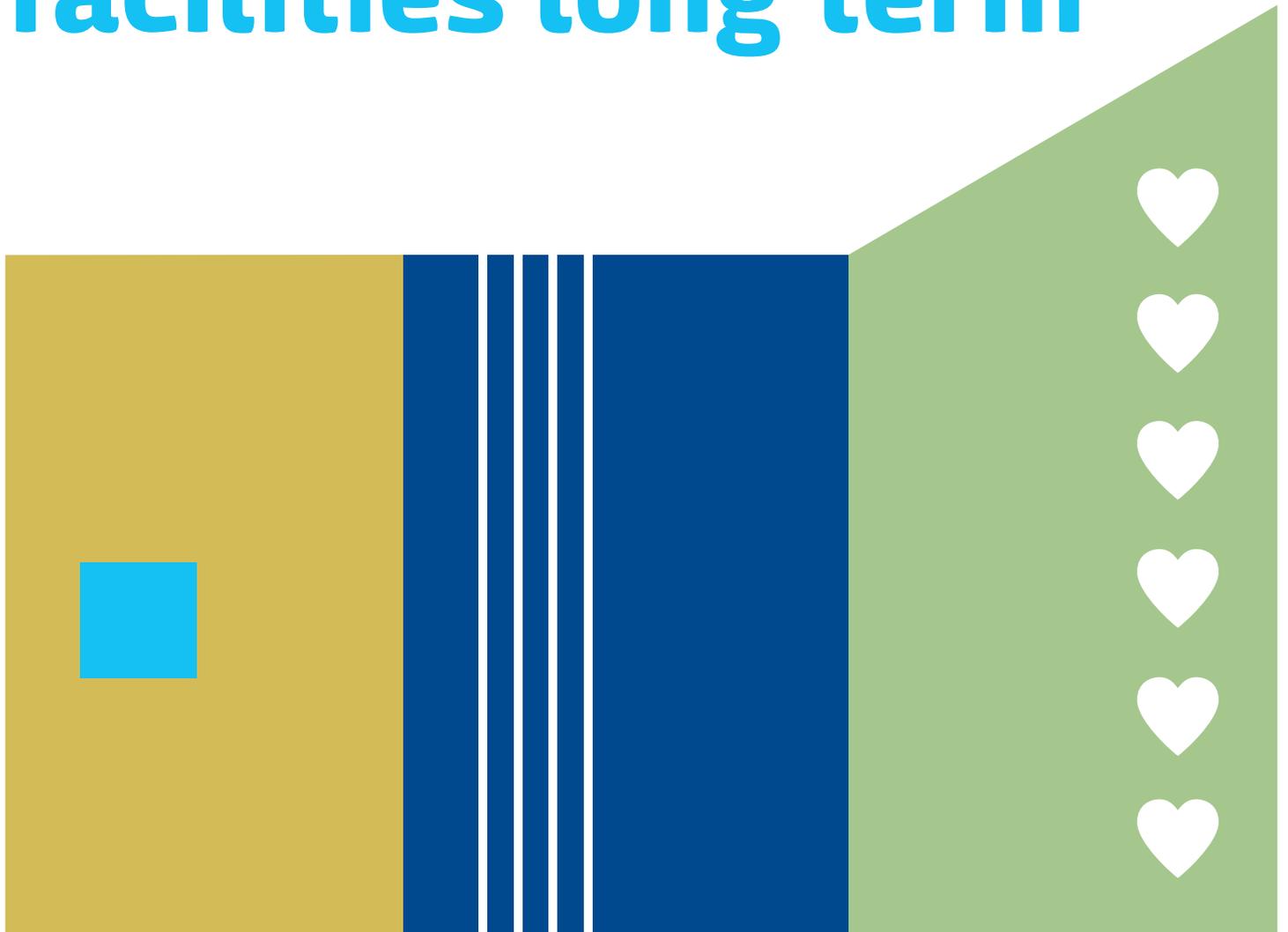




The Confederation of
Co-operative
Housing

CCH Case Study: Forgebank | Researcher: Philippa Hughes | Date: July 2020

Lancaster Cohousing Forgebank Managing communal facilities long term





At a glance

- **Forgebank is an Eco Cohousing community in the village of Halton outside of Lancaster, developed by Lancaster Cohousing**
- **Forgebank has been occupied since 2012 and comprises of 41 private homes with a shared common house and shared outdoor space. All homes were built to certified PassiveHaus standards and the community predominantly use renewable energy generated on site**
- **Lancaster Cohousing is a company limited by guarantee. Directors are elected annually for two year terms and are responsible to the membership which is made up of all leaseholders and tenants at Forgebank**
- **All decisions are taken by members of Lancaster Cohousing in General Meetings through a consensus decision making process. All adults living at Forgebank take part in the maintenance and management of the site and community**
- **Most homes on the development are leasehold properties in which Lancaster Cohousing retains the freehold, there are also six slightly separate properties which were sold freehold to help finance the development**
- **Development was financed through a loan from Triodos bank and borrowing from members**



Photos



Overview

The Lancaster Cohousing project at Forgebank is an eco-cohousing development of 41 private homes with a shared common house and shared outside space. The Forgebank cohousing community has been occupied since 2012 and aims to be a “cutting-edge example of sustainable design and living”.¹

The 41 homes are a mix of two and three bed family homes and one bed flats. The Common House at the heart of the site includes a large communal kitchen and dining area as well as a children's playroom, laundry facilities and guest bedrooms.

Overview (Continued)

The site also includes communal outdoor space and residents of Forgebank use a communal car-pool.² Lancaster Cohousing also manages a workspace nearby for small enterprises or freelancers which is available to Forgebank residents at a reduced rate.³

Lancaster Cohousing is registered as a company limited by guarantee with directors elected by members annually for two years at the General Meeting. All leaseholders and tenants are members and any adult living in the community can become a member. Directors report to the monthly General Meeting where decisions are taken by all members through a consensus decision making process.⁴

Social interaction between cohousing members is a key value of the scheme. Members can take part in multiple communal meals per week and other planned community activities. Members are also collectively responsible for the management and maintenance of the site which also allows them to get to know each other and build a community by working together. In addition, the site is designed to encourage informal interaction between households. For example, in addition to the common house, there is also a covered pedestrianised street between the homes where residents can meet and children can play.⁵

Sustainability is the second key value of the scheme and is central to the ethos at Forgebank in both the design and the lifestyle of the cohousing community. All homes are built to certified PassiveHaus standards. Energy is mostly supplied by a 160kW hydro-electric scheme that was developed alongside the cohousing project by a group from Halton village and from solar panels on the community roofs. The project was planned and designed by the residents with architects Eco Arc and it was built by local

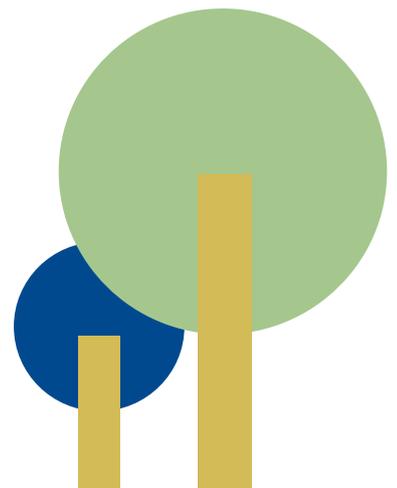
building firm Whittles Construction.⁶ Residents aim to travel by bike and public transport rather than car, can buy sustainable foods from an on-site food shop and communal meals are vegetarian and vegan.⁷

Most of the homes are leasehold properties in which Lancaster Cohousing owns the lease. The lease contains additional stipulations for members which are specific to the responsibilities of living in the eco-cohousing community.⁸ If members wish to sell their homes on, they can do so at market value.⁹ Owners are also free to rent their homes to tenants. Lancaster Cohousing keeps a waiting list of interested parties and the new buyers or tenants must be accepted as members of Lancaster Cohousing before moving in. In addition to the leasehold properties, six of the properties which sit on the west side of the site on Heron Bank were sold as freehold properties as part of the financing of the scheme. These residents may also become Lancaster Cohousing members and use the Forgebank communal facilities.¹⁰

Lancaster Cohousing purchased the Forgebank site for £600,000 funded privately by the founding members. The total development cost was around £8 million and was financed by a mix of lending from future residents to Lancaster Cohousing and a bank loan from Triodos Bank. Members loaned Lancaster Cohousing up to 30% of the cost of their homes pre-development and when homes were completed members paid the rest of the purchase cost of their homes either outright or through a mortgage lender. The project also attracted grant towards the site's innovative eco infrastructure, the community heating system, hydro power plan and solar PV installation. The Heron Bank homes were sold separately post-development of the whole site to help generate income for the project and the shared workspace at the mill generates further income for the group.¹¹

All residents take part in the management and upkeep of the scheme with all adult residents contributing around 10 hours a month including specific cleaning of common areas on a rota system. This work is organised by specific ongoing Service Teams such as, the Communal Areas Service Team (CAST), Travel (TST) or Finance (FAST), or by Task and Finish groups dedicated to individual projects.¹² In addition, every member agrees to contribute to the cooking and washing up of at least one communal meal a month. All households must pay a service charge per member of the household which is set annually by the General Meeting. This covers all costs of upkeep in the communal areas, insurance and audit fees. The rate varies according to fluctuating running costs including the need for repairs and maintenance of common areas. The cost of communal meals is covered by donations from members.¹³

Living together and management of communal spaces has been a learning experience for the group and it has taken time to establish effective policies for sharing and maintaining space. The Forgebank project continues to act as trailblazer post-development as the scheme matures and meets the challenges of long-term management.





Learning points

- **Cohousing communities need to establish clear ways of working and managing shared facilities from the outset**
- **A leasehold model allows the Cohousing Group to collectively own the communal space and control the use of the private homes whilst still providing the benefits of home ownership to leaseholders and allowing the development to finance itself by the sale of the homes**
- **Groups need to plan for the long term with flexibility in their financial planning and their decision making processes**
- **Developing and living in cohousing requires significant time investment from residents**
- **It is possible for cohousing groups to access loan finance for their development but they will also need significant additional capital input. If schemes are not developing an affordable housing product, this will need to come from secondary lending or member equity. In this case, this additional funding came from member equity**



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