



PROSPECTUS 2019



Still *Adj.* calm, unmoving, peaceful. *Conj.* yet, nevertheless. *Noun*, abbr. form of distillation apparatus, as used *e.g.* for raising and purifying spirits.

Green *Adj.* (1) coloured as grass, young leaves etc; (2) concerned with preserving the environment (as in Green Party); (3) naïve, unripe. *Noun*, common land, often for recreation, as in village green.

For further information, visit www.stillgreenweb.org

For the avoidance of doubt, this document simply sets out the current thinking of those who are Still Green members at this time. Nothing in this Prospectus can or should be taken as making a contractual offer or undertaking.

Revised and updated from the original Still Green Prospectus, published January 2015.

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EXECUTIVE SUMMARY

This prospectus has been written for prospective members, for our potential partners in the development process (planners, investors, developers), and for other stakeholders interested in our proposals (possible neighbours, others in the UK cohousing network).

Our project is to build a socially inclusive and self-reliant neighbourhood of up to about 30 sustainable homes in a co-housing scheme for members aged 50 years and upwards. Resident members – both owner-occupiers and tenants - will have their own separate dwellings and also share rights to and responsibilities for certain common facilities.

Co-housing in this form is a way of providing a secure and supportive environment through the second half of life – without putting oneself in the hands of a large and perhaps expensive institution. It is also a way of joining a group of like-minded people in an ‘eco’ self-build project. The scheme addresses matters of concern to national and local policy-makers in the fields of house-building, sustainability, and housing for the elderly.

Still Green is incorporated as a Community Interest Company. It works through a Board, regular General Meetings, and Action Groups; and works with professional advisors sympathetic to our project.

Reaching this current point draws on what was learned by visiting established senior cohousing schemes in Holland as well as visits to recent UK schemes; and it builds on the experience of pursuing discussions with developers and land-owners for different sites in Milton Keynes (including one ‘near miss,’ where complications with the site and financing meant we had to withdraw).

A summary of our thinking is provided, covering such key issues as the criteria for a site, building design and sustainability, shared facilities, membership and residency criteria, and how the character of the scheme can be preserved. Another section explores the financial issues – how much homes will cost to buy or rent (in so far as these can be estimated at this stage), and the challenges of constructing a robust financial plan.

Currently, Still Green is in serious discussion over suitable sites in both Milton Keynes and at the Graven Hill Development in Bicester. *Separate plans are being developed for each site; these complement the core proposition set out in this prospectus.* If and when an agreement is reached, this will be a watershed – design and planning can then start in earnest. The considerable challenges that will follow are summarised.

For members of Still Green this is exciting and personally important. It is also challenging. We have to prepare ourselves, support each other, and take the time to think through what is required of us, individually and corporately. The project is about building a neighbourhood and a community, not just houses. How we work together on this will shape that neighbourhood and community.



This convivial Dutch cohousing scheme combines private and social housing.

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1 VISION AND VALUES

Still Green aims to create a highly sustainable, socially inclusive and self-reliant neighbourhood, based on cohousing principles and focussed on the needs of people aged 50+.

All involved aspire to:

- *Cohousing.* Residents live in their individual dwellings but also share some facilities (eg, a common house, gardens, shared tools)¹. Drawing on experience in other countries, cohousing works best at a scale of 20-30 units.
- *A 'second-half-of-life' orientation.* The scheme aims to provide a positive alternative to the limited choice of living arrangements currently available to ourselves and to others aged fifty-plus. We expect to encompass a range of ages and to remain involved for many years in the wider society around us.
- *Green and sustainable.* We aim to create a green development, one with gardens and trees but also the highest practicable standards of sustainability
- *Mixed tenure.* Valued members of our group include people in very different financial circumstances and it is important to us to include units for rent (both at market and affordable levels) as well as for owner-occupation (including shared ownership).
- *Homes designed with us not just for us.* We expect to commission and oversee the design of our homes (sometimes called 'group self-build')
 - *Mutual support and deepening friendships.* We envisage friendships developing naturally among us as we share responsibilities, common interests and the things that are important to us. We hope for a place where we can be ourselves and are accepting of each other, and where we look out for each other (without peering in on each other).
- *Sharing our experience.* As we have learned from other cohousing and green-build projects, so we expect in due course to offer information about our project to others interested in these matters.

Our aspirations for the third age cohousing are discussed further in *Appendix 1 - On the neighbourhood, homes and relationships we seek.*

¹ Until recently co-housing was a rarity in the UK. Now Still Green is one among a growing number of groups forming across the country (<http://www.cohousing.org.uk/>).

2 TO WHAT ENDS?

People join our scheme for a range of reasons. Those attracted to the idea of cohousing will usually be experiencing a combination of ‘pushes’ and ‘pulls’. Push factors include the need to ‘downsize’ from the much-loved family home; a concern to have neighbourly support (so as to avoid being a burden on distant family); or wanting to make the most of a fixed income. ‘Pull’ factors include wanting to live more sustainably (and the chance to join an ‘eco’ self-build project), and the prospect of being part of a strong community in one’s later years. The scheme has to meet these varied needs and aspirations – that is a precondition for success. Left at that, Still Green would only be a private solution to its members’ private concerns – and this would miss essential dimensions of the project.

In fact, our needs and aspirations are not so unusual. It is recognised across the political spectrum that acute shortages of buildable land have led to a house-building industry marked by monopolistic competition among large companies and limited choice for customers. As a result, the UK has a tiny proportion of ‘self-built’ homes compared to other countries. Government policy is now attempting to redress this and to open up the housing market to new forms of provision.

For those in the second half of life, the situation is even less satisfactory – and again this is a matter of public policy concern and debate. In brief, the issues include homes ill-designed for older people (and so requiring expensive adaptations later), the isolation and loneliness that we may experience, and our need for occasional practical support (and how this may be easily sought and safely provided). These are matters most people know they will need to consider sooner or later, like it or not. Companies, public bodies and charities have developed various solutions - retirement complexes, assisted living, sheltered housing, and so on. Too often, however, they are expensive, or they are part of very large schemes to obtain economies of scale, or they are limited to the most frail and needy. By contrast, senior co-housing promises *support without institutionalization*, since neighbourly concern can delay and reduce the need for bought in care services, and *at lower cost*, since self-management replaces paid services and corporate overheads.

These issues are complex and are discussed further in *Appendix 2 – Still Green as a Contribution to Public Policy*. The essential point is that the issues that Still Green is addressing are more than the idiosyncratic concerns of those who have chosen to join: they are central matters in current housing and social policy, and what works for us might work for others.

In tackling these challenges we see ourselves as part of loose-knit social movements exploring different forms of living and/or ageing together. We continue to learn a great deal from visiting other communities and projects. Like them we are hoping to develop our own exemplary scheme: one that shows what can be done by people like us in situations like ours. A different group elsewhere would do things differently, of course. But our experience can still inform and encourage others - so we look forward, in due course, to sharing that experience. From this angle, we are another small band joining in a long and honourable tradition of self-organized social

STILL GREEN - Third Age Cohousing June 2019

experimentation in housing – the Garden City movement, the co-operative movement in housing, the Camphill Communities, self-build communities and eco-villages, and so on.



The common house in a cohousing scheme In Belgium

These considerations mean that we have group and social purposes as well as our individual purposes. A scheme that does not work for us as individuals (and couples) will fail, and will have nothing except negative lessons to offer the wider society. But part of what it means for the scheme to work for us separately is that it succeeds socially, that the resident members form a convivial and mutually supportive milieu. That social success can never be guaranteed. But like any other band of companions, we are stronger for having some shared purposes that go beyond our own private and group concerns. And so our private, shared and public purposes are intertwined.



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Shared workshop in Rainbow Cohousing Cooperative in Milton Keynes

3 ORGANIZATION AND LEGAL FORM

In 2014, following several years of discussion and planning, Still Green incorporated as a Community Interest Company (CIC). This hybrid form combines an 'asset lock' (vital for the receipt of public/charitable funds), scope for different sorts of members, and the integration of individual, group and social purposes. The company's objects are:

“... to carry on activities which benefit the community and in particular (without limitation) to expand the choices for housing and good neighbourliness among those aged over 50 years by establishing and providing a co-housing scheme in which members may live and by sharing the experience of doing so with other interested persons.”

Our Articles of Association enable us to operate initially as a developer and thereafter as a distinctive type of Residents Association. The company will

- i) Promote membership and uphold the terms of membership.
- ii) Own the freehold of the land.
- iii) Own, manage and maintain the common house, the common gardens, and any other shared facilities.
- iv) Own, manage and maintain the rental property, including setting rents and charges; *or* enter into partnership arrangements with a housing association or other body to provide and maintain the rental properties.
- v) Support and oversee the sale and letting of Units to members who wish to become residents of the cohousing scheme.
- vi) Support and oversee the life of the neighbourhood in any other ways that serve the purposes of members, including entering into partnership arrangements with providers of facilities wanted by members.
- vii) Facilitate the documentation and sharing of the experience of creating and running the neighbourhood.

Beyond the legal documentation, *Still Green Policies & Procedures* (SGPP) sets out in ordinary language the way we are organized, our values and practices on important matters, and the way we make appointments and decisions. It is and will remain an evolving document. Much has still to be decided, and we will need to make changes and additions as we face new challenges. New members receive the current version on joining.

Individuals can become members of Still Green once they have attended two meetings as visitors, discussed and learned about the project and cohousing more generally, and paid the annual membership fee (currently £60 per annum). Seniority in membership confers rights to an early choice of unit once a scheme takes shape.

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At the present time cohousing membership carries a strong presumption of the chance to become a resident. This cannot yet be *guaranteed* - for the simple reason that we do not know how many units of different sizes we will have available² or the prices, and whether or not these will be within the available financial resources of all members. If at a later point we look like having more members than units likely to be available on the site we have acquired, then this will be made clear to prospective members, and a waiting list created³.

Currently Still Green has 25 members. The membership criteria and application process are set out in Appendix 3.

The Board, chosen by members at the Annual General Meeting, meets about monthly. General meetings are held every two months (or more frequently if necessary). In both contexts our practice is to make decisions by consensus, through careful preparation, listening and reflection. The origins and early years of Still Green are summarised in Appendix 4 and this may help in understanding why we manage our affairs as we do.

Between general meetings most of the work is progressed by individuals and small groups working on particular issues.



Almshouses in Bruges show that the Courtyard design is timeless

² That depends on the size of the site. Moreover, a simple 'first come, first served' principle has to be tempered by some other considerations – especially the need to establish an appropriate age distribution.

³ For all kinds of reasons (eg, to do with changed family or financial circumstances) not everyone who is a full member will, in the event, take up the offer of residency. In practice, it seems that those on a cohousing waiting list are very likely to have the chance of early residency.

4 WHAT WILL IT BE LIKE? – CHALLENGES AND CHOICES

Discussions over several years have generated clarity on some important issues. This thinking now informs our plans and discussions with advisors.

Site selection. Early work on site selection criteria highlighted some of what will be needed for a ‘good’ site (distance to local shops and health services, transport links, limited noise pollution, safe, nearby walks, etc.). Unsurprisingly, such a site is likely to be relatively expensive. A further consideration is *planning risk* - as elsewhere, planning approval processes can be prolonged, uncertain and expensive. Failure to obtain planning permission can mean writing off tens of thousands of pounds. Using our criteria, we have appraised many sites and are confident that the possibilities currently being pursued would meet our needs very well. One site is in Milton Keynes and another is in Bicester. Securing a site is challenging and success is far from guaranteed. We believe that if we pursue two possibilities, the chances of one coming though are higher – and if both succeed, so much the better. Some members much prefer one, some the other, and some will chose which ever happens first.

Site configuration. We tend to favour what might be called a mini ‘village green’ – where homes in a range of building sizes and styles overlook a central garden, with parking around the perimeter. But we have also seen beautiful, well-designed schemes based only on flats, and only on terraces. We are aiming to have one, two and three bedroom apartments and a few terraced houses, but the fewer the variations in size/specification, the more economical the scheme. Decisions on these matters will be heavily conditioned by the size and shape of the site we secure; and by the price of the land. The more sought-after the site, the more expensive it will be, and the higher the density needed to ensure both sustainability and affordability.

Shared facilities. These would certainly include the Common House and gardens. These will be funded initially by a charge on the overall cost of each of the cohousing units, and they will require a modest service charge for running costs and maintenance⁴. The visits to senior co-housing schemes in other countries helped in highlighting the facilities that are *actually* used. We are generally agreed over the extent of these facilities and the priorities for what should be included: a common room including a dining area for shared meals (with a kitchen area); rooms for meetings and/or office space and/or a utility room/laundry; and workshop space-cum-storage for bicycles, electric buggies, garden tools, etc – along with space where residents can store ‘stuff’ they are not yet ready to let go of. There would also be rubbish and recycling collection points, some visitor parking, and hopefully a guest room. However, as with so much else, what is possible will depend to a very great extent on the site chosen, and on the existing facilities in the locality.

⁴ How much is this likely to be? That depends how much work is undertaken by members and how much is paid for. The charge will need to cover insurance, utilities and any other running costs; bought-in maintenance of the property and gardens (if any); and occasional redecoration and refurbishment. Initial estimates are that a charge of one or two pounds per resident per week may well be sufficient.

Procurement/ development strategy. The spectrum of possibilities ranges from being our own developer (as essentially a 'group self-build' scheme), through to agreeing a specification with a developer, and committing to buy the resulting properties. Both approaches can work; each has risks, advantages and disadvantages. In essence, the former approach is extremely demanding of time and effort, while the latter risks losing control of price and/or quality. Various intermediate possibilities exist. In any event, we will need to clarify the sort of contracting relationships that will align incentives, and share risks and rewards, in undertaking a development that will present some unfamiliar challenges in design and construction.

Building design and sustainability.

On these complex issues our aim is to be well-informed clients who are clear about our requirements – and to that end we have been educating ourselves through visits, reading and workshops. We are seeking a high standard of sustainability – either *Passivhaus* or equivalent to the Code for Sustainable Homes level 5 or 6, and have worked with architectural advisors accordingly. This means they will be well insulated and energy efficient, helping to reduce running costs and carbon emissions. We require homes with ample natural light, and expect to make maximum practical use of solar PV and passive solar heating (allowing that this will be affected by features of the site chosen). Building to 'lifetime standards' - so that the buildings are suitable for frail older people (and/or can be easily modified as required) - is taken as a minimum, not a maximum. We see 'dry-build' construction using timber frame as a promising way both to expedite the construction phase, and to meet our sustainability concerns (wood products from managed forest sources are now a mainstream construction material).

Ownership and management of the rental units. Whilst Still Green seeks to develop a mixed tenure scheme and wants to assist with social and affordable housing, we are well aware that this aspiration brings its own set of financial and organizational challenges. In principle, Still Green might own the units directly, or it might create an associated entity (a charity, a multi-stakeholder co-op), or it might contract with a housing association. However, this choice will be conditioned by several factors: the potential to attract finance, the competences needed for property letting and management (and the cost of securing these), the management of risk (so that difficulties in the letting of homes does not bring down the whole company), and a possible loss of control over who is a tenant within the cohousing scheme. There may well be a tax dimension. We will therefore need to obtain legal and other specialist advice in order to determine the simplest arrangement that will secure the provision of rental units, including affordable housing, as an integral part of the scheme, on a sound financial basis.

Eligibility for the 'Affordable' units. We expect all resident members of the cohousing scheme, whether owner occupiers or affordable purchasers or renters, to be full and equal members of Still Green. This means meeting the membership criteria and contributing as best they can to the running of the cohousing community. Anyone hoping to secure such a tenancy would *also* have to be eligible for Local Authority social/affordable housing. One way this can be done is by the Local Authority approving the allocation of Still Green's social/affordable units to members of Still Green who are

tenants of Housing Association or Council property in the Local Authority area⁵. In this way, individuals currently in social/affordable housing could join Still Green and in due course move into a unit in the Still Green Community.

First residents – the importance of the age profile. The social success of the cohousing scheme requires that residents have a spread of ages from 50+ to 90+. The importance of this point becomes obvious if one considers what would happen if nearly all the initial residents were (say) aged 60-70: essentially, they would grow old together - and the character of the neighbourhood would change accordingly. Likewise, the scheme would be transformed if the next generation of potential residents put off joining until they were 75 or 80 (or if those at this age were willing to pay the most for properties on sale). Either or both of these possibilities would mean the scheme would become, in effect, a sort of informal and erratic sheltered housing for the already frail. *This means that the initial cohort of residents must be spread across the second half of life; and that, normally, those joining thereafter are aged (say) 65 or below.* This spread of ages will not and need not be precise; nevertheless, without some clear expectations and rules around this point the character of the scheme cannot be preserved.

A 'managed market' for the re-sale and rental of homes. Although rents and prices would normally be set with regard to comparable rents and prices in the locality, that does not mean that units will be available on the open market. This is because, as in other cohousing schemes, only members may become residents. This brings some challenges - but drawing on experience elsewhere, the solutions are clear. First, restrictive covenants can ensure properties when they become available are only sold to those eligible. Such arrangements are normal in other UK housing for older people (for example, The English Courtyards Association; visit <http://www.cognatum.co.uk/Home.aspx>) as well as other co-housing schemes in Europe and the US. Secondly, the creation of an attractive and socially vibrant neighbourhood is the single most important way of ensuring a pool of non-resident members - those who join with a view to becoming residents in the future. Such waiting lists of would-be residents are the norm in cohousing and in other age-restricted housing schemes. Third, in the absence of a non-resident member wishing to buy a unit of the size that has become available, a time limit might be set for attracting a new member as a purchaser. If this is not successful then the fall-back would be for Still Green itself to buy and then let the unit for a period, or as a very last resort for properties to be sold on the open market. Policies on these matters will need to be agreed by members in good time.

⁵ This is the essence of an agreement we have with Milton Keynes Council.

5 HOW MUCH WILL IT COST? - PRICES AND FINANCIAL VIABILITY

This section sets out Still Green's current thinking on the unit prices and rent levels that will be needed to ensure a viable scheme. A great deal depends on how the development is undertaken and our role in it; on the character of the area (affecting land value – approximately one-third of the cost of house); and *on choices we will have to make* as the scheme takes shape. Nevertheless, some pointers and principles are clear.

(1) Prices for units in the scheme must offer good value for money compared to other retirement homes or downsizing options. That said, comparability is hard to establish – there will be nothing else quite like Still Green available. Members and potential members have to factor in the additional benefits:

- high sustainability (including very low utility bills)
- the character of the neighbourhood, offering enhanced support and security
- a 'future-proofed' home
- use of shared facilities, including the common house, garden, guest room etc
- helping to design and run the scheme, meaning low service charges and fewer formalities.

Some of these, like the higher design standard and the shared facilities, will add to the building costs. However, a plan that expected members to pay a *lot* more compared to other property in the area (and perhaps risk losing money on a re-sale) would find it hard to attract the required number of members.

In broad terms, therefore, we have taken 'good value-for-money' to mean that members can see the relationship to local market (or affordable) prices for properties of a comparable size - and decide if it is right for them. Because a unit in Still Green will be a premium product with more features and lower 'running costs' (compared with a similar-sized, conventional flat or house), prices may be slightly higher. Put another way, *co-housing involves trading some private space (a smaller flat, say) in return for much more shared space (the common house and garden).*

For those seeking to buy a unit, what all this means is that what they can expect will depend mainly on what they can afford, or wish to spend, given the price of similarly-sized, good quality units in the locality. A useful rule of thumb for estimating prices is therefore to check the price of new houses locally, or to use the average cost /m² of new property in the area. In the case of the sites considered so far, the price has been of the order of £3500 - £4,000/m². Along with an estimate of the size unit sought (50 m², 80 m², etc.), this then gives a ball park figure for the cost of such a unit.

For those wishing to rent at 'affordable' or social levels, the same principle, of being comparable with other affordable and social housing locally, applies.

(2) Still Green can only finance, and procure or build, rental homes that can be sustained by the income from those properties. The provision of 31% affordable units without public subsidy is now a

requirement of housing development of the size envisaged. The policy assumption is that building the affordable units can be funded by the sale of the other 70% of units, and that the market value of the land will be driven down accordingly - so that building developments remain viable taken as a whole. Nevertheless, financing the construction of rental units raises a thicket of issues. One approach would be to partner with a Housing Association. Another is to seek some capital funding on 'soft' or social investment terms. A third would be to seek charitable support (a donation). Much depends on the particularities of a scheme. The general point is that Still Green's commitment to mixed tenure comes at a price: it gives rise to additional financial and governance complexity. How the competing priorities are balanced and fit together can only be worked out in relation to a specific development prospect.

(3) Whatever approach to development is chosen (i.e. whether Still Green is the developer, or Still Green partners with a developer), the business plan has to forecast an appreciable financial surplus. Without such a forecast, credibly based, banks and other lenders (not to mention architects and builders) will shy away – because it would mean that if difficulties arose (cost over-runs, building delays, unsold units...) their money would be lost. The conventional figure for this surplus is 20% - it provides both a sufficient cushion and an incentive for the developer to keep as far as possible to budget (so they make a profit). As a developer, we might choose to work with a different percentage – but we cannot stray far from industry norms without making things difficult for ourselves.

Taken together, these three propositions are challenging. To explore them, we commissioned professional assistance to model all the costs and revenues involved over time, in order to examine the prospects for a robustly viable scheme. Doing so involved making assumptions about the cost of land, how many dwellings of different sizes would be required, the extent of shared ownership, likely rental incomes, interest rates, voids... and much else besides. These assumptions involved estimates regarding matters that can only be resolved, step by step, as the project proceeds. Nevertheless, such exercises are informative - not least in highlighting the room for manoeuvre that Still Green has, the choices open to us, in fashioning a viable scheme. These include the following possibilities.

- *Increasing the build density.* Building more units on a given site spreads the land and indirect costs of the project. Whether or not a high build density actually *feels* crowded or open will depend on design and, crucially, on the land use around the site.
- *Reducing the build cost.* The main possibilities are:
 - a) Simplifying the configuration of units - a scheme based on, say, a block of flats and one terrace, and with fewer variations in size/specification, would be cheaper to design and build, and would allow our sustainability ambitions to be realised more economically.
 - b) Reducing the sustainability specification – the additional cost required for high sustainability buildings is falling as new technologies and building methods mature; but how far and how fast they have fallen is a subject of considerable controversy.
 - c) Reducing the size of the common house, gardens and common facilities – this would trim the cost of units in the scheme.

□ *Reducing finance costs.* Securing a mortgage on advantageous terms has a substantial impact (on some scenarios a 1% reduction in the mortgage interest rate reduces the funding gap by more than £100,000). Such terms might be obtained by turning to social investors of one sort or another (and there are now many). For example, the Ecology Building Society offers preferential terms to *Passivhaus* and Level 6 Sustainable homes. In addition, some individuals known to members have said they would be willing to consider a form of 'buy-to-let' arrangement with Still Green.

Adjusting the scheme in these different ways can only go so far. Trade-offs arise: cutting back on sustainability or on common facilities, say, risks making the scheme less attractive and thus less rather than more viable. Even if they are judiciously combined, the results may only break even, or forecast a modest surplus. In short, the scheme would be *borderline viable*. This is quite common among social enterprises. Many combine sales income with sponsorship, or some public and/or philanthropic support provided as a cost-effective way of securing specific public or social benefits. The point about such arrangements is that quite a small amount of additional funding (or even just loan guarantees) can tip the balance towards viability, or take much of the risk out of quite a large project.

Still Green might attract additional income in several ways. Perhaps by becoming a demonstration site for sustainable building technologies we could attract sponsorship in the form of discounts on the costs of MVHR systems, building panels, rainwater harvesting, solar panels, and the like. Another possibility would be securing a grant from the Community Housing Fund. Still Green could also seek modest amounts of grant funding from charitable trusts, most obviously (but not only), those concerned with housing for older people. Such Trusts might be keen to see this innovation in housing for older people take place for the reasons set out in Appendix 2.

A much more detailed treatment of the issues outlined in this section is provided in a confidential client report prepared for Still Green by the National Custom and Self-Build Association and funded by the Right to Build Task Force⁶

⁶ Still Green – Business Plan for Project Development, NaCSBA, February 2019, 65 pp plus appendices.



Participants ponder their choices in the 'Dummy Run' design exercise

6 HOW DO WE GET THERE? - PROJECT AND COMMUNITY DEVELOPMENT

At some point – perhaps quite soon – we will face what is a critical transition for cohousing projects. The ideas must change from being a fond but indeterminate *hope* into a *specific project that is happening* (on *that* site... to something like *this* timescale... with *these* people as the nucleus...). Suddenly, it will start to get real!

How the project then unfolds depends on the approach chosen – whether Still Green will develop the site or is partnering with a developer who will bring expertise and shoulder more of the risks. These possibilities are discussed in plans, provided separately, that are being developed to meet the very different opportunities and challenges of the particular sites we are pursuing.

In either case, to be ready to move quickly, we have to assume that agreed terms for the acquisition of a site can be hammered out. Likewise, in either case, we will immediately have to tackle essentially the same three strands of work:

- *Architectural design.* A detailed site plan is the precondition for planning approval and agreement for design and build contracts. We will be working with architects and planning advisors to understand the constraints and possibilities of the site and to clarify our own priorities for it. We may need to engage with existing residents in the locality to explain what we are hoping to do, and to discover whether any of the ideas for shared facilities might also enhance the wider neighbourhood. In many ways, this will be the most creative and exciting part of the project. It is also vital that we progress it expeditiously, so that later we do not hold up the work, or generate additional costs by changing our minds about what we want. Our plans will have to be developed in increasing detail, in order to generate the costings and building specifications that will also be required.

- *Business planning.* We need to refine our thinking on the business plan, clarifying our own requirements and building relationships with financial partners. We know from experience that as we set about securing an interest in a site, our outgoings will rise steadily. We will need to pay further legal fees and for the work to secure full planning permission. Some, perhaps all, of this will have to be funded by members; this requires an agreed policy on the provision of unsecured loans. Even if we simplify things by partnering with a developer, financial commitments will be required to demonstrate that we are serious, and legal expenses will also be incurred. For some of those wishing to become owner-occupiers, funding their purchase will be less of an issue (because they already own their own homes with little if any mortgage outstanding; and/or they are down-sizing from larger properties). Nevertheless, the *timing* of house sales and having funds available for contractors will be a concern. Hence, as well as an overall business plan that adds up, a plan (built upon clear undertakings) for managing the cash-flow of project development will be critical.
- *Growing the Community.* Still Green requires more members – and crucially, the level of commitment required of members will increase as the project advances (in due course they will need to give undertakings to buy or lease the homes they have helped to design). Decisions to join and to seek residency cannot be rushed; and there will be leavers as well as joiners – already, some members have regrettably resigned after moving elsewhere to be closer to family and grandchildren, or because they needed to downsize sooner. This sustained build-up of membership also needs to be targeted in order to ensure an appropriate age-profile. Recruiting and absorbing new members takes time and energy.

These three strands of work are inter-related and interdependent. A strong and committed membership is the foundation, without which financial partners will look askance. From experience elsewhere, an attractive design for the site we hope to secure will boost interest and recruitment dramatically. But generating that design and the associated business plan requires us, increasingly, to pay for professional assistance.

None of the challenges outlined are insoluble – indeed, they have been solved by others again and again elsewhere. But they do require Still Green to build a certain sort of ‘muscle’. Designing and developing a scheme costing perhaps £8 million will involve extensive decision-making and is bound to incur some strains and stresses - even if it is also fascinating and a lot of fun. So we have to ready ourselves, and to give the time and energy warranted by a project that can positively impact the rest of our lives. If we are prepared to do that, it will be the making of us as a community – and not just as a physical neighbourhood.

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In search of consensus – members in meeting

Appendix 1 - On the neighbourhood, homes and relationships we seek

A series of discussions and workshops explored what co-housing might mean for the growing group that became Still Green. We read about, visited and discussed co-housing; we shared hopes and fears; reflected on the experience of our parents and grandparents in their later years; appraised what we like about our current living arrangements and their limitations; and considered the economics of ageing. The notes that follow condense recurring themes from these sessions, as captured originally in notes and on flip charts. But reading this compilation is no substitute for prospective members working out for themselves what they want from cohousing.

Peace of mind – the security that comes from knowing that people are looking out for us, from affordability, from belonging without being obliged always to join in, from having someone to turn to on simple maintenance issues.

Continuity – enabled by units designed with the requirements of later years in mind, and even the scope for further down-sizing within the neighbourhood.

Contact and support – shared activities of all sorts, avoiding the “I’ve not seen anyone all day” syndrome, being able to choose who to ask when help is needed, having nearby friends who know you and who will help handle health and care systems if one suffers a sudden decline.

Continuing engagement with the world – be it continuing economic activity (full, part-time, casual or voluntary work), facilitating visits by our children and grandchildren, or participating in the wider opportunities around us.

Simplicity – walking to local amenities, reducing outgoings, being able to live with less ‘stuff’ (through sharing), reducing our ‘footprints’, and growing our own.

Design with nature – living in an attractive built and natural environment, offering gardens, trees and aspects that go well beyond what we could enjoy in separate houses.

Relational maturity – because we know we are the problem as well as the solution, and that some difficult collective decisions will still arise. So we need transparent structures, and to be accepting of each other’s foibles and weaknesses.

While these are important as reference points, when presented in this way they can seem a bit idealized and unreal. They may even suggest a monoculture, rather than the mix of very different lifestyles represented. In fact, our discussions recognized the dilemmas that arise when different aspirations conflict, and our own ambivalences about some of what we seek. Yes, we want community! – but hold on, that should not be at the expense of personal space and autonomy or involve *too much* responsibility for others... We want close friendships within the neighbourhood – but no way do we need cliques.... Likewise we are keen on self-management and everyone having their say – but whoa! Don’t expect us to spend every evening in meetings... We want lots of activity and engagement – except of course when we want to be left alone in peace and quiet... We insist on

a beautiful, well-located and highly sustainable neighbourhood – that is also simple and affordable, of course.

Recognizing these ambivalences and trade-offs suggest another way of expressing our hopes. We are seeking *affordable quality* and a *fulsome simplicity; connected autonomy; selective engagement* and *permeable boundaries; lively occasions* and also *companionable silences; flexible policies* and *'good enough' decision-making...*

Finally, the inevitable tensions among our aspirations, both individual and collective, mean accepting that there will be no end point in developing our neighbourhood. It will be more organic than that. The shared facilities will need to be reviewed - and changed, extended or retrenched. Arrangements for shared meals, gardens, maintenance, or membership, will need adjustment and re-balancing. New needs will emerge, new people will replace those who pass on, new ideas will be suggested. It will keep developing – and we do not need to get everything right first time.

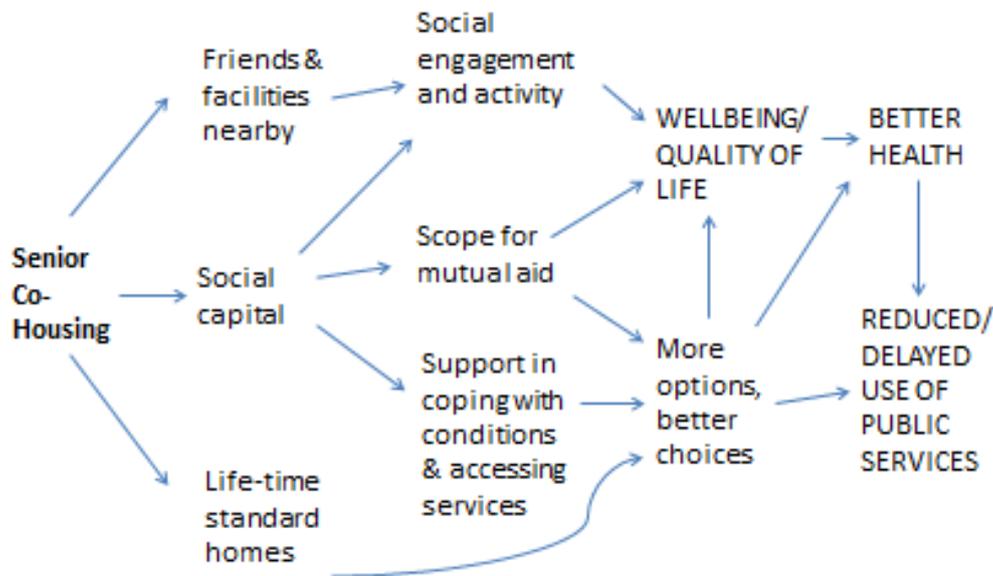
Appendix 2 - Still Green as a contribution to Public Policy

Still Green contributes directly to several public policy agendas – including the encouragement of the custom build market (<http://www.homesandcommunities.co.uk/ourwork/custom-build>) and the imperative of more sustainable development, notably the push towards zero-carbon building (<http://www.homesandcommunities.co.uk/ourwork/sustainable-development>). However the strongest connection – if only in terms of the potential for a positive impact on public finances – is with the challenges of the housing, health and social care of 'our ageing population' (see, for examples: <http://www.homesandcommunities.co.uk/ourwork/happi> and http://www.cohousing.org.uk/files/growing_old_together_report_final.pdf which also gives pointers to relevant literature).

Viewed negatively, this is a looming public policy disaster much discussed in the press: ever-increasing numbers of elderly people whose families live far off, requiring ever more elaborate health and social care services, for longer periods. Simplifying ruthlessly, such analyses assume that we are the problem: most of us will require the services of a formal system to compensate for the shortcomings of ways of living into which we will myopically decline. We do not doubt for a minute the need for those formal health and social care systems; but they have limits. In health, prevention is better than cure, while for much ordinary social support and assistance, mutuality trumps dependency on professional (ie, impersonal) systems in terms of both cost and quality.

Crucially, our health and well-being are not *done to us*, but created *by* and *with* us (they are *co-produced*, in the jargon). And if we are part of the solution *as well as* part of the problem, our living longer ceases to be an intractable challenge. Indeed, viewed positively, this is a marvellous opportunity previously bestowed on a lucky few in each generation: to remain active, enjoying family, companionship and security, to fill the space given by reduced responsibilities with new or postponed interests, to engage with friends and to be there for them; and to continue assisting each other and contributing to the community as one's energy allows.

The links between senior co-housing and desired policy outcomes are summarised in the diagram below. Most of these separate causal links are well established in the relevant academic and policy literatures. However, the long-term research to establish the overall strength of the relationship between senior co-housing and the desired outcomes still needs to be undertaken.



Appendix 3 - Membership criteria and application process

If you want to know more, look at our website www.stillgreenweb.org and contact us through the website or by email to stillgreenweb@gmail.com. You will be invited to our next meeting as a visitor. It will either be a General Meeting or a social event, which happen on alternate months so that as a group we have the opportunity to meet together each month. You will also be invited to have a phone conversation with a member about yourself, what you are looking for and what is currently happening in Still Green. These occasions are important – they will help you understand the nature of the project, what it will involve, and the current state of play. It also provides you with a chance to clarify with others what you are looking for in terms of housing in your later years.

Thereafter, you will be welcome to attend General Meetings and social events, and to become involved for a period of up to four months. This is a chance to get to know the existing members, and to consider whether this scheme may be right for you. After attending two meetings you can

apply to become a member but by the end of four months, if not before, you are expected to have decided whether or not to apply for membership.

Membership is primarily for those wishing to be part of a cohousing scheme and willing to contribute time, energy and money to make it happen. We also have some 'supporting members' who want to assist the project or to stay in touch with it, even if at this point they are unsure about becoming a resident.

Additional conditions for membership are:

- At least one resident in each household should be aged 50 or older, though there can be exceptions.
- Members wish to help create and live in a highly sustainable, socially inclusive and self-reliant neighbourhood and are expected to participate in the planning and development of the scheme, whether as a future home owner or future tenant.
- Members are expected to join in the governance and management of the project
- Members pay subscriptions (currently £60 per annum), and contribute loans and/or advance payments as agreed by the membership.
- All members must sign up to our values and principles.

OUR VALUES AND PRINCIPLES

In Still Green – part friendship group, part business – how we deal with each other is particularly important. So we ask applicants to *consider, discuss and form a view* on the following values and principles which the current members hope can continue to underpin our neighbourly relationships.

Respect for each other. Some of the things this means for us are having, and expressing, goodwill towards each other; treating each other with consideration and as equals; being open to the insights and concerns others have; and accepting each other as we are.

Personal responsibility. We are all crew, there are no passengers – albeit we may contribute in very different ways at different times, according to our gifts and experience. We take responsibility for our own failings – we try not to bluster or blame others.

Valuing our relationships. This may require effort, seeking ways to be considerably truthful, to listen hard and communicate gently, keeping 'short accounts' rather than accumulating points of complaint or bearing grudges.

Consensual decision-making. We are concerned with the process, not just the result – and good process may require extensive preparation. Deliberating together is not the same as arguing. 'Straw votes' can be informative, but making decisions by voting can easily become divisive. With difficult issues, especially, we need to seek creative solutions and the common ground. The aim is to agree ways forward, to set out a remit for action and for clear accountability.

Authority and trust. We believe authority comes from the task, from seeing what really needs doing, more than from role or seniority. We believe those holding positions of responsibility must earn

trust, and then be trusted (and supported). The same applies to professionals we have selected to work for us. Everyone cannot and should not be involved in everything.

Does this mean the supportive neighbourhood we seek depends on finding *special people* who are always conducting themselves well, and never have bad days? Certainly not. In fact, it needs ordinary people – we are all crooked timber – but ordinary people who are willing to be on special terms with each other, and *to join the adventure that requires*. For those terms can only be suggested in principles and values (as above); they have to be discovered, evolved and lived together, as best we can.

Appendix 4 - Origins and development

Still Green grew out of a small group of Milton Keynes Quakers who, prompted by a visit to Hartrigg Oaks in York in 2009, began discussing the issues associated with ‘downsizing’, growing older, and the need for additional support. This group gradually focused on cohousing, and began reading and investigating more systematically. In 2012, an initial Prospectus was prepared; a group of seven visited several long-standing senior cohousing schemes in Holland; financial planning began; and we introduced formal membership arrangements under an interim constitution (as an unincorporated association - ‘Third Age Cohousing, Milton Keynes’).

From very early on it was apparent that the scheme could not be limited to Quakers (there would not be enough of them wanting to try cohousing in Milton Keynes) - even if those involved had wanted this (they didn’t). So from its early days the group has welcomed non-Quaker members.

The Milton Keynes Quaker Meeting is best understood as a sponsor of Still Green. It has provided many supporting members who have donated funds as well as vital time and energy even though they will not become residents. The Meeting House facilities have been available to Still Green for meetings, free of charge. Once the neighbourhood is established the Articles of Association of Still Green CIC provide for one (external) non-member Director to be a Quaker. That said, the Quaker Meeting is in no doubt that Still Green has to ‘leave home’ and make its own way in the world.

Understanding these origins may be helpful for new members because the early members of Still Green - like any founding group - were setting the tone and style of the embryonic organization. And they tried to do so in terms of values and practices that were important to them. Thus, one element of our original vision for Still Green was that it have ‘a Quakerly ethos’. This was explained in terms of the central Quaker values of simplicity, truthfulness, equality and peace, and respect for the inclusive spirituality of the Religious Society of Friends⁷. However it became apparent that for non-Quakers such references raised questions and concerns more than they provided answers and reassurance. So now the ethos we are seeking is expressed in more familiar ways, and the statement of values and principles used in the membership application form has been revised in

⁷ For those who have not previously encountered Quakers it may be worth mentioning that they do not have a creed – so there is no requirement to believe particular things. In fact MK meeting counts Buddhists and ‘non-theists’, among its members and regular attenders; and it has cordial relations with the MK Humanist Society.

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secular terms. Similarly, our decision-making and organizational processes, based on a search for a deep consensus around what is required, still echo some Quaker practices, but should stand or fall in their own right.

DOWNSIZE - TO SOMETHING BIGGER AND BETTER

Cohousing provides a safe, close-knit neighbourhood.
Mutual support and 'pitching in together' means no need for high service charges.
A spread of ages makes for a lively community.

Together, in future-proofed 'lifetime' homes,
we can stay independent and in charge for longer.

SIMPLY BETTER LIVING

Highly energy-efficient homes - for ourselves and for the future.

Sharing and pooling resources makes social,
environmental and economic sense.

A LIVING SPACE

We are working together to create and run a neighbourhood
that will give us a healthy balance of privacy and involvement,
youth and age,
quiet retreat and continuing engagement in the wider society.

You can think of it as a way to live more sustainably.
Or as retirement housing for those who don't much like the idea of retirement housing.
Or perhaps just as an interesting community to join.

What would you be hoping for? What would you bring to it?