the research (see Fig.6 in Chapter 3).

The different scholarship around the commons, that draws on the writings of Marxist historians of pre-industrial period, industrialisation and capitalism (Linebaugh, 2008; Thompson, 1991; Neeson, 1996), highlight the dialectical process of enclosure and commons (Blomley, 2008; De Angelis, 2007; Jeffrey, McFarlane, & Vasudevan, 2011). These Marxist scholars also developed the concept of 'immaterial commons' (Hardt and Negri, 2009; Roggero, 2010; Caffentzis and Federici, 2014), which did find a parallel in Ostrom's work when she studied knowledge as a form of commons (Hess and Ostrom, 2011).

It is acknowledged that viewing mutual housing as a commons is problematic but viewing it as such has theoretical and empirical advantages. Housing is intuitively perceived either as a private resource for dwellers or residents, or as a public resource if provided by the State. It certainly does not lend itself to being shared in the specific way that a community centre, a park or other forms of urban commons might be (see Stavrides, 2016). Field and Layard point out that "housing, even communal housing, is not a public good as classically understood" (2017, p.111). Hodkinson (2011, 2012) discusses public housing as a commons in order to frame the impact of social housing restructuring, emphasising the emergence of a new form of enclosure of public goods. In this thesis, the governance framework used by Ostrom in situations of collective action to manage commons is considered applicable because mutual housing depends on collective action for its governance institutions.

The research sought to understand how mutual housing governance institutions were crafted by the people involved. Although the actual homes – the bricks and mortar – might be individually lived in or shared – as in a shared house – the decision-making and governance is a collective action problem. Interviews with group members involved in the governance of mutual housing groups demonstrated that there were, indeed, practices of commoning taking place which were qualitatively like the crafting of institutions of collective governance. People who were not particularly active participants in daily governance, such as those not involved in committee meetings or with specific roles (free-riders, in economic terms), still demonstrated an awareness of the mutual aspects of living together and the necessary reliance on one another – a crucial element in mutualism.

The governance institutions rooted in everyday micro-practices are also a result of broader institutions of land, finance, and planning policy. Thus, the theoretical framework used as the basis for interviews (see Chapter 4) was modified to develop the analytical framework. This included the broader categories of assets (including land or property), finance, governance and aspects of mutualism, which became the basis for the discussion in the empirical chapters (Chapters 5-9).

The case studies were introduced in short descriptive passages (see Chapter 5) before the main body of empirical work, which considered the housing group's property, land or assets, exploring the three aspects of how groups accessed their assets, what they did with them, and what they conceived to be the future (see Chapter 6). In terms of accessing land or property, most groups had first to identify their site. The access was usually then based on the group's ability to create the necessary strategic relationships, including through campaigning, and the establishment of partnerships with housing associations, developers and/or other local community groups. Campaigning pervaded most experiences. In some cases, the campaigns address specific local demands: for example, the defence of local housing that occurred through squatting during the early days of the housing co-operative movement (Vasudevan, 2017). GUHC, for example, used squatting as a way of tackling planning blight in East London, which was also linked to the anti-road protests in the early 1970s. In other cases, they were addressing pan-London issues by linking up with broad citizen-based campaign groups across the capital (i.e. ELCLT and their strategic links with London Citizens organisers). This stage of finding land, of campaigning and developing strategic relationships, was found to be part of the building of a group and its governance institutions.

Once established, the groups were then able to choose what to do with their assets, and the ownership of their properties not only allowed them to refurbish and build their homes, but also meant they could innovate, especially in terms of develop and implement environmental and sustainability measures – such as, eco-boilers, car-sharing, and energy efficiency. The case studies, divided as they were between older and contemporary examples, provided valuable insights into recent challenges and how current groups were tackling them, especially regarding members' concerns about environmental efficiency, affordability, workspace flexibility, and allowing for mixed-tenure schemes. The distinctions between old and new emphasised the diverging forms and plurality of models of mutual housing groups that have emerged in the last forty years, possibly as a process of hybridisation (see Fig.7 in Chapter 8).

Regarding the future of the groups, some are hopeful and can look beyond their own groups' plans and indeed, for example, have proposals to support other groups setting up. However, there are generalised concerns about the changes to housing and social policy, and the likely pressures

that will arise from the use of Right to Buy and the cutting back of public subsidies, grants as well as housing benefits that had, in the past, been important in supporting the establishment and maintenance of groups. Unfortunately, the mutual housing groups are not autonomous or insulated from the pressures on housing and welfare in society. Such pressures are mostly financial but there is also a strong awareness of the changes that happen within the groups. This point echoes the work of Satsangi (2014) who notes, in relation to the experiences of CLTs in Scotland, how their particular challenges change according to the age and status of the group (McIntosh, 2004; Satsangi, 2009; Skerratt, 2013). The long pre-purchase and build phases requires confidence and perseverance on the part of the group during its formation. During the five years (or more) following purchase and/or build, the groups' skills in financial, legal, organisational management and governance develop. Their success thereafter depends on an ability to innovate, maintain the community buy-in and pursue external networking (Satsangi, 2014, p.125). In summary, the research found that access to land formed a crucial part of how the mutual housing groups were governed. The difficulty of accessing land, especially in the heavily speculative land market environment, that exists in London and the south east of England, has been an important barrier for the establishment of mutual housing groups.

The chapter on finance (see Chapter 7) grew out of the research analysis. All groups needed to access funds during their early foundational stages, sometimes before they had even found land or property. Some older groups (i.e. Sanford Housing Co-operative) who are now coming to the end of their mortgage repayments, are finding ways of supporting the establishment of newer groups. However, relationships with financial institutions, such as banks, are still difficult, partly because of the banks' limited institutional understanding of mutual housing and partly because, more generally, such lenders do not like supporting organisations such as new mutual housing groups which lack business and management track records.

The discussion on finance and its impact on governance within groups also included description of new models for raising capital (for example, rootstock and loan stock mortgage support) and new forms of tenure (such as MHOS – the mutual home ownership schemes, for example). This confirms existing literature on community-based financial tools. For example, the MHOS developed by LILAC (Low Impact Living and Community) the co-housing project based in Leeds, was based on a rent linked to salary or ability to pay (Chatterton, 2013). Other examples of alternative financial models include index-linked mortgages (used in Canadian co-operative housing), or the formation of secondary co-ops to deliver shared services. Participating in meetings of South London housing co-operatives during the pilot phase of the research work highlighted the efforts housing co-operatives were making in finding models for sharing skills and services. They were subsequently able to form the South East London Co-operative Forum to negotiate and contract collective services, and eventually form a local management co-operative,

similar to the one formed in Liverpool by a group of housing co-operatives (NW Housing Services, 2016).

New forms of tenure also serve to change the understanding or perception of the ownership ideal. This is being experimented in the form of co-operative mutual retirement homes (Brenton, 2013) or in student co-operative housing in Sheffield, Birmingham and Edinburgh (SSHC, 2013). A shift in the ideal of home ownership is also related in the research to the way in which mutual housing enables a range of housing decommodification, which may be temporary or more long-term. Partial forms of decommodification can depend on the ownership structure of the assets: the rent can be pegged to income (such as within a MHOS); the length of tenure (short-life co-operatives, which are low rent but generally have low security tenures); can include the role of volunteering and sweat equity; or the removal of land from the market through legal instruments such as a trust (i.e. a CLT).

The core issue of governance within mutual housing groups was explored, beginning with the groups' micro-practices of governance (see Chapter 8). The micro-practices include the meetings used to run the mutual housing groups (summarised in Fig.15 in Chapter 8); the roles that individuals have within the mutual housing groups; the criteria for membership; the ways that people become involved; and, the more performative aspects of governance, particular to individual groups, such as talking and listening practices, consensus-based decision making, and dealing with conflicts and risks.

The second half of Chapter 8 examined a key aspect within Ostrom's framework of understanding institutions for collective action: Understanding how rules are created and changed within the groups. Despite similarities between the groups, the interviews revealed that the uniqueness of each group's rules directly reflected the group's experience. The process of developing their rules and their own practices is part of the group's own knowledge of how to live in a mutual way, through their own institutions of co-operation and their practices of 'commoning'.

The final empirical chapter (see Chapter 9) explored the aspects of mutualism that emerged that were considered important for the understanding of governance institutions: namely the formation and change in community, the knowledge and skills needed, and issues of diversity and gender. The concept of community is explored from the perspective of people within the housing groups, regarding the creation of their community, how it had evolved and their ideas for its future. Echoing some of the narratives that were explored around land (Chapter 6), the chapter goes on to look at particular forms of knowledge within groups, including skills and trust. The chapter concludes with some consideration of aspects of living together, which are useful additions to Ostrom's institutional framework because they concern the more subjective aspects

of understanding institutions within mutual housing. The accounts reveal how members perceive changes in themselves as a result of mutual housing; how identity issues of gender, age, class and ethnicity are addressed in mutual housing groups; and which all offer key reflections on the broader concept of mutualism, and hence on the practices involved in commoning.

10.3 Significance and application

A new institutionalist lens was used to look at mutual housing and current mutual housing practices that form part of the attempts to find alternative housing solutions to those offered by the private or public sectors. Not all cases were radical from an ideological perspective, nor were they all deeply democratic projects (see Chapter 5). The research does reveal, for example, that mutual housing, despite the more hagiographic chronicles, can be beset by issues of democratic control and accountability. For example, distinctions were observed between the mutual housing groups with regards to their degrees of ‘community’ (outward-looking, providing open access to resources) versus their ‘communality’ (inward-looking, with limitations on access to resources) (see Field & Layard 2017, p.111). The following sections will explore further the empirical and the theoretical contributions of the research.

10.3.1 Empirical contribution

The main empirical contributions were around understanding the context and details of the internal governance of mutual housing. The context was explored through the narratives of people’s own experiences in London include those of identifying available land, developing necessary partnerships and their attempts to find ways of decommodifying property through mutual housing. These insights from the London cases add to literature from other parts of the UK, i.e. Liverpool (Thompson, 2015), the Midlands (Lang and Mullins, 2014), and Scotland (Satsangi, 2009), as well as country studies such as on Germany (Hamiduddin and Gallent, 2016) and Austria (Lang and Novy, 2014), or more comparative international studies (Moore and McKee, 2012), all of which offer particular spatialised accounts that are rooted in diverse historical and institutional settings. The focus on London sheds light on the particular constraints and challenges faced by mutual housing in accessing land and finance, and also contributes to the broader literature on housing in the context of this city (for example, see Bowie, 2010; Edwards, 2016). Furthermore, the London-based fieldwork, along with the wider literature review lead to broadly generalised and justified conclusions about the state of mutual housing governance.

The importance of developing partnerships with external organisations, such as housing associations, has been noted by other scholars, especially for CLTs (Moore, 2016). However, there has been rather less work on the contribution of housing association partnerships to the development of co-housing and other mutual housing models. For example, the study of the experience of Backdoor in this thesis illustrates how members of a short-life housing co-operative are highly dependent on short-term leases from housing association property. In fact, these co-housing models needed support from other external organisations, including developers and local authorities. Thus, the accounts provided in this work add to the broader understanding of the dynamics of the innovative partnerships that are needed, as well as the risks that groups face when partnering with larger institutions where their control over governance and decision-making is reduced. Indeed, in such situations, they may well lose all control, especially in matters concerning land use and development proposals (such as the experiences of OWCH, Brixton Green and Woodside in particular).

The financial aspect of mutual housing has been explored by others in theoretical and practical ways (Conaty et al., 2003; Chatterton, 2013, 2014; Lambert, 2012b). Empirically, the actual experiences of mutual housing groups in managing their own finances – collecting rent, accruing enough for their subsistence and survival – and accessing initial capital in setting up their group and acquiring property have been less studied. The difficulties of groups in relation to financial institutions and banks, was noted in most cases. In addition, due to the nature of the cases (with two cases focussed on older people’s housing), the research shows considerable evidence of the importance and potential of so-called ‘grey equity’, when coupled with downsizing. In the cases of both OWCH and Co-housing Woodside, the grey equity available served as an important source for their primary capital. This finding confirms other research on the potential of senior co-housing (Glass, 2012, 2009; Brenton, 2013; Scanlon and Arrigoitia, 2015; Labit, 2015), where “older people in the UK have an estimated £1000+ billion in un-mortgaged equity and 60 per cent of older households live in family-sized accommodation” (Brenton, 2013, p.17).

Other important aspects of finance include the potential for different forms of crowdfunding. This can apply at the initial stages of a project, as the mutual housing group begins its site surveys, group building workshops, and plan and partnership development. It can also apply to finding ways in which accrued funds from long established groups can be gathered together in a financial vehicle which supports new mutual housing groups. There is evidence that groups formed some time ago (see the older cases in Chapter 5) are now finding themselves occupying valuable assets. Mortgages have either been paid off or running costs are low, and two of the groups interviewed have been actively supporting other groups in an *ad hoc* way. At some of the meetings attended during the fieldwork, discussions were being held at the wider mutual housing movement level – for example, at the AGMs of the London Federation of Housing Co-operatives and the

Confederation of Co-operative Housing. In these cases, the groups have been exploring the possibility of formalising the potential of this equity to leverage and support new mutual housing groups. This demonstrates that new financial tools are being imagined and discussed. Lastly, the unpaid work of volunteers throughout the mutual housing experiences was evident in most interviews. This sweat equity is difficult to quantify in financial terms but as a process reveals the voluntary nature of the governance institutions within mutual housing, and thus, how they are part of the decommodification of housing.

In terms of governance, it was found that the success of the group is fundamentally based on forms of learning through involvement. Interviewees either tended to be heavily involved in the governance processes within their group or had at some point been involved and had decided to step back. Their narratives provide an important empirical contribution to the field of governance studies and to the understanding of micro-practices within groups. It was clear that time was required to develop group dynamics and shared, collective knowledge, not only to develop the group's rules, to explore feedback loops of behaviours and find effective ways of negotiating conflicts and reaching decisions, but also to develop trust within the group, in this context considered as a form of group knowledge (see Section 9.3.2).

The empirical contributions of the final chapter included some specific aspects of mutualism worth highlighting. The interviewees' understanding of their community emphasised the phases of growth during set-up, the changes to the idea of community and their perceptions regarding the future of the group. While the accounts of individual members tended to express the ethos of the group, they also provided reflections on the group's relationship with the surrounding area and the broader community. Some important empirical contributions were provided on the issue of diversity and, in particular, gender. The active promotion by women (in OWCH for example) and the preponderance of women in organising the groups, which created some forms of resistance from individual male members of the groups as well as local authorities, showed a lack of understanding of the particular demands and creative impetus which went into forming these particular groups. The next section explores the theoretical contributions of the research.

10.3.2 Theoretical contribution

The thesis sets out to understand the governance institutions of mutual housing and, through this, to understand better the nature of property that is not necessarily public or private (see Section 3.4.3). Blomley (2004) explores this in his work on the politics of urban land, where he elaborates a critique of property. The ownership model fails to make sense of the multiple meanings and moralities of urban property. As Blomley argues, "private, individualised property is not the only

form of estate. Rather than the setting for social life, property emerges as a site for moral and political ambiguity, contest and struggle” (Blomley, 2004, p. 152). Although the dominant ownership model seems determinate, contained and bounded, there is a diversity of tenurial arrangements where the basic ‘bundle of rights’ can be unpacked and contested. For instance, the ‘bundle of rights’ approach to property can include the right to exclude others, the right to sell or alienate the property when the owners choose, the right to profit, and the right to enjoy the property.

Mutual housing, as a form of collective ownership of property, attempts to “disaggregate alienation from the bundle of rights associated with ownership, while retaining most of the traditional benefits” (Blomley, 2004, p. 16). Therefore, the forms of mutual housing explored in the empirical work (especially in Chapter 6, on land) are of collective groups making claims over property that are different to private claims. Mutual housing is not an open-access commons. Building on the work of the critical property theorists, it can be seen as a form of limited common property: “Property held as a commons among the members of a group, but exclusively *vis-à-vis* the outside world” (Rose, 1998, p.132). The mutual housing models described (see Chapter 5) further complicate this definition as they occur within a range of property rights. In addition, there is the unpaid labour involved in creating the value of the property. Therefore, the cases demonstrate how a range of the possible ‘bundle of rights’ over use, development, control and sharing of asset-value can exist within the different models of formal ownership and legal structures. Mutual housing groups have developed as a hybrid of individual and collective arrangements for ownership, management, control – and in the creation of value.

Framing mutual housing in this way helps us understand how land and property can be decommodified, for instance, limited equity restrictions can be put in place by housing co-operatives because of their fully mutual status, or CLTs can separate land lease value and individual house values. There is also the value contributed through sweat equity and volunteering that remains within the mutual housing as a collective and is not necessarily allocated to individuals. These are all forms of partial decommodification. Another way in which (partial) decommodification occurs can be through linking rental values to income, as in the MHOS model, where “linking housing value to national earnings rather than house prices erodes housing as a speculative commodity that can be bought and sold according to the vagaries of market conditions” (Chatterton, 2016, p.408). Thus, the decommodification is another way in which mutual housing fosters a sense of common, rather than private ownership and points towards “a housing commons that can increase stability in housing markets and reduce volatile local economies” (2016, p.408).

There is also the challenge to address affordability in housing can use models such as Community Land Trusts, housing co-operatives, and co-housing – through a collective property model. Such models can, in theory, be used to lower individuals' costs for housing based on the disconnection of property or land value from the tenure and ownership arrangements involved. One example is short-life housing co-operatives, where occupants who do not own the flats or have any rights, apart from short-term leases, but still derive value from the collective use of the properties (see Backdoor, Chapter 5).

The 'bundle of rights' metaphor for property, or 'bundle of entitlements' (Singer 2000) can also be repackaged as a 'bundle of values'. Similar to the other discrete attributes of property, value can be divided and reallocated to some degree, independently of the more formal attributes of ownership and usership in property. There are echoes of this within commercial real estate practices (e.g. percentage leases in the US or turnover lease in UK). In the case of collective property, the capture of increased value is managed for the benefit of the community, which members spoke about during interviews. Therefore, the thesis has contributed to producing evidence for a new theorisation of property and value (see Geisler and Daneker, 2000) that understands the governance of mutual housing as a distinct form of collective, common property, enabling the sharing of a certain 'bundle of values' provided through mutual housing.

The thesis explores, mainly in Chapter 7, the micro-practices of governance within the mutual housing cases. Starting from the institutional perspective of Ostrom, understanding institutions of governance through the experiences of people involved in the management of mutual housing served to break down and understand key characteristics of governance for each of the models of mutual housing groups. The thesis developed a theory of institutions of governance of mutual housing, focussing on their micro-practices. These included meetings, the roles of members of the groups, how people join and become involved in the group, the more qualitative aspects of the micro-practices, such as talking and listening techniques, consensual decision-making, 'anti-burnout' training or 'feelings' meetings. The thesis then explores specific rule-making activities – the experiences of rule creation and rule changing.

Much of Ostrom's work focusses on breaking down the concept of rules and their attributes within the arena of action, including rules relating to position, boundary, choice, aggregation, information, payoff, and scope – all of which are the regulatory rules that define the "attributes of participants who are obliged, forbidden, or permitted to act (or affect an outcome) under specified conditions" (Ostrom, 2005, p.187). The thesis adds a descriptive thickness to this system of institutional analysis used to classify group rules using subjective experiences to add a qualitative element to the theory of institutional governance used in Ostrom's and other new institutionalists' work on managing common resources. Thus, position rules are explored in Section 8.2.2 on roles

within groups; boundary rules are explored in Section 8.2.3 with reference to joining the groups; and choice rules correspond to involvement, as discussed in Section 8.2.4. Therefore, a first broad theoretical contribution of this thesis has been to apply Ostrom's theory to the study of mutual housing.

The second contribution has been to add a qualitative element to the structural and mechanistic approach for which Ostrom's work has been criticised (Fine, 2010). In experimental laboratory conditions, solutions to collective-action dilemmas can include face-to-face talking to develop joint strategies and increase trust and reciprocity (Poteete, Janssen and Ostrom, 2010, p.219). However, when this is translated to field-based studies, with the large number of contextual variables that influence collective action, including micro-situational conditions, the group size and heterogeneity, as well as contextual and macro-conditions, such as market pressures, property rights and government policies etc., it can seem that "few if any variables influence collective action in a uniform manner" (ibid. 2010, p.219). The challenge to theory is how to allow for this complexity and contingency without losing sight of patterns that apply to multiple cases. The approach in this research has been to draw out patterns of governance at the micro-situational level and carry out an analysis of micro-practices through the qualitative and subjective realities of the mutual housing group members' narratives.

A distinction emerges in all the cases between formal and informal rules. All groups have formal rules – as defined by their constitutions, rules for members, policies and other official documents – which they developed and adapted over the years. Institutional formality is subsumed within a larger set of rules, which are informal, evolving as they do through practice. In some cases, these are in the process of being officially documented, a process which occurs every few years (see GUHC or Sanford). Other, newer, groups have either not yet elaborated official policy documents or, if they have, they will need to be revised as their practices evolve. The informal rules which groups operate under are known by members and acquired through practice and usage – the daily heuristics of living together. As Poteete et al. point out when considering the assumptions of using a behavioural theory of human decision-making in dilemma settings, "actors use a variety of heuristics in making daily decisions that may approximate maximisation of net benefits (for self and others)" (2010, p.223). How these heuristics translate into field situations is one of the theoretical contributions in this work (see Chapter 9, in particular Sections 9.3 and 9.4).

There is a range of roles within groups. There are the roles that require a higher level of knowledge and responsibility for everyday decision-making, with such members regularly involved in management decisions, to those roles for members who are less involved. Thus, the problem in groups is not so much one of the 'free-rider' dilemma but more related to degrees of knowledge and skills, including abilities in the heuristics of everyday decision-making and governance. Key

to the process of governance is also the role of trust, which can be seen as a form of knowledge (see Section 9.3.2). The centrality of trust was not noted by conventional theorists of collective action. However, more recent studies have begun to explore the importance of trust, observing quite predictably, that co-operation in micro-situations and with broader contextual variables being stable, depends on the levels of trust that, in turn, affect levels of co-operation. “At the core of an evolving theoretical explanation of successful or unsuccessful collective action is the internal link between the trust among participants... and the increased probability that all participants will use reciprocity norms” (Poteete, Janssen and Ostrom, 2010, pp.226–227). Trust is seen here as necessary for knowledge, developed alongside particular group skills needed for holding meetings, listening, negotiating, addressing risks, and the other aspects of living together (see Section 9.4).

Another broader theoretical contribution of this thesis has been an attempt to bridge the literature on institutional approaches to managing commons and the neo-Marxist school around commoning. The latter is based upon an understanding of the commons that is in dialectic tension with the process of enclosure, and that sees mutual housing as a political activity developing progressive, everyday social practices and crafting institutions that can promote more co-operative forms of social life, including spaces of communal belonging and commoning. However, the tools to materialise these commons include understanding the institutions at the micro-situational and macro-contextual levels – tools which can be derived from an institutional approach to understanding and managing commons.

It is worth reiterating at this point that the structure of provision approach was used only to define the provision of the different models of mutual housing and derive from this the spread of case studies (see Chapter 2). Case studies were found to be grouped in two distinct timeframes: those that have existed since the 1970-80s and were well-established groups; and those cases that are more contemporary examples, and which have evolved during the time frame of the fieldwork, or essentially over the last five years. This posed a number of challenges at a methodological level, primarily with regards to the continuity of cases, but also in terms of creating a typology which allowed for the mutual housing cases to be examined together (see Section 4.7 on Methodological challenges). The more recent cases were of groups in the process of being created, as most of them had begun to form at the time that the research began. This resulted in the interviews being conducted with group members who were significantly uncertain about their own future. However, they were able to provide useful reflections as the projects progressed. The cases chosen therefore represented groups that were all quite distinctive, and which spanned more than forty years of mutual housing experiences in London, yet they all had significant commonalities for governance, as I have shown above.

10.4 Policy implications

There are a number of useful policy implications that arise from the work in the thesis and which largely correspond to the empirical chapters on land, finance, governance and the organisational aspects of mutualism. Regarding the search for land for mutual housing, there are increased pressures on land supply and prices. The potential for land reform in England, as in Scotland (Satsangi, 2009, 2011; Wightman, 2000; Bryden and Geisler, 2007), although unlikely politically, can offer new ways in which community-led organisations can own and manage their own assets. Particular pressures on land occur in cities, especially London, where the challenges for change, or indeed resistance to change, is high. Financial incentives or instruments, such as forms of land value taxation, could be adapted to create funds to support community-led and mutual housing projects or decouple land values from land use to promote some forms of decommodification of land.

The implementation of various recent planning laws, such as the Localism Act 2011, Self-build and Custom Housebuilding Act 2015, and Housing and Planning Act 2016, could help support more mutual housing, but this would need to be made more explicit in policy formulations at local authority levels and at a London-wide level. Current support seems to be tokenistic and hard-pressed local authorities are risk averse and generally unwilling to dispose of assets through an alternative model of management or indeed, control. They also have limited institutional capacity or knowledge to promote community-led mutual housing. In summary, more government support is needed, and could focus on making more land or properties available for mutual housing schemes.

Regarding finance, as revealed during the research interviews, there is clear potential for new financial instruments could be developed to support mutual housing. These could also be based on crowdfunding models or the collective strength of building societies as they used to be, for example. In policy terms, decommodifying housing through mutualism can influence the separation of equity in real estate from rent, through both the CLT and MHOS models. The latter can influence a more important decoupling between rent and property values by pegging rent to incomes rather than fictitious land values. As the anarchist planner, Colin Ward (1990, p.34) writes, “It should be possible to operate some kind of usufruct, some kind of leasehold with safeguards against purely cynical exploitations, which would enable people to house themselves and provide themselves with a means of livelihood, while not draining immense sums from central or local government”. Of course, this would have an impact on mortgages and rents, as well as new developments and housing investment, in general.

Grey equity funds could be used more to develop mutual housing for older people who, in some cases, might wish to live in mixed, intergenerational communities. With the right policy framework, grey equity could be used to finance downsizing and pay for social care needs. The interviews with older people involved in setting up new mutual housing groups raised this as a possibility but noted the lack of financial instruments to enable them to use their equity within the long time-frames of the mutual housing development process. Banks and other financial institutions could offer long term 'patient capital' or temporary, short-term collateral for the development phase of projects.

An important policy implication that emerges from the governance chapter concerns the need for training and support. This could include training in group dynamics, consensual decision-making, and the development of other governance tools for mutual housing groups, including co-operatives (Lambert, 2012a). Policies aimed at making such tools more available would also be an important contribution to the sector, particularly in the case of people outside the mutual housing groups in the broader organisations that provide support and on which new mutual housing groups will depend in the future. However, it would be unjust on the groups studied if I were to end with the conclusion that an external authority needs to allow more of these groups to happen. Ultimately, it is these groups of people, through acts of commoning and developing practices of crafting their own governance institutions, that will enable more mutual housing groups to emerge successfully in the future; through their example, their survival and success, they can demonstrate the possibility and potential for these and other models of dweller-controlled mutual housing to flourish.

10.5 Further research

Further research topics that could be conducted on the basis of the work carried out in this thesis include building on the main themes explored, such as land, finance and governance, as well as possible co-research to be conducted with groups seeking mutualisation of housing or other services. While this research focussed on the micro-situational and contextual modes of governance, comparative studies of micro-practices of housing management in different contexts – different cases, in other cities, regions, or indeed in other countries – using similar methods of in-depth interviews and workshop settings would offer some insights into the different roles of land, finance and governance in mutual housing where the external contexts are very different. The methodology can be used to understand the external context, as well as to explore the more qualitative and subjective nature of governance for better understandings of the micro-practices of everyday governance, the roles and involvement of people, and in particular, their knowledge and skill formation.

The full impact of such planning policy instruments, such as the Localism Act 2011 and the Housing and Planning Act 2016, on mutual housing provision and building has yet to be seen. Already as part of the Self-build and Custom Housebuilding Act 2015 local authorities are required to help find land for those who have an interest in building their own homes (Wilson, 2015). Through a Right to Build Register, local authorities now have a statutory mandate to keep a list of people or groups who would like to join a co-housing project or community-led housing. Local authorities in England are supposed to ensure there are enough serviced plots available to meet demand, to be assessed by the number registering for the Right to Build. Of course, London's relatively high costs and low land availability will make these developments problematic. However, the Mayor of London has recently announced the inclusion of a Community-led housing Hub to support amongst other housing models, more mutual models too.

Another important topic of research would be to look at estate-wide regeneration schemes and how mutualisation can be used as a way of contesting regeneration proposals and proposing alternatives led by residents, as used by Walerton and Elgin Community Homes (WECH) or through the Right to Transfer, as West Ken Gibbs Green and other community groups are doing as part of a community-led social housing regeneration programme (Lees et al., 2014). Further research could focus on the sociological aspects of changes in living arrangements. The cases of older people's involvement in mutual housing development could stimulate research into older people's housing compared to inter-generational mutual housing. Gender and other diversity aspects, which were touched on only briefly in the research, should be explored further.

The structure of provision approach which was used in Chapter 2 only as a tool with which to develop a typology of mutual housing, can be returned to and developed further to understand the ways in which the provision of mutual housing can be improved, sustained or encouraged in a more systematic way. In particular, focussing on the relational aspects that are needed to build up successful mutual housing support institutions. The main body of the thesis has focussed on internal governance within the different mutual housing groups, but attention can be paid to the more structural demands made on both the production and consumption of mutual housing through the different models (see Fig.2 in Chapter 2). Further research can also draw from research into the financialisation of housing, its commodification, and the attempts to move away from supply-side solutions: "The reasonable expectation of families to benefit from the investment potential of housing has to be acknowledged but then balanced with an appreciation of its central role in providing shelter, stability to individuals, families and communities, and long-term social opportunity" (Gallent, Durrant and May, 2017). The greater inclusion of mutual housing options could lead to a shift in the form that demands are made, for example.

The housing crisis, touched on in the opening words of the thesis, clearly cannot be solved through mutual housing, but it can be a significant part of the mix. The research furthermore highlighted how the housing crisis, or the challenges of housing is not necessarily just a supply side issue. The two opening empirical chapters – on land and finance – demonstrate clearly how the current conditions of housing provision are social, political and economic constructs. Indeed, the deeper question of how these constructs are shaped can touch on the issue of power and how that is shaped by the practices and institutions that establish both the mainstream responses and the alternatives, including mutual housing. Recalling the exploration of governmentality in section 3.4.1, further research could be carried within the vein of uncovering the counter-governmentalities within mutual housing and how these can indeed shape the wider housing models used, especially in the cities of the UK and beyond.

In Foucault's work on governmentality, he explores the way in which power relations are not just repressive or constraining, but they are generative. They change both the material forms of existence but also social identities. This productive dimension, which in section 3.4.1 is referred to as the counter-governmentalities of power, allows and enables the individual and collective experiences, promoting new forms of knowledge and practice. (Lemke 2011) As Foucault stated: "Power produces; it produces reality; it produces domains of objects and rituals of truth." (Foucault 1977: 194) Thus, using this productive aspect we can see how new models of mutual housing can effectively begin to redefine the relationships people have to property for example, and incorporating forms of sharing and of communality into the everyday. As Lemke (2011) points out, Foucault argued (2008: 91-95) that a (real) socialism has not been able to invent an "autonomous governmentality" and this would be a worthwhile trajectory to take the research in, extending the notion of governmentality into our understanding of the dynamics and institutions of co-operation.

There is also scope for critical legal research to frame the provision of other resources beyond housing, such as energy, food production or distribution, and other forms of infrastructure, including social infrastructure. Promoting the research of collective production and consumption (Castells, 1985; Mayer, 2006), seems all the more urgent now, in a time characterised by the deepening hegemony of neo-liberalism, accompanied by austerity, a paucity of public finances and the fragmentation of State-market provision of basic services. New avenues for community-led research and solutions are now needed more than ever. Scholars have been looking at these prefigurative practices of post-capitalist transitions (Chatterton and Pickerill, 2010; Gibson-Graham, Cameron and Healy, 2013; Chatterton, 2016). Research is needed in this autonomous and counter-normative vein, and the use of the institutionalist approach developed in this thesis can help understand what governance transitions are happening or can be supported, at different scales, through different actors and in different timeframes. With this research based on mutual

housing framed as a form of commons and its interest in the way people craft governance institutions for self-management, more research can be conducted into the materialisation of new urban commons, their collectivities, and their governance (see Stavrides 2016; Borch and Kornberger 2015).

10.6 Conclusion

The aim of this research was to understand how mutual housing groups have crafted their institutions to respond to the challenge of collective governance. In order to do this, the different models of mutual housing were described through a typology of groups (Fig.2) focussed on London (Fig.7). The creation of the mutual housing groups and the challenges for their set-up and survival were examined, along with the forms of collective governance that resulted from their experiences.

To understand the institutions of governance within mutual housing groups, a theoretical framework was constructed, beginning from Ostrom's work on governance of commons and more broadly on the practices of 'commoning' from other commons researchers (Figures 3-5 in Chapter 3). This allowed for the framing of a series of questions and analysis of the responses of the narratives from mutual housing members involved in the management and governance processes within groups (Fig. 6 and Appendix A). Their responses were explored in four empirical chapters, which offered a more detailed analysis of the differences between mutual housing groups' experiences and offered a series of qualitative answers to the main research question.

The research therefore offers a fourfold explanation of how mutual housing groups use formal and informal institutions to overcome the problem of collective through self-governance. First, it is argued that mutual housing groups need access to land to be created and become established. However, the difficulties of finding land are manifold. Groups have usually, but not exclusively, accessed public land following a period of research, alliance building, the establishment of partnerships and campaigning, all of which can be seen in terms of a group's strategic relational action. This period of activity forms an integral part of their formation as a group, the development of their governance structures and the development of internal practices, importantly seen to be a form of knowledge-building. The forms of tenure that the groups have on the land or property influence their governance arrangements, mainly due to the decisions they make as a group concerning the allocation, management and use of their housing. The forms of tenure also influence the individuals' roles in the groups, although no direct correlation was found between tenure uncertainty and the members' participation in governance.

Secondly, the mutual housing groups need access to finance, to be able to build or buy the land or property for their mutual housing. The models for financing vary depending on the equity the group can access, either as individuals or collectively. Access to 'grey capital' for example, was crucial for the older people's co-housing projects. In addition, the amount of capital needed was also related to the amount of 'sweat equity' or volunteering which the groups carry out to build, maintain and manage the property. The relationship a group has with finance is again dependent on its strategic relationships, and the access they have to necessary knowledge and skills. Finance was also found to be a way for mutual housing groups to support other groups, although there are very few formal structures in place for that to happen in a more systematic way, which is something umbrella groups are beginning to experiment with.

Thirdly, while the governance institutions developed internally by the groups were specifically tailored and crafted in unique ways, some commonalities emerged in terms of the forms of rule-making and rule-changing to ensure collective governance. The role of leaders was understood by members as important and necessary. Although experiments in decision-making took place, many groups needed to face pragmatic governance decisions, which meant that the groups distributed leadership activity through specific roles and committees. Social-bonding, however, was integral to the governance institutions in various forms – from shared activities, shared spaces, shared values and norms – which made up a conjunctural set of micro-practices to ensure group cohesion. Particular knowledge was highlighted that was needed for collective governance, which includes listening and talking skills; additionally, specific informal institutions for conflict negotiation were observed in most groups, both old and newer ones.

Finally, knowledge was an important aspect of mutualism, highlighted by the specialisation needed that emerges out of participation and involvement in management activities. Trust as a form of group knowledge was also considered important, as well as a knowledge of community, which was not linked by shared values or a shared ethos necessarily, but shared needs. These defining features of the institutions for the governance of mutual housing allowed for a better understanding of how groups are formed, the variety of groups, and the forms of collective governance. These can support not only the practical-realistic need for planning and policy making for better housing, but also support the more utopian-idealist project of finding ways for self-management to permeate into new spaces in the city and the crafting of mutual institutions for the creation of new forms of commons.

Appendix A: Interview schedule

The role of historical, social and cultural contexts:

How did the mutual housing group emerge?
 Who owns the land and how has the access to land affected the group?
 Who were the people or actors involved in the set-up of the mutual housing group?
 What have been the major changes through its time?
 What important social and cultural elements are there to the group?
 Awareness within the group of history of the group

Understand the role of internal institutions:

What is the size of the mutualised housing?
 How many people are members?
 How is membership defined?
 How often are meetings held?
 How many sub-groups are there and what's their role i.e. committees, sub-committees, working groups, meetings?

Understand the role of external institutions:

What are the external conditions, requirements, relationships?
 What are the relationships with other mutual housing groups?
 What are the links to local authority, and to other organisations?
 Are there any particular links to secondary organisations or umbrella organisations?
 What are the modes of financing the mutual housing project?
 How have the finances affected the group?

Understand the specific rules and norms for governing the mutualised housing group:

What are the general rules? And what are the rules per sub-group?
 What are the rules around the practical running of the housing on a day-to-day basis?
 What rules are written, and which rules are not?
 What involvement do members have in defining the rules?
 What shared activities take place?
 What other examples of forms of sharing take place?
 Are there different levels of involvement, and what are they?
 Do people change when living there and what does this depend on?
 What are the sorts of conflicts that arise?
 What are the ways to resolve conflicts – i.e. methods of arbitration, negotiation, conflict resolution?
 What data is there about finance, housing allocations, other internal matters?
 How are housing maintenance priorities negotiated?
 How are decisions made about revenue?
 What decisions are made about the future?
 How do you see the future of the group?

Understand what the procedures are for changing the rules and norms:

How are rules changed?
 How is membership of the housing organised?
 How is participation and involvement ensured?
 Are diversity considerations made?
 What are the sources of innovation within the group or where do new ideas come from?
 What different skills are there in the group?
 What is the role of leaders and roles of different people in the group?
 What different groups have there been?
 What works and what doesn't work in terms of decision-making within the group?
 What are the influences from outside the group which have affected how the group is run?

Understand how monitoring, enforcement, incentives and punishments are used to keep rules and norms:

How are rules monitored and how are they enforced?

What forms of management are there?

What are the techniques or practices for enforcement?

Is there ever any need for any forms of exclusion?

What support is there for people in the group?

What forms of incentives are there to get involved, adopt the rules and share norms?

What incentives are there to support and change norms?

Understand how knowledge is shared and how trust is developed within the group:

What are the main trust-forming activities?

What forms of group sharing, education or training happens?

What other forms of sharing occur?

What effect is there from the density and design of the layout of mutual housing?

What is the role of the communal spaces?

What relationship is there outside of the mutual housing group i.e. with the neighbourhood or community?

Appendix B: List of codes per theme developed during analysis

1 {ASSETS}

- 1.1 Narratives
- 1.2 Land_access
- 1.3 Land_use
- 1.4 Finance
- 1.5 Land_future

2 {PEOPLE}

- 2.1 MicroPracticeGovernance
- 2.2 Rule_create
- 2.3 Rule_change
- 2.4 campaigns
- 2.4 Community_create
- 2.5 Community_change
- 2.6 Community_future
- 2.10 conflicts
- 2.10 risk
- 2.11 knowledge and skills
- 2.12 trust
- 2.13 co-operation
- 2.14 sharing
- 2.15 commons
- 2.16 gender and diversity

3 {PROCESS}

- 3.1 government
- 3.2 partnerships
- 3.3 umbrellas
- 3.4 othermutuals
- 3.5 otherorgs
- 3.6 housing policy

4. {METHODS}

- 4.1 interviewing
- 4.2 reflecting
- 4.3 analysis
- 4.4 references

5. {INFO}

- 5.1 interview_contacts
- 5.2 Interview_date
- 5.3 Interview_mutualgroup
- 5.4 Interview_name

Appendix C: Participants and interview details

Interviews conducted – code used in text, participant, role in mutual housing organisation and date of interview

Code	Participant	Role	Date of interview
M. from FDT	Marc O'Hagan, Fulham Development Trust	Director of Trust	2 nd June 2012
T. from ELCLT	ELCLT	Director	6 th July 2012
O. from Locality	Anne Marie Naylor Locality	Head of Assets	10 th July 2012
D. from Locality	Dave Chapman, Locality	Head of Policy	11 th July 2012
Nick Bailey	Westminster University	Professor of Regeneration	12 th July 2012
T. from RR	Radical Routes	Director and co-op facilitator	15 th July 2012
M. from CCH	Blase Lambert, CCH	Chief Officer	22 nd August 2012
I. from CLTN	Catherine Harrington, CLT Network	National Director	7 th September 2012
N. from Sanford	Sanford Co-op	Member and resident	6 th December 2012
H. from CNUK	Jo Gooding, Co-housing Network UK	National Director	18 th December 2012
S. from Brixton Green	Brixton Green	Ex-Board member	23 rd January 2015
C. from LCHC	LCHC	Board member	15 th December 2015
T. from Backdoor	Backdoor Housing	Member and resident	3 rd February 2016
T. from Sanford	Sanford Co-op	Member and resident	4 th February 2016
A from GUHC	GUHC	Member and resident	11 th February 2016
S. from Brixton Green	Brixton Green	Board member	11 th February 2016
C. from LCHC	LCHC	Board member	13 th February 2016
S. from Backdoor	Backdoor Housing	Member and resident	16 th February 2016
M. from Backdoor	Backdoor Housing	Member and resident	17 th February 2016
B. from GUHC	GUHC	Member and resident	19 th February 2016
I. from GUHC	GUHC	Member and resident	19 th February 2016
C. from OWCH	OWCH	Member and resident	1 st March 2016
P. from GUHC	GUHC	Member and resident	3 rd March 2016
F. from Woodside	Co-housing Woodside	Ex-member	10 th March 2016
M. from BHC	Brixton Housing Co-operative	Member	11 th March 2016
D. from Backdoor	Backdoor Housing	Member and resident	14 th March 2016
J. from Woodside	Co-housing Woodside	Member	12 th April 2016
W. from Woodside	Co-housing Woodside	Member	12 th April 2016
C. from LCHG	London Co-operative Housing Group	Co-ordinator	9 th June 2016
J. from LCHG	London Co-operative Housing Group	Co-ordinator	10 th June 2016
Iain Clark	Yellow Brick Housing Co-operative	Founder director	13 th June 2016
David Gilles	Co-founder of CDS and Sanford Housing co-op	Co-founder	5 th December 2016
Grand Union Housing Co-op: Oral history tapes (#2, #8, #9, #11)	GUHC	Past members	From around 2004

Appendix D: Consent form used

Daniel Fitzpatrick
 Bartlett, UCL
 d.fitzpatrick@ucl.ac.uk

Consent Form for research project *Mutual housing in London*

Dear _____

Thank you for agreeing to be interviewed. By signing this letter, you are consenting to voluntarily participating in my research by being interviewed. The interview will take around 60 minutes. There may be the need for a follow-up interview which can be conducted by telephone.

I will ask you a series of questions about your organisation's history, your role in your organisation, on the factors for success and challenges faced by your organisation and your relationship with other organisations.

You are free to decline any questions which you do not wish to answer. Furthermore, if at any time you wish to end the interview and leave, you are free to do so. If you agree to the interview, you will be recorded for transcription purposes only.

All information that is shared in the course of the interview is kept strictly confidential. Your name will not be associated with the information you share in any of the analysis or in the final write-up of the report if you so wish. The information you provide will only be used for the purposes of this study.

Level of anonymity – do you consent to the following?

(If you do not tick then I am assuming that you decline, and I will anonymise all the information from this interview)

Can I reveal your name?

Can I reveal the name of your organisation?

Can I reveal the location of your organisation?

Would you like to read a copy of the transcript to comment?

Would you like to read a copy of the final report?

The information you share will be written up in a PhD thesis and in papers for publication in academic journals and in online material (blog or online papers). You will not be identified in any of the publications if you so wish.

I agree to take part in the study described above:

Name:

Signature:

Date:

Appendix E: Legal forms and asset locks

Summary of the key features of different legal forms of organisations, including asset locks on property.

Legal Form	Do members have limited liability?	Governing document	Can it issue shares?	Can it pay a return on shareholding?	Does it have to register with a shareholding body?	Is it suitable for charitable status?	Does it have an asset lock?
Partnership	No	Deed	No	No	No	No	No
Associations	No	Constitution	No	No	No, unless a charity	Yes	No, unless a charity
Trust	No	Deed	No	No	No, unless a charity	Yes	No, unless a charity
Limited Liability Partnership (LLP)	Yes	Agreement or Deed	No	No	Companies House	No	No
Company Limited by Guarantee	Yes	Articles	No	No	Companies House	Yes	No, unless a charity
Company Limited by Shares	Yes	Articles	Yes	Yes	Companies House	In the past	No, unless a charity
Community Interest Company (Limited by guarantee)	Yes	Articles	No	No	Companies House & CIC regulator	No	Yes
Community Interest Company (Limited by shares)	Yes	Articles	Yes	Yes - subject to cap	Companies House & CIC regulator	No	Yes
Charitable Incorporated Organisation	Yes	Constitution	No	No	Charity Commission	Yes	Yes
Industrial & Provident Society (Bona fide co-operative)	Yes	Rules	Yes	Yes	Financial Services Authority	No	No
Industrial & Provident Society (Society for the benefit of the community)	Yes	Rules	Yes	Yes	Financial Services Authority	Yes	Yes, optional

[Source: Co-operatives UK 2016, p.29)

Appendix F: References of Parliamentary Acts

Housing, Town Planning, &c. Act 1919, c.35. *Addison Act*
Housing (Financial Provisions) Act 1924, c. 35, *Wheatley Act*
Housing Act 1930, c.39, *Greenwood Act*
Industrial and Provident Societies Act 1965, c.12
Housing Finance Act 1972, c.47
Housing Act 1974, c.30
Housing Act 1980, c.51
Housing Act 1988, c.50
Leasehold Reform Housing and Urban Development Act 1993, c.28
Housing Act 1996, c.52
Commonhold and Leasehold Reform Act 2002, c.51
Companies Act 2006, c.46
Housing and Regeneration Act 2008, c.17
Localism Act 2011, c.20
Public Services (Social Value) Act 2012, c.3
Self-build and Custom Housebuilding Act 2015, c.17
Co-operative and Community Benefit Societies Act 2014, c.14
Housing and Planning Act 2016, c.22

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