

Guide to self- help housing

By Jon Fitzmaurice (Self-Help Housing Network)

Why self-help housing?

Many community led housing projects revolve around proposals for new build housing, but there's sometimes another approach to securing housing which is to refurbish existing properties. It's come to be known as **self-help housing**, since it often provides a range of opportunities for 'hands on' involvement by members during the refurbishment process (although this isn't a requirement). This is in contrast to 'self-build' which involves the building of new homes.

Self-help housing is an ingenious way of transforming neighbourhoods and helping people who are struggling to regain control of their own lives to grow in confidence and find decent and affordable housing at the same time.

The empty homes are brought back into use in a collaborative effort between teams of professionals and volunteers. Prospectus tenants are encouraged to help with the renovation of their future home. Not only does this help to develop a sense of pride and ownership, it equips people with valuable skills for the future.

It's sometimes thought that this is really only an option for inner cities, particularly in the North of England where property prices are more likely to be depressed and where there are higher levels of empty property, but in fact there are properties lying vacant all around the country that could be used: in total there are around 200,000 long term vacant residential properties in England.

A two-pronged approach

Purchase & Refurbishment

This is where it's necessary both to cover the cost of acquisition and refurbishment, which will depend on the location, size and the condition of the property.

Lease & Refurbishment Schemes

This is where it's only necessary to cover the cost of renovation. Properties need to be leased for long enough to make it financially viable from a co-operative landlord, such as a local authority or housing association, and ideally at a pepper corn rent

This could be an option where there is no funding available to purchase properties and where a group wants to get up-and-running and house its members as quickly as possible, perhaps prior to embarking on a longer-term project.

Types of property

As well as using residential properties (such as Latch Housing Leeds) there's no reason why other buildings, of one sort or another, couldn't be used. For instance, some commercial buildings, like shops, can be used to create live-work opportunities for residents or accommodation plus space for new commercial activities (such as Homebaked CLT) and non-residential buildings such as redundant pubs and offices can also be used to create new accommodation.



Grants

For organisations capable of achieving Registered Provider status there is funding via the £163m Community Housing Fund (CHF), which includes refurbishment. However, some local authorities, such as Leeds and Hull have set up their own grant programmes. These include the use of Right To Buy Receipts (Leeds & Hull) and use of Section 106 monies (Leeds County Council & South Ribble). Local Authorities can also sometimes be persuaded to use their powers to transfer properties in the ownership for less than market value or even for a token amount (Liverpool County Council). More information about securing the above grants can be found here: <http://self-help-housing.org/capital-funding-possible-sources/>

Another source of funding are national and local trusts and foundations. For example, Power To Change has a Community Business Fund which makes capital grants for housing projects and also a programme called Homes In Community Hands which makes pre-development revenue grants and some capital grants in certain geographical areas. More information can be found here: <https://www.powertochange.org.uk/get-support/programmes/community-housing/>

Loans

Rental income can be used to repay loans, which may or may not be secured against the property. Loans can supplement grants or be used alone where expenditure is limited (e.g. where renovation only is involved) or where there is plenty of rental income to repay them.

Very often refurbishment projects are a good deal smaller, compared to new build projects, so there is less money to raise. In addition, it may be possible to carry out the development on a piecemeal basis, property by property, thus limiting financial exposure.

Renovation

This can be undertaken by varying combinations of professional builders, local people with building skills and members wanting to work on their own prospective homes, which of course can contribute to keeping the costs down. This could amount to just carrying out decorating or could go quite a bit further, depending on the circumstances (such as Canopy Housing Leeds).

Training and employment opportunities

Some self-help housing schemes will go further in terms of creating their own direct labour workforce (such as Giroscope Hull) and/or providing training opportunities for people (which could of course include members) wanting to gain experience or qualifications in building work (such as Community Campus Stockton).



Local regeneration

This may or may not be an explicit objective of the project, but invariably bringing vacant properties back into use will have a beneficial effect on the local area (such as Back On The Map Sunderland).

Self-help pioneers

To read about the many projects referred to in this guide, and many more self help pioneers, please head to: <http://self-help-housing.org.uk/case-studies/>



Contact Community Led Homes

Web:

CommunityLedHomes.org.uk

Tel:

020 3096 7795

Twitter:

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Facebook:

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