

Routes to Financing Schemes

Blase Lambert
Chief Officer



Accredited Advisor



Confederation of Co-operative Housing

- The representative body for co-operative housing in the United Kingdom since 1992; a federal member of Co-operatives UK; a founder member of Community Led Homes
- Our aims and objectives:
 - ✓ Promote viable forms of co-operative, mutual and community led housing
 - ✓ Assist organisations to enhance governance and deliver excellent services
 - ✓ Provide networking opportunities for our 200 members and partners
- Our Chief Officer is the Treasurer of Co-operative Housing International (ICA's housing sector body)

CCH Centre of Excellence

- Code of Governance
- Governance and Management Guidance
- Policy and procedure database
- Model rules and incorporation
- Financial modelling
- Training and accreditation
- Bespoke advisory service
- Wayshaper

CCH
The Confederation of
Co-operative
Housing

**Code of
Governance**
for community
led housing
organisations
2021

Nic Bliss &
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CCH

Co-operative Housing – UK History

- 1813 – 1828 Robert Owen et al
- 1844 – The Rochdale Pioneers
- 1898 – Sir Ebenezer Howard
- 1900 – Bournville Village Trust
- Post war public housing programmes
- 1974 – Housing Minister Reg Freeson MP
- 1994 – Right to Manage
- 2000 – Community Gateway and Mutual Models
- 2010 – Commission on Co-operative and Mutual Housing
- 2012 – Rochdale Boroughwide Homes, UK and Welsh government programmes
- 2016 – Community Housing Fund

Sources of Finance



- Total process stages
- Grants and pro bono advice
- Debt (commercial and soft)
- Self financing and equity
- Sweat equity
- Non-residential income
- Cross subsidy from sales and market rent
- Tenure and price point flexing

Case Studies

- CDS Co-operatives (Kent Housing Partnership) – affordable housing grant, bank debt and interest guarantee cover
- GreenSquareAccord (Redditch Co-operative Homes) – affordable housing grant and bond market financing
- Coin Street Community Builders (London) – discounted land, affordable housing grant and non-residential cross subsidy
- OSCAR (Derby) – free land, affordable housing grant and local authority borrowing
- Bunker Housing Co-operative (Brighton) – affordable housing grant, local authority and soft loans

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