



Research into the potential demand for co-operative housing in Wales



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This report was researched and written by Nic Bliss of the Confederation of Co-operative Housing and Simon Inkson and Julie Nicholas of the Chartered Institute of Housing, commissioned by the Wales Co-operative Centre and Welsh Government, in May 2013.

Wales Co-operative Centre

Llandaff Court, Fairwater Road, Cardiff CF5 2XP

T: 0300 111 5050 E: info@walescooperative.org W: www.walescooperative.org

@WalesCoOpCentre

www.facebook.com/WalesCooperativeCentre

www.linkedin.com/company/wales-co-operative-centre

PREFACE



This preface was written by the Wales Co-operative Centre and Welsh Government.

With increasing pressures on the public purse, and a commitment by policy makers to provide solutions around the needs of citizens, it is clear that co-operative housing has an important role to play in increasing the provision of affordable housing.

There are a number of different types of co-operative housing, either for rent or for sale, but they have one fundamental thing in common: they put democracy and community ownership at the heart of housing.

Some of the advantages of co-operative homes are:

- + An affordable form of housing
- + A democratic and safe community
- + Long term stability and security for members
- + Flexible to meet occupiers needs
- + Potential of shared community benefits

The Welsh Government has made a commitment in the Programme for Government to 'develop and promote new ways of providing land and funding for housing, such as community land trusts, mutual home ownership and co-operatives'.

This report presents the findings on the public perceptions of co-operative housing in Wales. For those who want to learn more about the sector it sets the scene, provides cases studies and gives a set of practical recommendations to take this forward across Wales.

With financial support from Welsh Government and the Co-operative Group, the Wales Co-operative Centre commissioned market research to better understand how to take forward co-operative housing and community ownership. The research focused on a number of emerging pioneer projects in Wales, but also referenced other projects around the country. By engaging with 3 focus groups in local communities in Carmarthenshire, Newport and Cardiff, as part of an action learning process, a greater understanding of people's needs and opinions has formed, which will be integral to the delivery of co-operative housing projects in Wales.

There is still a great deal more to achieve and a number of barriers to be overcome – not least the need for greater recognition of the potential contribution of co-operative housing in Wales. It is now vital that all those individuals and organisations, who have helped shape this document, continue to work together to implement its recommendations. We believe this report will provide valuable information for those who want to deliver co-operative homes in their communities.

Derek Walker, Chief Executive, Wales Co-operative Centre

EXECUTIVE SUMMARY

This report is the result of a piece of research undertaken by the Chartered Institute of Housing Cymru (CIH) and the Confederation of Co-operative Housing (CCH), commissioned by Welsh Government and the Wales Co-operative Centre in 2013.

Context

The report provides a summary of the internationally agreed co-operative principles, a summary of contemporary research about co-operative housing internationally and in the UK. It presents the findings from research into the potential demand for co-operative housing in three areas of Wales; Cardiff, Carmarthenshire and Newport. The research was undertaken over an eight week period between February to April 2013.

Methodology

Preparatory work was undertaken in these three areas with the lead agencies, to identify appropriate groups and individuals to participate and disseminate introductory information. E-mails were sent to a range of individuals and organisations. The e-mail contained a hyperlink to an on-line questionnaire; individuals who received the e-mail and were interested in finding out more about co-operative housing were asked to complete the survey. Respondents to the survey, who completed the survey in full and stated that they wished to find out more about co-operative housing, were invited to workshops held in each area. The findings from the research are summarised in the following paragraphs.

Survey Findings

In total, 272 respondents completed the survey in full, which is seen as a positive outcome because of the limited timeframe of the project, which affected the ability of the researchers to make significant contacts amongst employers, trade unions and political parties. In addition, this level of response is regarded as positive because the information was distributed in digital format only. Headline findings from the survey responses include the following:

- + Over two thirds of respondents (67%) had not heard of co-operative housing prior to receiving the e-mail from the researchers
- + Over half of respondents (53.8%) were aged 34 or less, a significantly higher figure than the 37% of the population of Wales who are aged 16 to 34
- + Over two thirds of respondents (67.9%) were in full time employment, 13.6% were employed part-time and a further 5% were self-employed
- + Just under half of all respondents' households (46.6%) contained dependent children, a substantially greater proportion than the 28.1% of Welsh households which contain dependent children
- + 60% of respondents weekly gross household income was below the Welsh average of £520.70
- + Almost half of the respondents were living in the private rented sector (47.1%), compared to 13.7% of Welsh households

Workshop Findings

Workshop meetings were held in the three locations, where 34 people attended in total across the 5 events. Headline findings from the workshops included:

- + 42% of participants were aware of co-operative housing, prior to receiving the initial e-mail
- + All participants stated that they were interested in co-operative housing, having received an initial presentation on principles and practice
- + A community focus was the most cited factor as the reason for participants' interest in co-operative housing
- + The other main reasons participants gave were:
 - + Autonomy & democracy
 - + Affordability
- + Tenants in the Private Rented Sector (PRS) were over-represented at the events
- + Having an equity stake in the development was important to a high proportion of attendees, although affordability was more important, regardless of the financial and tenure model developed
- + Improved quality was cited as a key attraction to co-operative housing; this included improved security of tenure, community and communal facilities and an environmental focus

Each of the three areas have been provided with the contact details of people who have indicated that they wish to be involved in or learn more about co-operative housing.

Conclusions

There is strong evidence that there is an appetite for an increased supply of co-operative housing in Wales based on the responses of research participants, who responded overwhelmingly positively to the principles and housing models demonstrated. This is particularly the case for households who are currently priced out of the owner-occupied sector and whose needs are not so great that they are unable to, or choose not to access social housing. The major area for agencies to focus on if co-operative housing is to meet housing needs, are these reluctant renters who want more security. The research also showed that there is existing demand for cohousing with no public subsidy required, but practical support will be required to assist in the development of schemes.

Recommendations

The document provides a toolkit to assist a co-operative project in beginning consumer engagement and involvement; making process recommendations from initial contact management through to post event communication.



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CHAPTER 1

INTRODUCTION

1.1 The Welsh Government describes its role in delivering the strategic housing objectives for Wales as one of ‘system stewardship’¹. It has stated its intention to support and promote co-operative housing as one way of addressing the need for affordable homes in Wales, as well as a method to increase tenure choice for citizens and introduce new models nationally. The Welsh Government’s white paper – ‘Homes for Wales’, makes a commitment to increase the supply of affordable homes in Wales by 7,500, of which 500 will be co-operative homes.

1.2 Welsh Government has provided funding to the Wales Co-operative Centre to support the development of co-operative housing schemes across the country, with the aim of increasing the supply of co-operative housing in Wales, through the Co-operative Housing in Wales (CHiW) project.

1.3 The CHiW project aims are to:

- + assist the progress of developing co-operative housing schemes in Wales
- + support the development of a variety of different housing co-operative models
- + improve the skills and expertise of the members of co-operative housing schemes in Wales to ensure their sustainability

1.4 The Wales Co-operative Centre project sought competitive tenders to undertake this research project, which sought to explore the potential market and appetite for, and understanding of, co-operative housing in Wales. The research brief for the project required the researchers to provide the following:

- + a summary of existing research that includes any evidence of public attitudes to co-operative housing
- + the findings from primary research to be undertaken by the researcher within communities in Wales (including at least one urban area and one rural area) to identify:
 - + How people perceive co-operative housing
 - + What they see as the barriers for themselves to becoming a co-operative housing member
 - + Those factors that would attract them to living in a co-operative housing scheme
- + a set of practical recommendations for those involved in developing and marketing co-operative housing schemes in Wales

1.5 In late February 2013, the Wales Co-operative Centre project appointed the Chartered Institute of Housing (CIH) and the Confederation of Co-operative Housing (CCH) to undertake the research.

1.6 The report is set out as follows:

- + Chapter 2 provides background information about co-operative housing
- + Chapter 3 provides information about how the researchers set about establishing the potential demand for co-operative housing in 3 areas of Wales, and the research findings
- + Chapter 4 provides a set of conclusions drawn from the fieldwork findings
- + Chapter 5 provides a set of recommendations, aimed at those involved in the development and marketing of co-operative housing



Co-operatives are businesses driven by values that share internationally agreed principles, they are owned and run by and for their members who have an equal say in what that business does.

CHAPTER 2

CO-OPERATIVE HOUSING

2.1 This chapter provides background information about co-operatives, co-operative housing internationally and in the UK and the context for growth of co-operative housing in Wales.

2.2 Co-operatives and their principles

2.2.1 The International Co-operative Alliance 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”.²

2.2.2 Co-operatives are businesses driven by values that share internationally agreed principles. They are owned and run by and for their members who have an equal say in what that business does. The seven internationally agreed principles³ are:

- 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. All members who carry out a role on behalf of the co-operative are accountable to the membership of the co-operative. Co-operative members have equal voting rights (one member, one vote).
- 3. Member economic participation** – Members contribute equitably to, and democratically control, the capital of their co-operative. 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.
- 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 ensures 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 general public, particularly young people and opinion leaders, about the nature and benefits of co-operation.
- 6. Co-operation amongst 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.

CHAPTER 2

CO-OPERATIVE HOUSING

2.3 International co-operative housing sectors

2.3.1 Internationally, ICA Housing & CECHODHAS identify⁴ that “co-operative housing is widespread and has an impact on the quality of life of millions of people”. Their “*Profiles of a Movement*”, which analyses co-operative housing sectors across the world, defies summary in that bespoke sectors have developed across the world to suit local circumstances. Table 1 sets out the scale of some sectors:

2.3.2 This table is only intended as indicative; the measurement systems and the nature of co-operative housing differs in different countries (particularly in relation to different tenures), making it difficult to make formal comparisons. However, it is clear that the UK, at 0.6%, has amongst the lowest percentage of homes controlled by co-operatives of the countries listed here.

2.4 Co-operative housing in the UK

2.4.1 The Commission for Co-operative & Mutual Housing’s “*Bringing Democracy Home*” report⁵, published in 2009 provided the most recent analysis of the co-operative housing sector across the UK. The Commission brought together senior mainstream housing stakeholders, with senior level representatives from the co-operative sector⁶. The aim of the Commission was “to research the English co-operative housing sector⁷ and to draw conclusions about its relevance in the current environment to national housing strategy”. The Commission drew several conclusions. “The overwhelming weight of evidence” presented to the Commission drew it to the conclusion that “the UK needs to bring co-operative and mutual housing options into our national housing policies”.

TABLE 1. CO-OPERATIVE HOUSING – AN INTERNATIONAL COMPARISON

Nation	Numbers of co-operative housing organisations	Number of housing units ('000s)	% of total housing stock
Austria	99	368	8%
Belgium	unknown	11	7%
Canada	2,339	97	> 1%
Czech Republic	681	432	11%
Egypt	2,320	c500	c4%
Estonia	9,800	392	60%
France	unknown	unknown	> 1%
Germany	1,850	2180	5%
Hungary	1,269	300	7%
India	100,000	25,000	1%
Ireland	unknown	unknown	4%
Italy	4,300	672	2%
Norway	unknown	15%	unknown
Pakistan	2,686	2,274	12%
Poland	3,500	2,583	19.4%
Portugal	100	180	3%
Spain	14,073	c1,439	c6%
Sweden	unknown	998	22%
Switzerland	unknown	172	4%
Turkey	unknown	1,601	8%
UK	836	169	> 1%
US	6,400	c1,200	1%

It suggested that “co-operative housing is a successful and attractive model of renting that can deliver what people want” and that “co-operative forms of home ownership could provide collective protection for an intermediate market from individual risk and market fluctuations, whilst capturing investment gains collectively. At a time when extreme housing market vagaries have left many housing consumers insecure and unsure about the future, co-operative housing might be an alternative attractive option, not just to state provision of housing, but also to market provision”.

2.4.2 The Commission pointed to evidence gathered by Birmingham University’s Centre for Urban & Regional Studies⁸ and market researchers MEL,⁹ that showed that “where properly nurtured, co-operative housing can:

- + deliver high resident and member satisfaction with services alongside vibrant community identity
- + stimulate individual and community resilience through active and democratic citizenship
- + provide a place-making cornerstone, making places work better for people who live in them
- + contribute to addressing social disadvantage and worklessness
- + enable collective influence over what happens beyond the immediate boundary of an individual property, whilst at the same time supporting the individual household interest in housing
- + be a tenure of status, meeting the needs and aspirations of people who want their individuality guaranteed through community based solutions”

2.4.3 However, the Commission’s report did not provide any data on public attitudes to co-operative housing. It is also of interest that the Birmingham University study undertook a survey to provide an updated comparative assessment of co-operative housing performance that found; “The summary results of the survey continue to confirm that co-operatives do perform better than the national averages for the PIs available”¹⁰, with the sample evidencing better performance on arrears, re-lets, standards and tenant satisfaction. Although it should be noted, that as the co-operative housing sector is so small and the participating sample smaller still, these results should be treated with a little caution.

2.4.4 At the time of its publication, the Commission identified “some 836 co-operative and mutual housing organisations in the UK, managing a little over 169,000 homes (only 0.6% of all UK housing), of which 54% is owned by the organisation, with the remaining 46% managed on behalf of others. 62% are registered with UK housing regulators. 91% of UK co-operative housing is in England, with 5% in Scotland and 3% in Wales.”

2.4.5 The Commission for Co-operative and Mutual Housing report identified three features as “pre-requisite hallmarks that lead to mature co-operative housing sectors” that had been presented elsewhere – “bottom up grass roots development; development of appropriate representation and support frameworks; and various levels of national and local Government support”. The report concludes that the development of the UK co-operative housing sector was stunted because these three pre-requisites never came together.

2.4.6 The report also points out that circumstances have meant that the UK co-operative housing sector has “suffered by being polarised into the provision of homes in the low income social rented housing sector” and that this was not the case elsewhere. Most UK co-operative housing currently exists as part of the “social housing” sector, including:

- + about 250 fully mutual housing co-operatives formed using public sector grant funding mixed with private funding from the 1970s to the 1990s
- + a similar number of tenant management organisations, where tenants manage homes owned predominantly by local authorities, but in some cases by housing associations
- + four community gateway associations – large scale tenant membership based organisations set up to take transfer of former council homes, and in Wales, four Community Mutual associations – RCT Homes, NPT Homes, Bron Afon and Tai Calon – using a similar model
- + various other mutual housing associations, including Rochdale Boroughwide Homes, recently transferred from council ownership and owned jointly by a membership of tenants and staff

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CO-OPERATIVE HOUSING

2.4.7 All of the above are examples of rental co-operative housing (although the latter three categories include a small proportion of leasehold and in some cases freehold home owner members). Whilst the homes of all of the above have enjoyed some public sector funding, from the 1970s onwards, an indeterminate number of small housing co-operatives (often single shared houses) have been established using exclusively private sector funding, such as ethical bank loans and “loanstock” arrangements. Some of these are located in Wales, including the GOLEM¹¹ housing co-operative in Swansea and Dol Llys Hall¹² in Powys.

2.4.8 The last ten years has seen the growth of various forms of co-operative housing organisations that enable the inclusion of diverse tenures. Cohousing organisations, based on American and Danish models, enable people to buy and sell homes in “intentional” communities built around communal facilities, in some cases, alongside other members who rent their homes, such as at the Threshold Centre¹³ in Dorset. This approach, particularly popular for elderly people, but potentially relevant for all ages, has been adopted in 15 communities in the UK, with a further 40 currently exploring cohousing options.

2.4.9 There has also been a significant growth of Community Land Trusts (CLT)¹⁴, co-operative housing organisations based on local community memberships who own and steward land and other assets for community use. CLTs usually develop homes for local housing needs at permanent affordable levels that can be for sale, shared ownership or rent, but they can also develop other community initiatives. CLT membership will usually be open to people living in the homes built, but it will also be available to a wider community membership. CLT examples include: Lyvennet Community Trust in Cumbria, High Bickington Community Property Trust in North Devon and East London CLT in London, to name a few of the 130 CLTs across the country. West Rhyl Community Land Trust, supported by Denbighshire County Council, is the first example of a CLT in Wales.

2.4.10 The recent resurgent interest in self-build housing, with the pioneering Ashley Vale Community¹⁵ Self-Build scheme in Bristol, demonstrates how individual desires to build and own a home can lead to the development of longer term co-operative housing organisations to steward collectively owned assets.

2.4.11 All of these approaches have, at least partially, catered to an intermediate housing need, and a further significant development to cater to such needs has been the development by CDS Co-operatives¹⁶, a model of “mutual home ownership”. They defined a Mutual Home Ownership Society (MHOS), as a co-operatively owned “property unit trust”,

where residents buy equity shares in the co-operative, with the number of shares they buy depending on what they can afford. The land on which MHOS homes are built is owned by a CLT, whilst the homes built on the land are owned by the MHOS, whose members are the people living in the homes built. Each member has a lease which gives the right to occupy their home and to democratically control the MHOS.

2.4.12 The intention of the model is that each member makes monthly payments to the MHOS which, after the deduction of management, maintenance and other costs pays the loan that enabled the homes to be built. The cost of building the homes is divided into equity shares. Each equity share has a face value of £1,000 and is owned by a member and financed by the payments the members make each month. Members would be able to buy and sell their equity shares dependent on their personal circumstances.

2.4.13 Currently the only example of a Mutual Home Ownership Society is the recently developed Lilac¹⁷ scheme in Leeds. Also describing themselves as a “cohousing” scheme in that they are an intentional community with a communal house, Lilac’s members will each pay about 35% of their income for a lease of their homes, to cover the costs of Lilac’s group mortgage, management and maintenance costs and to buy equity in the project. Lilac received funding and other support from the English Homes & Communities Agency, the Department of Energy & Climate Change and Leeds City Council, and has secured loan funding from ethical banks.

2.5 Developing and financing a co-operative housing sector

2.5.1 The national representative body for co-operative and mutual housing in England and Wales, the Confederation of Co-operative Housing (CCH), working in partnership with the National Community Land Trust Network¹⁸ and the Cohousing Network¹⁹ and others, has led the development of the co-operative housing sector since the Commission for Co-operative & Mutual Housing reported.

2.5.2 In particular, the CCH has explored finance options for co-operative housing²⁰ through dialogue with the leading finance institutions lending to housing organisations. Options available can be summarised as follows:

- + comparatively small loans from small scale ethical investors – it is not currently known how much capacity such institutions have to lend to co-operative housing schemes. It may be the case that capacity is restricted
- + bringing together the financing needs of a number of schemes in partnership with housing associations and raising finance through approaches equivalent to existing housing association financing arrangements
- + either of the above combined with some form of national or local Government intervention – either through capital funding grants, subsidised land or other assets, or loan guarantees
- + any of the above could also be augmented by personal investment from members, potential members or other external parties wishing to provide “loanstock” funding

2.5.3 In England, dialogue with Government led to an unspecified proportion of the Homes & Communities Agency’s capital grant funding being earmarked for co-operative housing, supporting the development of some 45 co-operative housing schemes, providing approximately 500 homes between them, during the 18 months of the programme. The programme also generated considerable interest in co-operative housing amongst communities, local authorities and housing associations, and the CCH estimates that there may have been about 300 enquiries of a varying nature from people exploring co-operative housing options in the last two years. Sadly, the complex nature of developing housing projects, difficulties in obtaining funding, and in some cases unrealistic expectations, has meant that only a small proportion of potential schemes became viable.

2.5.4 The clear lesson that has been learnt from work to develop viable schemes, is that too much focus had previously been placed on particular models of co-operative housing, and that emphasis should be placed on developing interest in the principles behind co-operative housing – the democratic community membership and control that lies at its core – and enabling local stakeholders to develop the structures and models that will fit their local needs and tenure aspirations.

2.6 Developing co-operative housing in Wales

2.6.1 In Wales, a Welsh Government commitment to co-operative housing has generated significant interest in a part of the UK where there has been very little previous sectoral activity. There had been historic evidence of co-operative housing in Wales, including provision via the Garden Village movement at the turn of the century, that included the Rhiwbina²¹ garden village in Cardiff, which was originally run as a co-operative. However, the only current provision had been through the four Community Mutuals²², some of the very small scale private housing co-operatives, and more recently through the development of the West Rhyl Community Land Trust.

2.6.2 As part of their commitments to increase affordable housing supply and to “support tenant participation”, the Welsh Labour Manifesto of 2011²³ made a commitment to “promote Mutual Ownership of housing, including consideration of the New Foundations model, and work with social landlords to ensure they are more accountable to their tenants and local communities”. These commitments were set out in the Welsh Government’s “*Programme for Government*” 2011,²⁴ where a commitment to “develop and promote new ways of providing land and funding for housing, such as community land trusts, mutual home ownership and co-operatives”, sits alongside commitments to release public land for affordable housing, to help people find homes to suit their circumstances, to introduce flexible tenure arrangements, and to support social housing tenants to participate in the running of their homes and services.

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2.6.3 These themes were developed further in the Ministerial briefing paper²⁵ – *“Meeting the Housing Challenge”*. In the paper, Minister Huw Lewis AM, identifies “new models of housing, such as co-operative housing” and new ways to finance housing development as one of six strategic aims. Co-operative models are identified as a potential tenure approach alongside ownership, shared equity, private rental and social housing, and the Minister sees co-operative housing creating “a new form of affordable home ownership”. He goes on to say that “co-operatives could make a significant contribution to new, affordable, housing options that can help people’s needs at different stages of their lives”. He identifies the need to examine barriers to the development of co-operative housing. He particularly suggests consideration of establishing a new tenure relationship that has “commonality of interest at its heart”, heralding a desire to consider a co-operative housing tenure.

2.6.4 This translated into specific targets set out in the Welsh Government White Paper – *“Homes for Wales”* published in May 2012²⁶. In an overall housing supply target of 7,500 new affordable homes for the current administration, a target is set that 500 will be co-operative; making co-operative housing “a much more significant part of the housing system”. The paper also sets out a legislative intention to legally define Community Land Trusts and to introduce a new co-operative housing tenure.

2.6.5 The white paper refers to a “portfolio of pioneer projects” that the Welsh Government has generated working with experts from the co-operative and housing sectors²⁷. At the time of writing, a set of ten potential schemes are at various stages of development as a result of the Welsh Government initiative that include:

- + a co-operative housing scheme in Cardiff of approximately 50 homes in partnership with Cadwyn Housing Association
- + a large estate redevelopment led by Charter Housing Association in Newport, that could include some co-operative housing development (potentially a mutual home ownership scheme) as well, as potentially a Community Land Trust operating across the whole site
- + three sites being explored by Carmarthenshire County Council specifically investigating the mutual home ownership model
- + expansion of the West Rhyl Community Land Trust, as well as consideration of a potential CLT scheme in Llangollen, both in partnership with Denbighshire County Council
- + an artistic community housing development in the Vale of Glamorgan
- + three small rural schemes in Gwynedd exploring the potential of self-build and co-operative flats above shops
- + the development of a new model of intermediate renting and equity sharing in Gellideg, led by Merthyr Valley Homes
- + a young people’s project in Torfaen in partnership with Bron Afon Community Housing

- + exploration of a potential co-operative housing scheme as part of a development on National Trust land at Erddig, Rhostyllen
- + potential provision of 25 co-operative homes through a Community Land Trust in Flint

2.6.6 The identified success criteria for these projects include that they:

- + meet flexible housing needs of people with a range of incomes potentially through rental, market and/or equity sharing tenures
- + provide a democratic community membership that is involved in the co-operative’s governance;
- + provide housing, social and environmental quality as good if not better than existing Welsh standards
- + provides models for co-operative housing which are fundable

2.6.7 The CIH/CCH research has focused on interest from potential co-operators in three²⁸ of the above schemes and the research’s outcomes will inform how and if schemes are subsequently developed as co-operative housing. It is possible that not all the pioneer projects will lead to the development of co-operative housing. However, the vision behind this approach is that they will form demonstration projects that could interest future communities and other stakeholders to also explore setting up co-operative housing projects.



““””

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CHAPTER 3

RESEARCHING THE POTENTIAL DEMAND FOR CO-OPERATIVE HOUSING IN 3 AREAS IN WALES

3.1 This chapter provides information about the research into the potential demand for co-operative housing in three areas of Wales; Cardiff, Carmarthenshire and Newport. It consists of:

- + the reasons why these three areas were selected
- + the work undertaken to engage with people who might be interested in mutual home ownership in the three areas
- + the results of the engagement with members of the public via an on-line survey
- + the results of face to face engagement with people who completed the online survey, who subsequently attended events to explore co-operative housing in more detail.

3.2 The selection of the three areas

3.2.1 The three areas – Cardiff, Carmarthenshire and Newport – were selected by the Wales Co-operative Centre, in consultation with Welsh Government and Pioneer Projects, because they were the most advanced of all of the projects they were supporting and there was a realistic prospect of work commencing on site in the next 18 months.

3.2.2 In Cardiff, the Ely Farm site owned by Cadwyn Housing Association, in the west of the City was approaching readiness for development and the association wanted to incorporate co-operative housing on the site. Cadwyn had previously been in discussion with the Cardiff Co-housing Group about the possibility of a part of the site being developed for cohousing, but unfortunately this development did not proceed. Cadwyn were however still keen on incorporating some mutual

home ownership on the site with the remainder developed as social rented housing.

3.2.3 In Carmarthenshire, the Council had three sites on which it wanted to develop affordable homeownership; one in Llanelli, one in Ammanford and one in the Gwendraeth Valley. The sites at Llanelli and Ammanford were seen as the most likely to be developed first and the Council was interested in promoting mutual home ownership on the site, providing the land at nil cost to the Mutual Home Ownership Society through a Community Land Trust vehicle.

3.2.4 In Newport, Charter Housing Association planned to develop the former Pirelli site, the renamed 'Loftus Gardens' in Maindee to provide a mix of homes and tenures in an urban village. The association was keen to explore the possibility of developing Mutual Homeownership on the site.

3.3 Fieldwork in the three locations

3.3.1 A researcher from the CIH met with key individuals from the three lead agencies in each area in late February to discuss the most appropriate means of disseminating information about the proposed developments to potentially interested parties and to find out a little more about the plans of each organisation.

3.3.2 In all three areas, the intention of the research was to identify 'potential co-operators' who would be interested in purchasing a stake in the Mutual Home Ownership Society developed for each site. In addition, the research was also designed to generate interest in co-operative housing generally, which could potentially be satisfied by other developments undertaken at a later date.

3.3.3 The approach to engaging with members of the public was driven by the project timescale. Initially the project was working to a timescale of completion of the work within a four week period²⁹ and this meant that the approach was designed to get information about co-operative housing out to as many people as possible in a short period.

3.3.4 In each area, the discussions focused on disseminating the principles of the co-operative model, information about the developments and the opportunity to become involved in co-operative housing to households:

- + who had expressed an interest in low cost Home Ownership, in each of the areas
- + which contained a member in relatively low paid public sector or third sector employment, by engaging with either employers or trade unions³⁰
- + living in the area where development was planned, who played an 'active role' in the life of the local community. These households were contacted either via community focused groups or via individuals who played an active role in the life of the local community, who would send information out to people in their networks³¹

3.3.5 It was agreed that because of the limited time for the research information would be sent to individuals by e-mail. This of course excluded digitally excluded households, individuals who did not have regular access to the internet and those who only viewed their e-mail accounts on an infrequent basis.

3.3.6 Two leaflets were prepared for distribution by e-mail. The first was sent to applicants on housing registers, a copy of which is attached at Appendix 1. The second was sent to other groups and a copy of the leaflet is attached at Appendix 2.

3.3.7 In each version of the leaflet a hyperlink was embedded which routed individuals to an online survey. The questions asked in the survey are provided at Appendix 3. In Carmarthenshire, the leaflets and online questionnaire were developed in both English and Welsh.

3.3.8 The details of the fieldwork, and who the questionnaire was distributed to, in each area are shown below.

Dissemination of information in Cardiff

3.3.9 In Cardiff, Cadwyn Housing Association working with colleagues in Cardiff Council, distributed the leaflet to 648 households who had registered for low cost home ownership housing on the Council's Common Housing Register, and who had provided the Council with an e-mail address.

3.3.10 The leaflet was distributed to the networks of the following community groups in Cardiff:

- + C3SC
- + Cardiff Co-Housing Group
- + Action in Ely & Caerau
- + Communities First Adamsdown
- + Voluntary Community Services Cardiff

3.3.11 In addition, members of the Co-operative Party in Cardiff were sent a copy of the leaflet.

Dissemination of information in Carmarthenshire

3.3.12 In Carmarthenshire, the Council sent copies of the leaflets by e-mail to:

- + 941 people registered on the Council's Common Housing Register, who had expressed an interest in low cost home ownership in the Llanelli area of the County³²
- + 2 people living in private rented accommodation managed by the Council's social lettings agency who were in employment and living in the Llanelli area
- + all of the Council's staff (in the region of 4,000 people on a variety of pay grades)

3.3.13 The leaflet was also distributed to:

- + a range of community groups and community networks by Carmarthenshire Council for Voluntary Service
- + members of the Co-operative Party in Carmarthenshire
- + to people aged 50+ who attended the Council's Annual 50+ Forum conference, where the Wales Co-operative Centre had a stand in the exhibition area of the event

Dissemination of information in Newport

3.3.14 In Newport, Charter Housing Association distributed the leaflet to:

- + approximately 50 members of the public who had expressed an interest in low cost home ownership schemes
- + all of the Associations' staff
- + staff of Melin Housing Association, Newport City Homes and Newport Housing Trust

3.3.15 In addition, the leaflet was distributed to the following:

- + a range of community contacts living in the Maindee area, who forwarded it onto their contacts
- + 330 applicants for social housing on the Council's Common Housing Register, who were in employment and seeking housing in the Lliswerry and Victoria electoral divisions
- + to members of the Co-operative Party who live in the City
- + to members of the Co-operative Society in the City who were sent the information by the Co-operative Group
- + the Newport Equality Group

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3.4 Responses to the survey

3.4.1 This section of the report provides the aggregated results of the three surveys. The results of the survey from respondents in Cardiff, Carmarthenshire and Newport are attached at Appendix 4, 5 and 6.

3.4.2 In total, 307 people accessed the survey, although 24 responses were excluded because the respondents failed to provide any data.³³ Carmarthenshire achieved the greatest number of responses (150), Cardiff achieved 117 responses and Newport 40.

About the respondents

Gender

3.4.3 Of the 272 respondents who completed the question about their gender, 169 (62.1%) were female and 103 (37.9%) were male. Carmarthenshire recorded the greatest proportion of female respondents (70%), whilst in Newport a greater proportion of male respondents (51.4%) completed the questionnaire.

Age of respondents

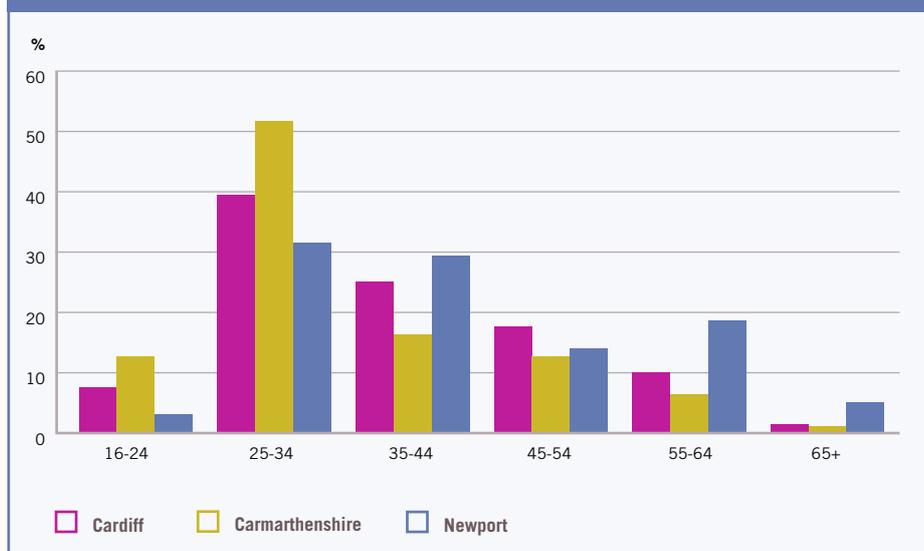
3.4.4 280 respondents completed the question which asked them to state which age band they were in. In terms of ages of individuals who completed the questionnaire, the greatest number of responses (125 or 44%) was received from respondents in the 25 to 34 age group. The age range of respondents is shown in Table 2.

3.4.5 Figure 1 shows the age group distribution of respondents in each of the three areas and illustrates the fact that whilst the greatest proportion of respondents in all three areas were in the 25 to 34 age group, a significantly greater proportion of respondents in Carmarthenshire (51.1%) were in this age group, when compared with Cardiff (39.6%) and Newport (31.6%).

TABLE 2. AGE RANGE OF RESPONDENTS

Age group	Number of respondents in group	% of respondents in group
16-24 years old	26	9.3
25-34 years old	125	44.5
35-44 years old	58	20.6
45-54 years old	41	14.6
55-64 years old	26	9.3
65+ years old	4	1.4

FIGURE 1. AGE GROUP DISTRIBUTION OF RESPONDENTS IN THE THREE AREAS



In comparison, Newport had a significantly greater proportion of respondents aged 55+ (22.7%), when compared with Cardiff (10.8%) and Carmarthenshire (7.3%).

3.4.6 Figure 2 shows that respondents were over represented in the 25-44yrs age range, when compared to the population of Wales as a whole (based on the 2011 census) and those aged 65yrs+ were particularly under represented in survey responses. This may be connected to digital exclusion issues³⁴, as older people are more likely to be digitally excluded and the methodology used for data collection and advertisement was primarily internet based.

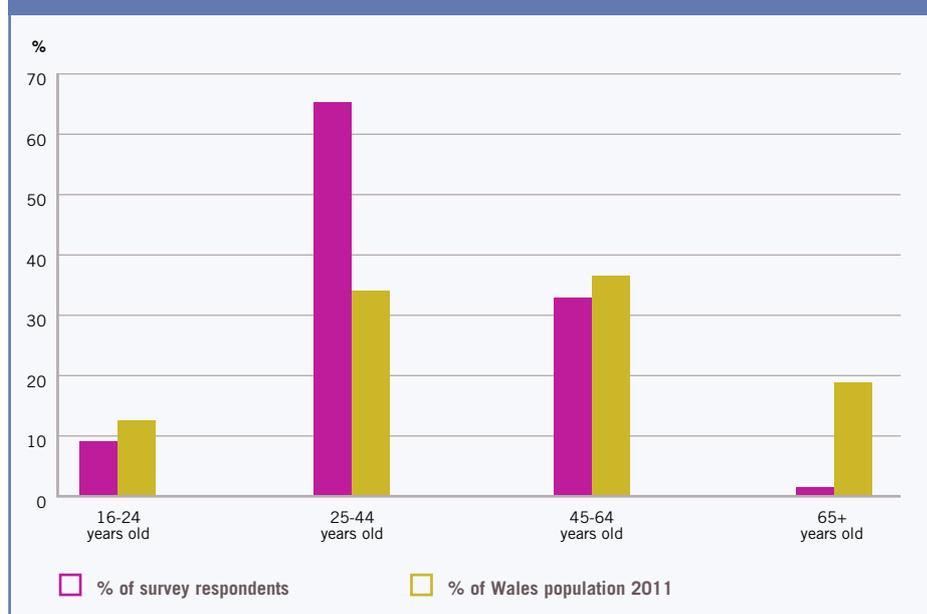
Ethnicity of respondents

3.4.7 284 respondents completed the question about their ethnic origin. Respondents were asked to indicate which ethnic group they identified themselves as belonging to. In terms of ethnicity, 246 or 90.8% of respondents described their ethnic origin as White British or White Welsh and 94.8% themselves as having a white background. The greatest number of responses from people who identified themselves as belonging to a non-white group, came from people who identified themselves as being Black African (5 respondents or 1.8% of respondents). Table 3 shows the numbers of respondents who identified themselves as belonging to each ethnic group.

TABLE 3. SELF IDENTIFIED ETHNICITY OF RESPONDENTS

Self identified ethnic group	Number of respondents in group	% of respondents in group
White: British	108	39.9
White: Welsh	138	50.9
White: Irish	2	0.7
White: Any other White Background	9	3.3
Black or Black British: Black Caribbean	3	1.1
Black or Black British: Black African	5	1.8
Dual Heritage: White and Black Caribbean	1	0.4
Dual Heritage: White and Chinese	1	0.4
Any other Dual Heritage Background	1	0.4
Asian or Asian British: Pakistani	1	0.4
Asian or Asian British: Bangladeshi	1	0.4
Chinese or Other Ethnic Group: Chinese	1	0.4
Other	13	4.8

FIGURE 2. AGE PROFILE OF RESPONDENTS TO SURVEY COMPARED TO THE POPULATION OF WALES³⁵



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3.4.8 Figure 3 shows the proportion of respondents in the main white ethnic groups and non-white ethnic groups. It is noticeable that the proportion of respondents who identified themselves as being White Welsh, as opposed to White British, was significantly greater in Carmarthenshire (58.4%), compared with Cardiff (39.1%) and Newport (42.1%). Cardiff unsurprisingly had the largest proportion of respondents who identified themselves as non white (17.8%)³⁶, compared to Carmarthenshire (7%) and Newport (5.3%).

3.4.9 Table 4 shows that respondents from a non-white background are slightly over represented in survey responses in Cardiff and Carmarthenshire and significantly under-represented in Newport, when compared with figures for non-white households from the 2011 Census.

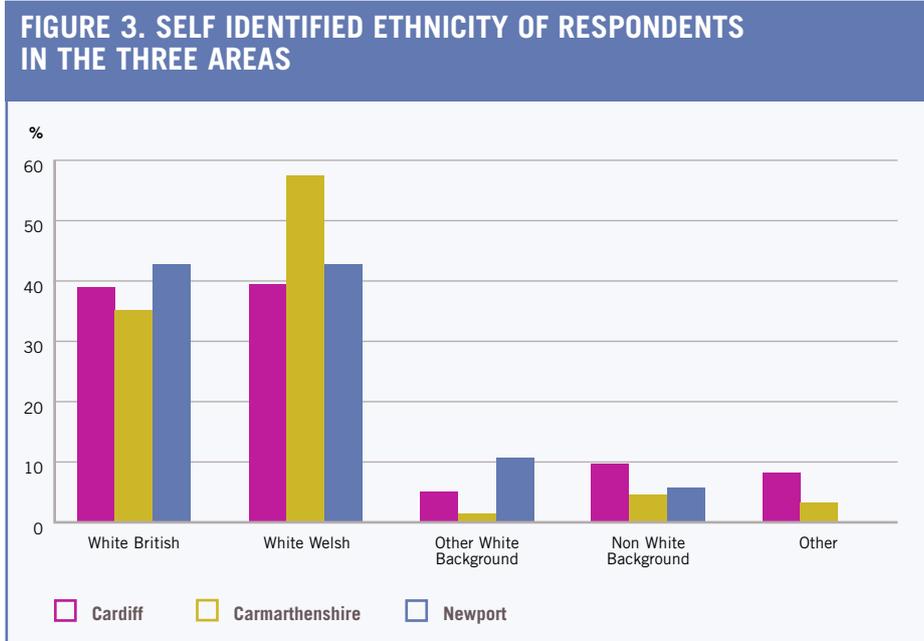


TABLE 4. PROPORTION OF RESPONDENTS IN EACH AREA FROM A NON-WHITE BACKGROUND COMPARED WITH DATA FROM THE 2011 CENSUS

Area	% of co-operative survey respondents from non-white backgrounds	% of population from non-white backgrounds
Cardiff	17.8	15.6
Newport	5.3	10.2
Carmarthenshire	7	2.4

Economic Activity

3.4.10 280 people responded to the question about what they do, which is used to identify economic activity rates. Unsurprisingly, the overwhelming majority of respondents (190 or 67.9%) were in full time employment and a further 38 or 13.6% were in part time employment. Table 5 shows the number of respondents in each of the other categories and the proportion that they comprise.

3.4.11 Figure 4 shows the differences between the three areas. In Newport, a marginally smaller proportion of respondents were in employment³⁷ (81.6%), when compared to Cardiff (87.4%) and Carmarthenshire (86.7%). Additionally, a marginally greater proportion of respondents were either retired (5.3%) or unemployed (7.9%), when compared to Cardiff (1.8% and 4.5%) and Carmarthenshire (1.5% and 4.4%).

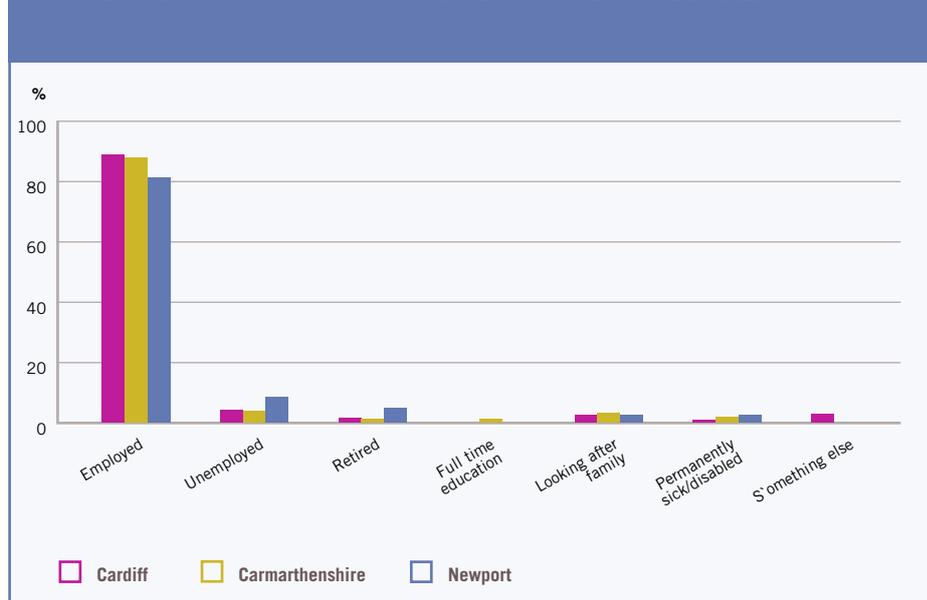
Respondents' knowledge of co-operative housing

3.4.12 Respondents were asked whether they were aware of co-operative housing prior to receiving the leaflet and completing the questionnaire. The majority of respondents (190 or 67.6%) stated that they had not heard of co-operative housing prior to receiving the leaflet. The proportion of respondents who stated that they were aware of co-operative housing prior to receiving information about the research varied significantly across the three areas. A significantly lesser proportion of respondents had heard of co-operative housing in Carmarthenshire (20.4%), when compared to Cardiff (45%) and Newport (44.7%).

TABLE 5. ECONOMIC ACTIVITY OF RESPONDENTS

Self identified economic activity group	Number of respondents in group	% of respondents in group
Employed in full time job (30 hours or more per week)	190	67.9
Employed in part time job (Less than 30 hours per week)	38	13.6
Self-employed – full or part time	14	5
Unemployed and available for work	14	5
Wholly retired from work	6	2.1
Full-time education at school, college or university	2	0.7
Looking after family/home	8	2.9
Permanently sick/disabled	5	1.8
Doing something else	3	1.1

FIGURE 4. ECONOMIC ACTIVITY RATES IN THE THREE AREAS



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About the respondents household

3.4.13 Respondents were asked a series of questions about their households.

Respondents' household types

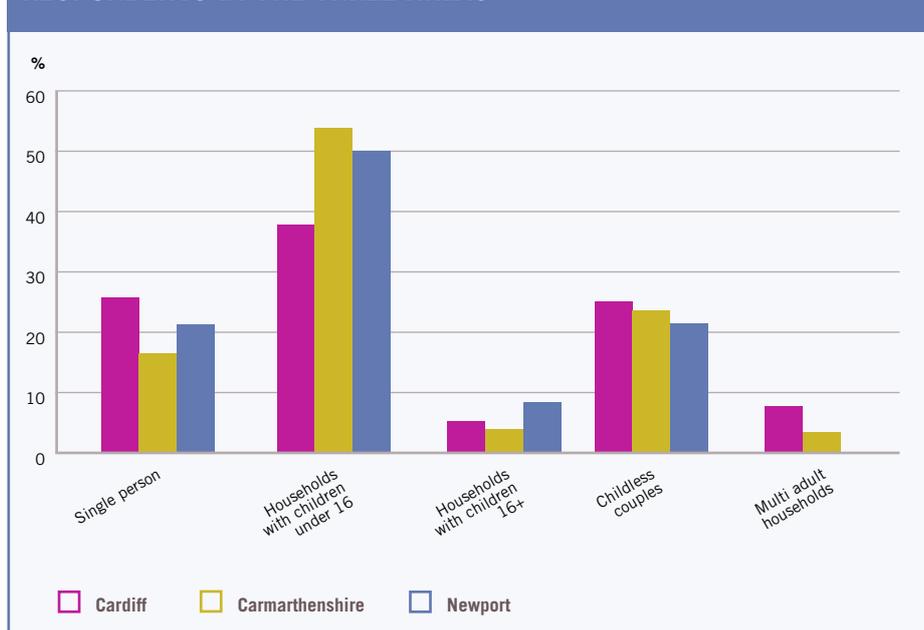
3.4.14 Respondents were asked to identify which type of household their household matched. The largest household type respondents identified was a couple with dependent children, who comprised of 30.2% of respondents. When lone parents with dependent children are factored in, 46.6% of respondents contained dependent children. Table 6 shows the number of respondents whose household is in each of the household type groups and the proportion of the sample they comprise.

3.4.15 Figure 5 shows the variation across the three areas. In Cardiff, significantly fewer households contained dependent children (37.1%), when compared to Carmarthenshire (53.2%) and Newport (50%). In all areas, the proportion of households containing dependent children was significantly greater than the all Wales figure of 28.1%³⁸. A marginally greater proportion of respondents in Cardiff were either living as single people, or part of a couple with no children or part of a multi adult household (25.9%, 25% and 7.4%), when compared to Carmarthenshire (16.3%, 23.7% and 2.9%) and Newport (21.1%, 21.1% and 0%).

TABLE 6. HOUSEHOLD TYPE OF RESPONDENTS

Self identified household type	Number of respondents in group	% of respondents in group
Single person	58	20.6
Lone parent with dependent children	46	16.4
Lone parent with adult children	8	2.8
Couple with no dependent children	67	23.8
Couple with dependent children	85	30.2
Couple with adult children	5	1.8
Multi adult household	12	4.3

FIGURE 5. THE PROPORTION OF HOUSEHOLD TYPES OF RESPONDENTS IN THE THREE AREAS



Sources of household income

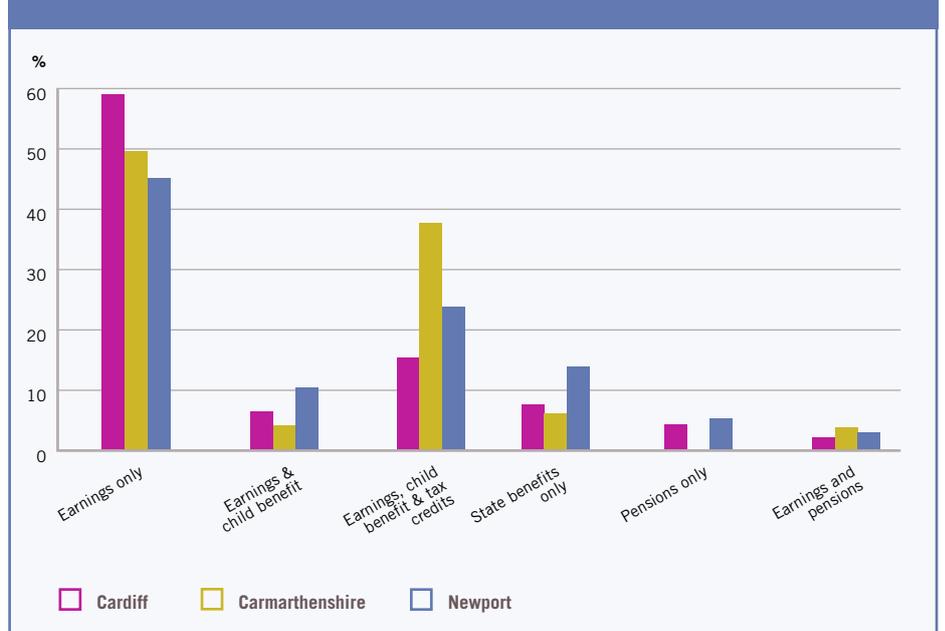
3.4.16 Respondents were asked to state the sources of income they and other members of their household received. Respondents were able to select any number of the sources of income that were identified in the questionnaire. In total, 251 respondents completed this question. Respondents were then sifted to fit into one of six groups which identified the main sources of household income. The largest group of respondents were those whose only source of income was the earning they received from employment or self employment – 133 or 53% of respondents. The next largest group was those whose income was a mix of earnings, child benefit and child tax credits, this group comprised of 74 or 29.5% of households. Table 7 shows the number of respondents whose household receives income from each of the six sources of income groups and the proportion of the sample they comprise.

3.4.17 Figure 6 shows the variations in sources of income between the three areas. In Cardiff, a significantly greater proportion of respondent households' sources of income were from earnings only (59.3%), when compared to Newport (44.7%) and Carmarthenshire (49.2%). In both Carmarthenshire (37.5%) and Newport (23.7%), a significantly greater proportion of households sources of income was earnings, child benefit and tax credits when compared to Cardiff (15.7%). This is a consequence of a smaller proportion of respondents in Cardiff being members of households which contained dependent children.

TABLE 7. TYPES OF INCOME RECEIVED BY RESPONDENT'S HOUSEHOLDS

Self identified types of income the household receive	Number of respondents in group	% of respondents in group
Earnings from employment or self-employment only	133	53
Earnings from employment or self-employment and Child Benefit	14	5.6
Earnings from employment or self-employment, Child Benefit and Child Tax Credits	74	29.5
State Benefits only	18	7.2
Pension (either state pension only or where the respondent received both a state and occupational pension)	5	2
Earnings from employment or self-employment and pension (pension was either a state, occupational or a combination of the two)	7	2.8

FIGURE 6. SOURCES OF INCOME FOR RESPONDENT HOUSEHOLDS BY PROPORTION AND AREA



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Respondents gross household income

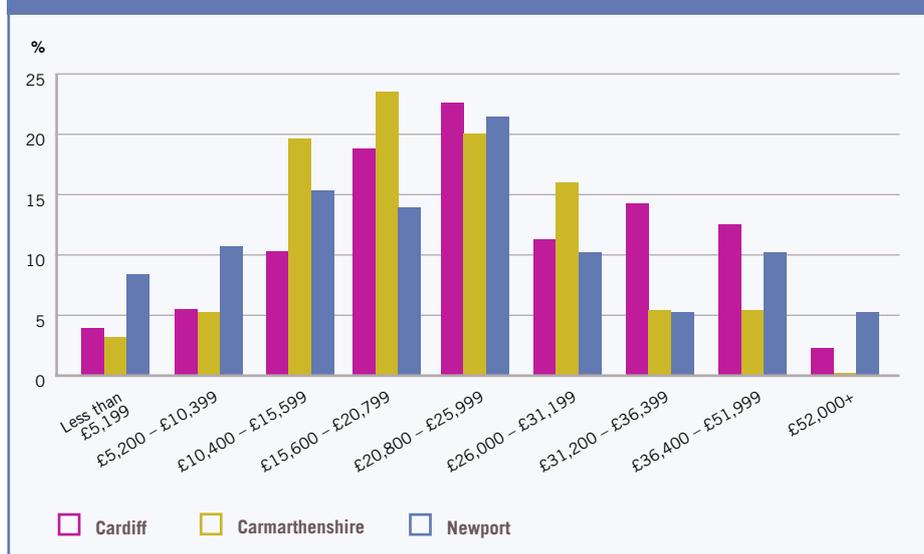
3.4.18 Respondents were asked to state their total gross household income and 281 respondents provided a response to this question. Table 8 shows the number of respondents whose household income falls into each of the income bands and the proportion of the sample they comprise. The average gross weekly income of a household in Wales is £520.70³⁹ and the responses show that 60.8% of respondents' household incomes were below the Welsh average.⁴⁰

3.4.19 Figure 7 shows household distribution in the three areas. A greater proportion of respondent households' total gross income is below the Welsh average in Newport (68.5%), when compared with Cardiff (60.2%) and Carmarthenshire (61%). However, in Carmarthenshire and Newport a greater proportion of respondent households incomes were under £20,800 (51% and 47.4% respectively), than in Cardiff (38%).

TABLE 8. HOUSEHOLD INCOME LEVELS OF RESPONDENTS

Self identified household annual income	Number of respondents in group	% of respondents in group
Less than £5,199	11	3.9
£5,200 – £10,399	17	6.0
£10,400 – £15,599	33	11.7
£15,600 – £20,799	57	20.3
£20,800 – £25,999	59	21.0
£26,000 – £31,199	39	13.9
£31,200 – £36,399	25	8.9
£36,400 – £51,999	35	12.5
£52,000+	5	1.8

FIGURE 7. RESPONDENT GROSS HOUSEHOLD INCOME DISTRIBUTION BY AREA



Respondents housing circumstances

3.4.20 Respondents were asked to identify their current housing circumstances from a pre-set list. In total, 280 respondents completed this question. Table 9 shows the number of respondents in each of the housing circumstance categories and the proportion of the sample they comprise. By far the largest group were people who were renting privately, either alone or with a partner, who represented almost half of respondents.

3.4.21 Table 10 which draws on data from the 2011 Census, shows that owner occupiers were significantly underrepresented in the responses, whilst the number of people residing in the private-rented sector was over-represented. This should be read in the context of the approach used in raising awareness about the research, which was likely to have been of interest to people living in private rented housing, rather than owner-occupiers. However, it does indicate that a significant proportion of households currently residing in the PRS are interested in accessing co-operative housing.

TABLE 9. CURRENT HOUSING CIRCUMSTANCES OF RESPONDENTS, WHO COMPLETED THE SURVEY IN FULL

Self identified housing circumstance	Number of respondents in group	% of respondents in group
A home owner (with a mortgage or outright owner)	47	16.8
A shared home owner (shared ownership scheme with developer or Housing Provider)	3	1.1
Renting privately with partner or alone	132	47.1
Renting privately with friends	8	2.9
A social housing tenant	45	16.1
Living with parents	39	13.9
Other (please state below)	6*	2.1

* Of the 6 respondents who stated other – 2 were living as lodgers with friends but paying no rent and 4 were living in temporary accommodation

TABLE 10. PROPORTION OF RESPONDENTS FROM 3 MAIN TENURE GROUPS COMPARED WITH PROPORTION OF WELSH HOUSEHOLDS LIVING IN THE GROUP⁴¹

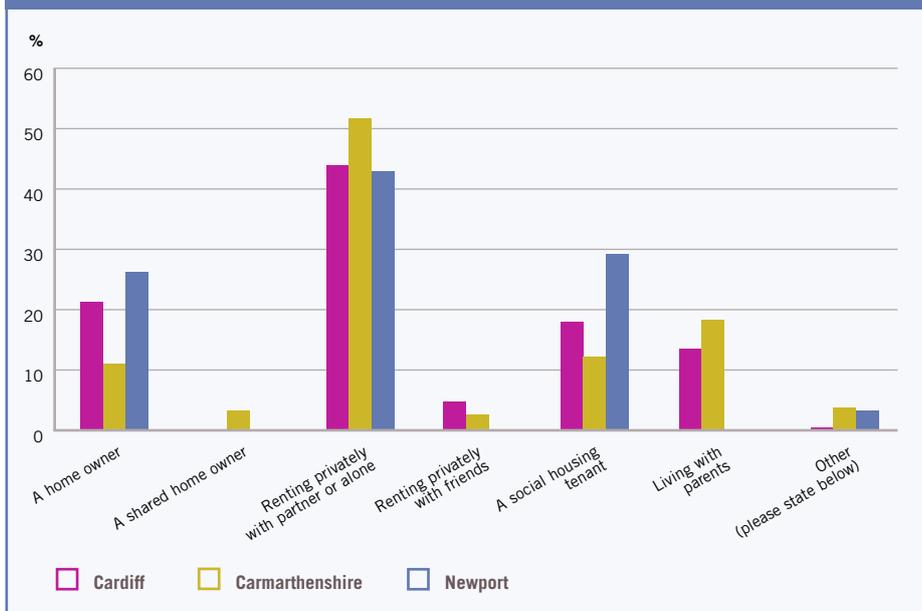
Area	% of co-operative survey respondents in tenure group	% of population household in tenure group
Owner occupied	17.8	70.2
Private rented	50	13.7
Social rented	16.1	16.1

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3.4.22 Figure 8 shows the differences in respondents housing circumstances between the three areas. In both Cardiff (20.6%) and Newport (26.3%), a significantly greater proportion of respondents were home owners, when compared with Carmarthenshire (11.2%). In Newport, a significantly greater proportion of respondents were social housing tenants (28.9%), when compared with Carmarthenshire (11.9%) and Cardiff (17.6%). In Carmarthenshire, a significantly greater proportion of respondents were private tenants (51.5%), when compared to Cardiff (43.9%) and Newport (42.1%). In both Cardiff and Carmarthenshire, a substantial proportion of respondents lived with their parents (12.8% and 17.9%), whereas in Newport no respondents stated that they lived with parents.

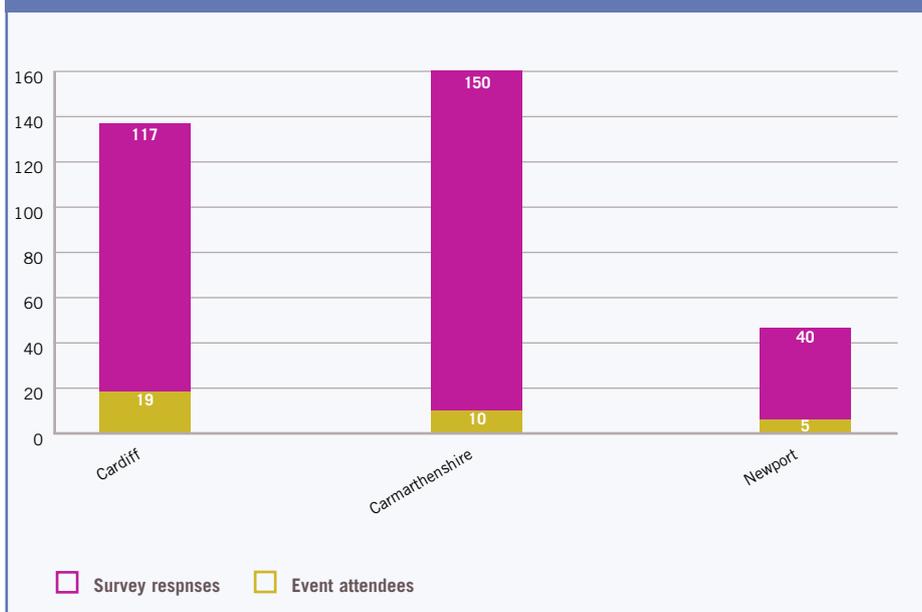
FIGURE 8. THE PROPORTION OF RESPONDENTS IN EACH HOUSING CIRCUMSTANCES CATEGORY IN THE THREE AREAS



3.5 Face to face engagement with members of the public

3.5.1 This section of the chapter provides information about the approach taken to engaging with individuals who completed the survey, via a series of events and the responses from participants who attended the events. The responses have been aggregated and the responses received from participants at the events in Cardiff, Carmarthenshire and Newport are attached at Appendices 7, 8 and 9.

FIGURE 9. SURVEY RESPONSES AND EVENT ATTENDEES BY AREA



3.5.2 Each of the respondents who completed the survey in full (providing their name and contact details) was sent an e-mail which:

- + provided them with more information about co-operative housing and mutual home ownership in the form of a pdf leaflet (attached at Appendix 10)
- + invited them to attend an event to find out more about the co-operative housing proposed in their local area and to participate in discussions about co-operative housing. In each area, two events were run on the same day to maximise the numbers attending, one in the early afternoon and one in the late afternoon/early evening. Respondents in Carmarthen and Cardiff who wished to attend were asked to go online and indicate the time of the event they wished to attend. (Invitation is attached at Appendix 11)

3.5.3 In Cardiff, the events were held on the 3rd May in the Western Community Centre in Ely. In total, 19 people attended both events. In Carmarthenshire, the events were held on the 30th April in the Selwyn Samuel Centre in Llanelli. In total, 10 people attended both events. In Newport, there was one event held on the 9th May in Seren's office. In total, 5 people attended both events. 34 people in total attended the 3 events.

3.5.4 A number of people contacted organisers to state that they were interested in the events, but were unable to attend the events on the dates offered.

Format of the events

3.5.5 Each of the events was attended by the same member of CIH staff, who gave an overview of the primary research. Staff from the relevant development agency were present at each event to introduce the individual scheme and answer questions about the site. A different facilitator was present at each event, to lead the presentation on co-operative principles and housing, and to facilitate the group discussion. Following introductions, and an overview of the research project, participants were asked whether they had heard of co-operative housing before receiving the initial e-mail.

3.5.6 Participants were then given a brief presentation about co-operative housing in general. Following the presentation participants were asked to state whether they were interested in co-operative housing as a form of tenure or not.

3.5.7 Small discussions groups were then formed (of people who were interested in co-operative housing or of people who were not interested in this form of housing) to discuss the reasons for their interest or lack of it. After a short group discussion people were asked to write the main reasons for their interest or lack of interest in this form of housing on post-it notes and post them on flip charts.

3.5.8 After a short break the events received a presentation about the proposed co-operative housing development in their local area and about financial models including mutual home ownership.

3.5.9 Following a question and answer session, participants were asked to state whether they were interested in the mutual home ownership model or not, as a form of tenure. Small discussions groups were then formed (of people who were interested in mutual home ownership or of people who were not interested in it) to discuss the reasons for their interest or lack of it. After a short group discussion people were asked to write the main reasons for their interest or lack of interest in mutual home ownership on post-it notes and post them on flip charts.

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Findings from the events

3.5.10 Of the 35 participants who attended the events, 15 (42%) were aware of co-operative housing prior to receiving the initial e-mail.

3.5.11 Of these participants, all (100%) stated that they were interested in co-operative housing. The reasons given by participants were grouped into a number of themes and the frequency that the theme was mentioned are shown in table 11. (commentary on the most frequent reasons given).

3.5.12 The most common answers provided by participants were – the opportunity to develop a strong community, the opportunity to provide mutual and informal support to one another, the opportunity to live in a democratic community, the fact that co-operative housing offers an affordable alternative form of housing and the fact that co-operative housing would offer greater security in terms of occupancy.

TABLE 11. REASONS GIVEN BY RESPONDENTS FOR THEIR INTEREST IN CO-OPERATIVE HOUSING

Reasons given by attendees by theme	Number of responses	% of attendees giving reason
Strong community/mutual support	25	66
Autonomy/democracy	13	34
Affordability	10	26
Security (of occupancy)	4	11
Quality of property	2	5
Access to/building equity in property	3	8
Professional interest	1	3
Reduced ASB/Feeling safer	2	5
Environmentally friendly	3	8
Family friendly	3	8
Shared/communal resources	2	5
Access a larger property than currently live in	1	3
<i>Respondents were able to provide more than one answer</i>		



The most common answers provided by participants were – the opportunity to develop a strong community, with the opportunity to provide mutual and informal support to one another.

3.5.13 No participants, at any of the events, stated that they were not interested in co-operative housing.

3.5.14 Attendees were asked in Cardiff and Newport if they had any concerns about the co-operative housing models presented. The reasons given by participants were grouped into a number of themes and the frequency that the theme was mentioned is shown in Table 12.

3.5.15 The greatest concerns expressed by participants related to democratic control not working, the affordability of the venture and what would happen in the event of one person's non-compliance with the rules of the co-operative.

TABLE 12. REASONS GIVEN BY PARTICIPANTS FOR THEIR CONCERNS ABOUT CO-OPERATIVE HOUSING
(Question asked in Cardiff & Newport only)

Reasons given by respondents by theme	Number of responses	% of attendees giving reason
Not having genuine input into design	3	8%
Democratic control – not working/not agreeing with decisions	8	21%
Inclusivity/Ensuring mixed income & tenure	2	5%
Time commitment	2	5%
Personal capacity/expertise & skill required of members by model	3	8%
Professionals (developers) lack of understanding of model	1	3%
Time-frame – too fast	1	3%
Having enough private space (at expense of communal space)	1	3%
Exiting the scheme/moving elsewhere	2	5%
Affordability – not affordable (rental or purchase)	6	16%
Individuals' Anti Social Behaviour/ Non-compliance with principles	4	11%
Mixed type of household/ enabling ageing households	2	5%
Financial modelling is not clear/ want more information	3	8%
Who decides size of property you get/ household needs	1	3%
Loss of privacy (at expense of community)	2	5%
Not mixing with wider community (outside of co-operative)	2	5%
<i>Attendees were able to provide more than one reason</i>		

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3.5.16 Participants were asked their preferred model of co-operative housing. Some participants expressed more than one preference and some failed to provide a preference. Each venue was presented with a financial model that was different to the other venues, according to the expertise and experience of the facilitator; this was in part due to the newness of the approaches being used. There were many questions asked about the financial modelling to which answers were not always available, due to the technical expertise required.

3.5.17 Table 13 shows that equity share/mutual home ownership based model was the model preferred by most participants.

TABLE 13. PARTICIPANTS PREFERRED MODEL OF CO-OPERATIVE HOUSING

Preference		Number	Total
Mixed tenure		6	6
Rented	No preference stated	4	11
	Social	3	
	Intermediate	2	
	Market	2	
Equity Share	No preference	3	22
	Limited equity	12	
	Mutual home ownership	7	
Market value/ Cohousing	No preference	3	11
	Renting	2	
	Owning	6	
Unsure		1	1



The greatest concerns expressed by participants related to – democratic control not working, the affordability of the venture and what would happen in the event of one person’s non-compliance with the rules of the co-operative.

3.6 Key findings from the fieldwork

3.6.1 This final section of the chapter pulls together the key findings from the fieldwork.

3.6.2 **Rate of response to the initial e-mail** – the number of responses received to the e-mail sent out in each area was surprisingly high and would indicate that a significant number of people in the target groups (people who had expressed an interest in low cost home ownership, people engaged in relatively low paid public sector employment and people who played an active role in the life of the local community) were interested in finding out more about co-operative housing. As was stated in paragraphs 3.3.3 to 3.3.6, the timescale for the project limited the extent of the work done to develop interest in the project, but it would appear to the researchers by making connections with key local organisations, such as trade unions, employers and local authorities, many more people in the target groups could have potentially been made aware of the project and a far greater response to the initial e-mail received.

3.6.3 **Household types who were over-represented in the response to the survey** – whilst it could be suggested that the certain household types were likely to be over-represented in the responses to the survey, as the research attempted to target them, it is clear from the over-representation of young people aged 25 to 34, people who are private tenants and households with dependent children, that co-operative housing offers an attractive offer for such households. Clearly such households see co-operative housing as an opportunity to achieve good quality housing, which provides them (and their families) with long term security, to enable them to put down roots into a community.

3.6.4 **The importance of community** – the most cited factor for participants' interest in co-operative housing at the workshop events, was the opportunity to be a part of an 'intentional community'. These were linked to positive neighbour relationships, the opportunity to develop informal support networks in an 'intentional community' and feelings of personal safety in their local environment. It is interesting to note that people who did not have a long standing connection to the local area were over-represented at the workshops, when compared to people who had a long standing connection to the local area, and it would appear that co-operative housing is seen by those without a long standing connection to the area as an opportunity to increase their social networks. A number of participants had dependent children and the possibility of living in a community with safe children's play areas, the feeling of safety provided by a co-operative community, and the fact that other like-minded adults would be living in the community, who could potentially offer informal support were cited as key motivators for their interest in co-operative housing.

3.6.5 **Affordability and the development of property based equity** – appeared to be an important principle for attendees. The overwhelming majority of participants at the workshops wanted a housing option which was affordable to them but, at the same time enabled them to purchase an equity stake. The majority, but not all, who currently lived in the private rented sector stated they would be interested in an equity-related model. All of those who were owner occupiers stated they would be interested in an equity-related model. One household currently in receipt of housing benefit stated they were principally interested in a rental model. There was no consensus on financial

modelling in any of the groups; a mixture of financial models to suit individual needs for each project was the preferred approach, a mixture of renting, shared ownership and full equity stake.

3.6.6 **The importance of security** – was a factor cited by participants at the workshops for their interest in co-operative housing, particularly those who are living in the private rented sector. A substantial number of participants' spoke about their concerns about their lack of security in their current and previous home and how this impacts on their ability to plan long term. Co-operative housing was perceived by this group of participants as offering a significantly greater level of security, providing them with greater control over their lives.

3.6.7 **Communal space** – was raised as an important factor by participants at each of the events. This included both indoor, shared community facilities, which could also be used by the wider community and external shared green space for playing and events. As shown in 3.6.4, the provision of safe children's play areas was as seen as important to households who contained dependent children. However, a couple of attendees were concerned that increased communal space would result in a reduced amount of private space, and that properties would be smaller to accommodate communal space.

CHAPTER 3

RESEARCHING THE POTENTIAL DEMAND FOR CO-OPERATIVE HOUSING IN 3 AREAS IN WALES

3.6.8 An environmentally friendly community – the opportunity to live in a more environmentally friendly environment was also a factor raised by participants at each of the events. Attendees made several suggestions as to how this could be achieved, including the provision of shared solar energy and the development of car sharing clubs to reduce the number of vehicles on the site.

3.6.9 Unfamiliarity with the operation of co-operatives – participants asked questions about how a co-operative approach would work in practice and how issues and incidents would and could be resolved within the community, for example, anti-social behaviour. This doesn't necessarily represent concerns expressed by participants at the workshops, more a lack of knowledge about how co-operatives operate. This is not surprising as the majority of respondents to the survey (67%) had not heard of co-operative housing prior to receiving the initial e-mail, and 43% of participants at the events had similarly not heard of co-operative housing.

3.6.10 Unfamiliarity with the financial models of co-operative housing – the majority of participants at the workshops asked questions about how the financial models for co-operative housing worked. This included questions about mortgage arrangements for those who wish to buy an equity stake, but did not have savings to do so and questions about how a household might exit a co-operative where an equity stake was being held. Again, it is not surprising that questions were asked about the different financial models of co-

operative housing, as the majority of participants were unaware of co-operative housing prior to receiving the initial e-mail about the project. In addition, the different financial models of co-operative housing are different to traditional models of consumer housing and take time and knowledge to explain accurately to a group of lay people.

3.6.11 Commitment and interest in co-operative housing – an overwhelming number of participants stated that they were interested in attending a second meeting, and recognised the personal commitment that they would need to make to the development in terms of time, capacity-building and training to develop a successful co-operative housing scheme. In addition, a number of people who were unable to attend the event advised the researchers that they wished to be kept informed of developments.

3.6.12 Co-operative housing. An opportunity to down-size – a number of participants who attended the Cardiff and Newport events were looking to down-size from their current owner-occupied properties; they were particularly interested in cohousing models, as well as the co-operative development models on offer. They stated that co-operative housing offered them the opportunity to live in a community of like minded people, which they had helped to create and this would increase their feeling of safety in their home and neighbourhood.

3.6.13 Diversity and Equality – as a means of keeping the on-line questionnaire relatively brief,

information was not sought from respondents for all the protected characteristics. It is therefore not possible to provide a full analysis on equality and diversity characteristics of respondents. However, from the information collected it is possible to state that whilst people from a non-white background were over-represented in Cardiff and Carmarthenshire, they were significantly under-represented in Newport.

3.6.14 Cohousing – of those attendees who were owner occupiers interested in down-sizing and joining cohousing communities, a couple identified the lack of a bridging mechanism to transfer from ownership to co-operative as a barrier to the undertaking. A bridging mechanism could be for example in the form of a repayment loan to cover the transitional period. The attendees who identified this as a barrier were keen to emphasise that they would be releasing family-size property into the Welsh housing market by down-sizing.



“”

The different financial models of co-operative housing are different to traditional models of consumer housing and take time and knowledge to explain accurately to a group of lay people.

CHAPTER 4

CONCLUSIONS

4.1 This chapter attempts to draw some conclusions about the outcomes of the research. The chapter is divided into two distinct sections:

- + the outcomes of the research for the three projects
- + the value of the research across Wales

4.2 The outcomes of the research for the three projects

4.2.1 The research has been of practical value to the three projects in Cardiff, Carmarthenshire and Newport. To each of the three organisations who are developing co-operative housing, it has provided information about a number of individuals who are interested in finding out more about co-operative housing. The individual agencies now have access to a group of individuals whose interest in co-operative housing has been aroused and they have the opportunity to work with them to form mutual home ownership societies in each area and develop affordable co-operative housing on each site. At the events attendees were encouraged to give information to friends and acquaintances who they believe might be interested in co-operative housing, and at the Newport event all attendees indicated that they would be inclined to invite someone who was interested in co-operative housing along with them to the next meeting.

4.2.2 In addition, they have the contact details of individuals who may not take up the option of becoming involved in the co-operative housing development planned at present, but might be interested in co-operative housing opportunities at some point in the future.

4.3 Value of the research across Wales

4.3.1 It was clear from the number of responses received to the on-line survey, that co-operative housing is a form of housing that is of interest to a substantial number of people. The researchers believe that if sufficient time had been allocated to the project to enable more groundwork to be done at a local level, by meeting with key community groups (third sector groups, trade unions, political parties, employers etc) a significantly greater level of interest in the project in each of the three areas would have been created. This would suggest that if sufficient work at a grass roots level is undertaken a greater level of interest is created.

4.3.2 It is apparent from the over-representation of the following groups to the on-line survey:

- + younger people aged 25 to 34
- + households with dependent children
- + private tenants
- + households whose total household income is less than the Welsh average

that co-operative housing is a form of housing that is of interest to households who are currently priced out of the owner-occupied sector and whose needs are not so great that they are unable to, or choose not to access social housing. Since the credit crunch

and the increasing difficulty such households face in accessing mortgages, this group is one which is growing year on year in the Welsh housing market, facing a 'quadruple whammy' of increasing PRS rents; substantial mortgage deposit requirements; increasingly strict lending criteria; and higher interest fees than existing mortgage customers'.⁴²

4.3.3 It was clear that there was substantial interest in and appetite for a co-operative based housing model by the participants in the three locations. However, affordability, the opportunity to develop an equity share and ease of access, whilst strong motivators, were not the principle reason for participants' interest in co-operative housing. The principle driver for participants' interest was the opportunity to develop and live in 'an intentional community'. This fact needs to be emphasised more in material used to promote co-operative housing schemes across Wales.

4.3.4 As stated earlier (paragraphs 3.3.3. to 3.3.6), the approach taken to the fieldwork by the researchers was governed by the short timescale of the project. More extensive groundwork in the communities where the developments were proposed and with community groups operating in the area (in particular trade unions, political parties), would have possibly generated additional interest in each of the schemes. Some attendees mentioned community based activities that they participated in during the meetings, these included community choirs and children's play-groups.

4.3.5 In addition, it would have been useful to advertise the development in the local media and to access Local Authority, employee and community newsletters and publications, particularly to help target households experiencing digital-based barriers.

4.3.6 In addition, bearing in mind that the researchers reached the conclusion that a significant source of interested households will be currently occupying private rented accommodation and may be in receipt of some Housing Benefit, it would be beneficial if each local authority was signed up to sending out promotional material to Local Housing Allowance claimants who receive partial benefit.



It was clear that there was substantial interest in and appetite for a co-operative based housing model by the participants in the three locations.



The principle driver for participants' interest was the opportunity to develop and live in 'an intentional community'.

CHAPTER 5

RECOMMENDATIONS

Recommendation 1

That the three Pioneer Schemes in Carmarthenshire, Newport and Cardiff, continue to communicate with the contact list given to them and work with each of the 'groups of co-operators' to move forward the development of a viable co-operative housing scheme in each area.

Recommendation 2

That the Pioneer Schemes begin and maintain a register of individuals who are interested in co-operative housing, but not in the current locations where developments are planned. The lead agencies should work with these 'potential co-operators' as a means of developing further co-operative housing schemes.

AND

The Pioneer Schemes should consider revisions to the current affordable housing application methods that they use, to include a way for applicants to register their interest in potential and future co-operative housing developments.

Recommendation 3

That work is undertaken at both a national and local level to raise awareness of, and promote co-operative housing. The promotional/publicity material should target 'reluctant private renters' and should focus specifically on the:

- + affordability of co-operative housing
- + increased security offered by co-operative housing
- + benefits of living in an 'intentional community'

Recommendation 4

It is vital that housing organisations facilitating the development of a co-operative housing development, invest time in a local awareness raising campaign. This will help to maximise consumer interest in membership and provide the opportunity to participate in a scheme, to as wide a population as possible. The recommendations to assist those involved in developing and marketing further co-operative housing schemes in Wales take the form of a tool-kit (opposite). This tool-kit offers a guide as to how to go about establishing the level of interest in a potential scheme at a local level.

Recommendation 5

Any promotional campaign run at a local level by a housing organisation, should consider very carefully how it ensures that it is effective in contacting harder-to-reach and minority groups, to ensure that co-operative housing schemes are inclusive.

Recommendation 6

That the Welsh Government and the housing sector consider what sort of mechanisms they could put in place to provide advice, support and assistance to cohousing groups in Wales, to assist them to move proposed developments forward. This support should not provide any form of subsidy for such groups; however, the setting up of a national bridging loan mechanism, could be considered to help facilitate the developments, particularly for those who are 'equity rich and cash poor'.

Recommendation 7

That the Welsh Government considers at an early stage how it continues to support groups of co-operators and housing organisations, to continue to access expert financial and modelling advice beyond the conclusion of the Co-operative Housing Project based at the Wales Co-operative Centre in order to provide continuity of support.

Recommendation 8

It is very likely that the three focus groups could offer further experiential-learning as they progress, particularly as the groups begin to diversify and cultivate a co-operative housing model to meet the needs of the group. Principally, this will be regarding financial and self-management modelling. It is therefore recommended that Welsh Government consider whether to continue to resource the observation and facilitation of these groups, for the purpose of identifying further good practice, which could be shared with other Welsh co-operative projects to assist future developments.

PROJECT TEAM SET-UP

- + Identify lead officers from participating organisations
- + Include resident participation/involvement professionals where available to harness expertise

FIELD WORK

Identify Potential Co-operators:

- + Employees: Unions, LAs, local civil service institutions, third sector organisations, voluntary sector associations
- + Home-seekers: Housing waiting lists, shared ownership schemes
- + Community Groups: community choirs, equality groups, sports clubs, womens groups
- + Specialist Groups: University of Third Age, BME partnerships, older persons forums, disability support groups
- + Advertise in local publications: Local Authority newsletters and Tenant magazines
 - + Community directories, community and health centre noticeboards

SURVEY: DATA GATHERING

- + An on-line survey is the most efficient and effective method for data gathering e.g. Survey Monkey
- + Keep survey short and to the point, it is principally a data gathering exercise to compile a list of interested parties
- + Include data protection information e.g. whether contact info will be passed onto a 3rd party (name that party) and for what purpose
- + Include equalities-related information, to assist with EqlAs and identify groups with protected characteristics that may have been missed in the awareness raising fieldwork
- + Offer a non-digital alternative to ensure that digitally excluded people and other individuals are informed and can participate

INVITATION AND INFORMATION: TO FIRST EVENT

- + Include a brief overview of co-operative housing principles with the invitation; but be careful about giving excessive technical information at this stage, which might put people off
- + Invite should include date, time, venue and a brief programme, and link to a second survey to register attendance
- + Set up the registration survey

FIRST EVENT

- + Time of day; to maximise opportunities for those in-work, hold 2 events, one of which should be in the evening
- + Be clear on aims and objectives of the event and use this to draw up the programme
- + In general the programme should include:
 - + introduction to the project and personnel present
 - + overview of co-operative principles and introduction to co-operative models
 - + some example schemes and overview of the site
- + Co-operative principles are best demonstrated by using a limited amount of technical information alongside examples of projects
- + Leave plenty of time for questions, answers and discussion
- + Offer feedback opportunities, such as post-it notes on flipcharts with pre-written questions, that attendees can peruse and add to, during a break in the programme. This is particularly good as people can see what others have written which can act as useful prompts. Key questions include:
 - + What attracts you to co-operative housing?
 - + What concerns you about co-operative housing?
 - + What model(s) of co-operative housing are you most interested in?
- + Access: Consider accessibility for attendees including proximity to bus-routes and level access
- + Provide refreshments, particularly if the event is being held for people attending straight after work
- + Be clear that participation in a co-operative project will require commitment and training for participants
- + Encourage attendees to promote the project amongst their networks; they are very likely to know people who might also be interested in the scheme

POST-EVENT CONTACT

- + Follow up the event quickly with a communication to keep up momentum and interest
- + Include links to internet videos explaining and demonstrating co-operative housing, so that people can continue with their own research as they wish
- + Give details on the date of a second event, even if the venue and agenda are not formalised, to 'keep the date'

APPENDIX 1



Research into the Market for Co-operative Housing in Llanelli

Carmarthenshire Council is actively considering developing a form of co-operative affordable housing, called 'Mutual Home Ownership', on three sites across the County. Before we move forward we need to find out whether Carmarthenshire residents are interested in co-operative housing and we are working with the Wales Co-operative Centre and the Chartered Institute of Housing to identify demand for this form of housing.

What is Co-operative Housing?

Co-operative Housing is a form of housing where members (either tenants or owners) **democratically** control and manage their homes and play an active role in the life of the communities they live in. Co-operative housing is very common in other parts of Europe. There are a number of different types of co-operative housing, either for rent or for sale, but they have one fundamental thing in common: they put democracy and community ownership at the heart of housing.

What is Mutual Home Ownership?

Mutual Home Ownership involves a group of potential residents forming a Mutual Home Ownership Society. The Mutual Home Ownership Society develops the homes, on land given at nil cost. When the homes are complete, the Mutual Home Ownership Society takes out a 30 year mortgage to cover the cost of building the homes. Each member of the Mutual Home Ownership Society is then expected to buy shares in the development, dependent upon their income and ability to pay. If over time a member's income increases, they can increase the number of shares they buy. When a member moves out, their share of the Society is valued, and if the value of the Society has increased, they keep the increase in the value of their share of the Society.

Why are we writing to you and what you should do next?

We are writing to you because your name is on the Affordable Housing Register and you have expressed an interest in affordable home ownership, to find out whether you are interested in finding out more about the development of co-operative housing in Carmarthenshire and whether you are interested in being a part of a co-operative housing development.

If you are interested in finding out more, please go online using this web address <https://www.surveymonkey.com/s/Co-operativeHousingCarmarthenshire>. You'll be asked to answer a few questions about yourself, your family, your current housing situation and provide your contact details.

We will then write to you to provide you with more information about Co-operative Housing and invite you to attend an event to provide information about the site and the model of co-operative housing that will be provided on there.

If you have any questions about this matter, please contact xxxx from the Housing Services Division at Carmarthenshire Council on xxxxxxxx.

APPENDIX 2



Research into the Market for Co-operative Housing in Llanelli

Carmarthenshire Council is actively considering developing a form of co-operative affordable housing, called Mutual Home Ownership on three sites across the County. Before we move forward we need to find out whether Carmarthenshire residents are interested in co-operative housing and we are working with the Wales Co-operative Centre and the Chartered Institute of Housing to identify demand for this form of housing.

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If you have any questions about this matter, please contact xxxx from the Housing Services Division at Carmarthenshire Council on xxxx.

APPENDIX 3

ON-LINE QUESTIONNAIRE

Thank you for following the link to this on-line questionnaire. The questionnaire has been developed to help find out about the potential demand for co-operative housing in (location).

You will be asked to answer a limited number of questions about you, your household and current housing circumstances and you will be asked to provide your contact details.

The researchers will then provide you with information about co-operative housing and invite you to an event being run to explain how co-operative housing works and the model of co-operative housing proposed for (location).

When the research project has been completed, we will pass your contact details (your name and how to get in touch with you) onto (name of organisation), so that they can keep you informed about this specific development or other proposed Co-operative Housing developments in your area.

PAGE 1 – ABOUT YOU

1 Gender

Male
Female

2 Age

16-24 years old
25-34 years old
35-44 years old
45-54 years old
55-64 years old
65+ years old

3 Your ethnicity

White

British
Irish
Any other White Background (Please state)

Black or Black British

Black Caribbean
Black African
Other Black Background (Please state)

Dual Heritage

White and Black Caribbean
White and Black African
White and Asian
White and Chinese
Any Other Dual Heritage Background (Please state)

Asian or Asian British

Indian
Pakistani
Bangladeshi
Any Other Asian Background (Please state)
Chinese or Other Ethnic Group
Chinese
Any Other Ethnic Background (Please state)

4 What you do

Employed in full time job (30 hours or more per week)
Employed in part time job (Less than 30 hours per week)
Self-employed – full or part time
Government supported training
Unemployed and available for work
Wholly retired from work
Full-time education at school, college or university
Looking after family/home
Permanently sick/disabled
Doing something else

PAGE 2 – YOUR FAMILY

5 Household type

Single person
Lone parent with dependent children
Lone parent with adult children
Couple with no dependent children
Couple with dependent children
Couple with adult children

6 Your family's sources of income

Earnings from employment or self-employment
Pension from a former employer
State pension
Child benefit
Income support
Other state benefits
Tax credits
Interest from savings, etc
Other kinds of regular allowance from outside the household
Other sources, e.g. rent
No income

7 Total net household income

Up to £99 weekly	OR	Less than £5,199 annual
£100-£199 weekly	OR	£5,200-£10,399 annual
£200-£299 weekly	OR	£10,400-15,599 annual
£300-£399 weekly	OR	£15,600-£20,799 annual
£400-£499 weekly	OR	£20,800-£25,999 annual
£500-£599 weekly	OR	£26,000-£31,199 annual
£600-£699 weekly	OR	£31,200-£36,399 annual
£700-£999 weekly	OR	£36,400-£51,999 annual
£1,000 or more weekly	OR	£52,000 or more

PAGE 3 – YOUR CURRENT HOUSING SITUATION

8 Current housing tenure

A home owner (with a mortgage or outright owner)
A shared home owner (shared ownership scheme with developer or Housing Provider)
Renting privately with partner or alone
Renting privately with friends
A social housing tenant
Living with parents
Other (*please state below*)

PAGE 4 – YOUR CONTACT DETAILS

9 Phone

10 e-mail address

11 Postcode

APPENDIX 4

RESULTS OF THE ONLINE SURVEY IN CARDIFF

In Cardiff, 117 people accessed the survey, although 9 responses were excluded because the respondents failed to provide any data⁴³.

About the respondents

Respondents were asked a series of simple questions about themselves, covering their age, gender, ethnic origin, what they do and their knowledge of co-operative housing.

Gender of respondents

Of the 107 respondents who answered the question about their gender, 61 (57%) were female and the remaining 46 (43%) were male.

Age of respondents

111 respondents completed the question which asked them to state which age band they were in. In terms of ages of individuals who completed the question, the greatest number and proportion of responses were received from people in the 25 to 34 age group (44 or 39.6%). The age range of respondents is shown in Table 1.

The ethnicity of respondents

110 respondents completed the question about ethnic origin. Respondents were asked to indicate which ethnic group they identified themselves as belonging to. In terms of ethnicity, 86 or 78.2% of respondents described their ethnic origin as White Welsh or White British. The greatest number of responses from people who identified themselves as belonging to a non-white group, came from people who identified themselves as being Black African or Black Caribbean (3 respondents in each group representing 5.4% of respondents). Table 2 shows the numbers of respondents who identified themselves as belonging to each ethnic group.

TABLE 1. AGE RANGE OF RESPONDENTS

Age group	Number of respondents in group	% of respondents in group
16-24 years old	8	7.2
25-34 years old	44	39.6
35-44 years old	27	24.3
45-54 years old	20	18
55-64 years old	11	9.9
65+ years old	1	0.9

TABLE 2. SELF IDENTIFIED ETHNICITY OF RESPONDENTS

Self identified ethnic group	Number of respondents in group	% of respondents in group
White: British	43	39.1
White: Welsh	43	39.1
White: Irish	1	0.9
White: Any other White Background	4	4
Black or Black British: Black Caribbean	3	3
Black or Black British: Black African	3	3
Dual Heritage: White and Black Caribbean	1	0.9
Dual Heritage: White and Chinese	1	0.9
Asian or Asian British: Bangladeshi	1	0.9
Chinese or Other Ethnic Group: Chinese	1	0.9
Other ⁴⁴	9	8.2

What respondents do

111 people responded to the question about what they do, which is used to identify economic activity rates. Unsurprisingly, the overwhelming majority of respondents (80 or 72.1%) were in full time employment, a further 6 or 5.4% were in part time employment and a further 11 or 9.9% were self-employed. In total, 87.4% of respondents were in work. Table 3 shows the number of respondents in each of the categories and the proportion that they comprise.

Respondents' awareness of co-operative housing

Respondents were asked whether they were aware of co-operative housing prior to receiving the leaflet and completing the questionnaire. The majority of respondents (61 or 55%) stated that they had not heard of co-operative housing prior to receiving the leaflet.

About the respondents' household

Respondents were asked a series of questions about their households, covering household type, sources of income, gross income levels and housing circumstances.

The household type of respondents

Respondents were asked to identify which type of household their household matched. 108 respondents completed this question. The largest household type identified by respondents was single persons (25.9%), closely followed by couples with no children (25%). Only 37.1% of respondent households contained dependent children. Table 4 shows the number of respondents whose household is in each of the household type groups and the proportion of the sample they comprise.

TABLE 3. ECONOMIC ACTIVITY OF RESPONDENTS

Self identified economic activity group	Number of respondents in group	% of respondents in group
Employed in full time job (30 hours or more per week)	80	72.1
Employed in part time job (Less than 30 hours per week)	6	5.4
Self-employed – full or part time	11	9.9
Unemployed and available for work	5	4.5
Wholly retired from work	2	1.8
Looking after family/home	3	2.7
Permanently sick/disabled	1	0.9
Doing something else	3	2.7

TABLE 4. HOUSEHOLD TYPE OF RESPONDENTS

Self identified household type	Number of respondents in group	% of respondents in group
Single person	28	25.9
Lone parent with dependent children	18	16.7
Lone parent with adult children	2	1.9
Couple with no dependent children	27	25
Couple with dependent children	22	20.4
Couple with adult children	3	2.8
Multi adult household	8	7.4

APPENDIX 4

RESULTS OF THE ONLINE SURVEY IN CARDIFF

The sources of household income

Respondents were asked to state the forms of income they and other members of their household received. Respondents were able to select any number of the sources of income that were identified in the questionnaire. In total, 103 respondents completed this question. Respondents were then sifted to fit into one of six groups which identified the main sources of household income. The largest group of respondents were those whose only source of income was the earnings they received from employment – 64 or 59.3% of households. The next largest group was those whose income was a mix of earnings from employment, child benefit and child tax credits, this group comprised of 17 or 15.7% of households. Table 5 shows the number of respondents whose household receives income from each of the sources of income groups and the proportion of the sample they comprise.

TABLE 5. SELF IDENTIFIED SOURCES OF HOUSEHOLD INCOME

Self identified types of income the household receive	Number of respondents in group	% of respondents in group
Earnings from employment or self-employment only	64	59.3
Earnings from employment or self-employment and Child Benefit	7	6.5
Earnings from employment or self-employment, Child Benefit and Child Tax Credits	17	15.7
State Benefits only	8	7.4
Pensions only	4	3.7
Earnings from employment or self-employment and pension (pension was either a state, occupational or a combination of the two)	2	1.8
No income	1	0.9

Respondents' gross household income

Respondents were asked to state which income band their total gross household income was in. In total, 108 respondents provided a response to this question. Table 6 shows the number of respondents whose household income falls into each of the income bands and the proportion of the respondents they comprise. The responses show that 60.2% of respondents household incomes were below the Welsh regional average incomes and 72.2% were below the area average income level⁴⁵.

The housing circumstances of respondents

Respondents were asked to identify their current housing circumstances from a pre-set list and in total 108 respondents completed this question. Table 7 shows the number of respondents in each of the housing circumstance categories and the proportion of the sample they comprise. By far the largest group were respondents who were renting privately, either alone or with a partner, who represented 43.9% of all respondents, followed by those who are owner occupiers.

TABLE 6. RESPONDENTS TOTAL GROSS ANNUAL HOUSEHOLD INCOME

Self identified household annual income	Number of respondents in group	% of respondents in group
Less than £5,199	4	3.7
£5,200 – £10,399	6	5.6
£10,400 – £15,599	11	10.2
£15,600 – £20,799	20	18.5
£20,800 – £25,999	24	22.2
£26,000 – £31,199	13	12
£31,200 – £36,399	15	13.9
£36,400 – £51,999	13	12
£52,000+	2	1.9

TABLE 7. THE HOUSING CIRCUMSTANCES OF RESPONDENTS

Self identified housing circumstance	Number of respondents in group	% of respondents in group
A home owner (with a mortgage or outright owner)	22	20.6
Renting privately with partner or alone	47	43.9
Renting privately with friends	5	4.7
A social housing tenant	19	17.6
Living with parents	14	12.8
Other*	1	0.9

* The respondent who stated other was living in temporary accommodation

APPENDIX 5

RESULTS OF THE ONLINE SURVEY IN CARMARTHENSHIRE

In Carmarthenshire, 150 people accessed the survey, although 13 responses were excluded because the respondents failed to provide any data⁴⁶.

About the respondents

Respondents were asked a series of simple questions about themselves, covering their age, gender, ethnic origin, what they do and their knowledge of co-operative housing.

Gender of respondents

Of the 132 respondents who answered the question about their gender, 93 (70%) were female and the remaining 39 (30%) were male.

Age of respondents

137 respondents completed the question which asked them to state which age band they were in. In terms of ages of individuals who completed the question, the greatest number and proportion of responses were received from people in the 25 to 34 age group (70 or 51.1%). The age range of respondents is shown in Table 1.

The ethnicity of respondents

137 respondents completed the question about ethnic origin. Respondents were asked to indicate which ethnic group they identified themselves as belonging to. In terms of ethnicity, 129 or 94.2% of respondents described their ethnic origin as White Welsh or White British. The greatest number of responses from people who identified themselves as belonging to a non-white group, came from people who identified themselves as being Pakistani, Dual Heritage (1 in each group representing 1.4% of respondents). Table 2 shows the numbers of respondents who identified themselves as belonging to each ethnic group.

TABLE 1. AGE RANGE OF RESPONDENTS

Age group	Number of respondents in group	% of respondents in group
16-24 years old	17	12.4
25-34 years old	70	51.1
35-44 years old	23	16.8
45-54 years old	17	12.4
55-64 years old	9	6.6
65+ years old	1	0.7

TABLE 2. SELF IDENTIFIED ETHNICITY OF RESPONDENTS

Self identified ethnic group	Number of respondents in group	% of respondents in group
White: British	49	35.8
White: Welsh	80	58.4
White: Irish	1	0.7
White: Any other White Background	1	0.7
Any other Dual Heritage Background	1	0.7
Asian or Asian British: Pakistani	1	0.7
Other ⁴⁷	4	2.8

What respondents do

136 people responded to the question about what they do, which is used to identify economic activity rates.

Unsurprisingly, the overwhelming majority of respondents (88 or 64.7%) were in full time employment, a further 27 or 19.8% were in part time employment and a further 3 or 2.2% were self-employed. In total, 86.7% of respondents were in work. Table 3 shows the number of respondents in each of the categories and the proportion that they comprise.

Respondents' awareness of co-operative housing

Respondents were asked whether they were aware of co-operative housing prior to receiving the leaflet and completing the questionnaire. The majority of respondents (109 or 79.6%) stated that they had not heard of co-operative housing prior to receiving the leaflet.

About the respondents' household

Respondents were asked a series of questions about their households, covering household type, sources of income, gross income levels and housing circumstances.

The household type of respondents

Respondents were asked to identify which type of household their household matched. 135 respondents completed this question. The largest household type identified by respondents was a couple with dependent children, who comprised of 37.7% of respondents. When lone parents with dependent children are factored in, it revealed that 53.2% of respondent households contained dependent children. Table 4 shows the number of respondents whose household is in each of the household type groups and the proportion of the sample they comprise.

TABLE 3. ECONOMIC ACTIVITY OF RESPONDENTS

Self identified economic activity group	Number of respondents in group	% of respondents in group
Employed in full time job (30 hours or more per week)	88	64.7
Employed in part time job (Less than 30 hours per week)	27	19.8
Self-employed – full or part time	3	2.2
Unemployed and available for work	6	4.4
Wholly retired from work	2	1.5
Full-time education at school, college or university	2	1.5
Looking after family/home	5	3.7
Permanently sick/disabled	3	2.2

TABLE 4. HOUSEHOLD TYPE OF RESPONDENTS

Self identified household type	Number of respondents in group	% of respondents in group
Single person	22	16.3
Lone parent with dependent children	21	15.5
Lone parent with adult children	4	2.9
Couple with no dependent children	32	23.7
Couple with dependent children	51	37.3
Couple with adult children	1	0.7
Multi adult household	4	2.9

APPENDIX 5

RESULTS OF THE ONLINE SURVEY IN CARMARTHENSHIRE

The sources of household income

Respondents were asked to state the forms of income they and other members of their household received. Respondents were able to select any number of the sources of income that were identified in the questionnaire. In total, 128 respondents completed this question. Respondents were then sifted to fit into one of six groups which identified the main sources of household income. The largest group of respondents were those whose only source of income was the earnings they received from employment – 63 or 49.2% of households. The next largest group was those whose income was a mix of earnings from employment, child benefit and child tax credits, this group comprised of 48 or 37.5% of households. Table 5 shows the number of respondents whose household receives income from each of the sources of income groups and the proportion of the sample they comprise.

TABLE 5. SELF IDENTIFIED SOURCES OF HOUSEHOLD INCOME

Self identified types of income the household receive	Number of respondents in group	% of respondents in group
Earnings from employment or self-employment only	63	49.2
Earnings from employment or self-employment and Child Benefit	5	3.9
Earnings from employment or self-employment, Child Benefit and Child Tax Credits	48	37.5
State Benefits only	8	6.2
Earnings from employment or self-employment and pension (pension was either a state, occupational or a combination of the two)	4	3.1

Respondents' gross household income

Respondents were asked to state which income band their total gross household income was in. In total, 135 respondents provided a response to this question. Table 6 shows the number of respondents whose household income falls into each of the income bands and the proportion of the respondents they comprise. The responses show that 61% of respondents' household incomes were below the Welsh and regional average⁴⁸.

The housing circumstances of respondents

Respondents were asked to identify their current housing circumstances from a pre-set list and in total 134 respondents completed this question. Table 7 shows the number of respondents in each of the housing circumstance categories and the proportion of the sample they comprise. By far the largest group were respondents who were renting privately, either alone or with a partner, who represented just over half of all respondents, followed by those who are living with their parents.

TABLE 6. RESPONDENTS TOTAL GROSS ANNUAL HOUSEHOLD INCOME

Self identified household annual income	Number of respondents in group	% of respondents in group
Less than £5,199	4	2.9
£5,200 – £10,399	7	5.2
£10,400 – £15,599	26	19.2
£15,600 – £20,799	32	23.7
£20,800 – £25,999	27	20
£26,000 – £31,199	22	16.3
£31,200 – £36,399	8	5.9
£36,400 – £51,999	8	5.9
£52,000+	1	0.7

TABLE 7. THE HOUSING CIRCUMSTANCES OF RESPONDENTS

Self identified housing circumstance	Number of respondents in group	% of respondents in group
A home owner (with a mortgage or outright owner)	15	11.2
A shared home owner (shared ownership scheme with developer or Housing Provider)	3	2.2
Renting privately with partner or alone	69	51.5
Renting privately with friends	3	2.2
A social housing tenant	16	11.9
Living with parents	24	17.9
Other*	4	3

* Of the 4 respondents who stated other, 2 were living with friends rent free and 2 were living in temporary accommodation

APPENDIX 6

RESULTS OF THE ONLINE SURVEY IN NEWPORT

In Newport, 40 people accessed the survey, although 2 responses were excluded because the respondents failed to provide any data⁴⁹.

About the respondents

Respondents were asked a series of simple questions about themselves, covering their age, gender, ethnic origin, what they do and their knowledge of co-operative housing.

Gender of respondents

Of the 37 respondents who answered the question about their gender, 19 (51.4%) were male and the remaining 18 (48.6%) were female.

Age of respondents

38 respondents completed the question which asked them to state which age band they were in. In terms of ages of individuals who completed the question, the greatest number and proportion of responses were received from people in the 25 to 34 age group (12 or 31.6%). The age range of respondents is shown in table 1.

The ethnicity of respondents

38 respondents completed the question about ethnic origin. Respondents were asked to indicate which ethnic group they identified themselves as belonging to. In terms of ethnicity, 32 or 84.2% of respondents described their ethnic origin as White Welsh or White British. Only one non-white ethnic group were represented amongst respondents, 2 or 5.4% of respondents who stated that they were Black or Black British: Black African. Table 2 shows the numbers of respondents who identified themselves as belonging to each ethnic group.

TABLE 1. AGE RANGE OF RESPONDENTS

Age group	Number of respondents in group	% of respondents in group
16-24 years old	1	2.6
25-34 years old	12	31.6
35-44 years old	11	28.9
45-54 years old	5	13.2
55-64 years old	7	18.4
65+ years old	2	5.3

TABLE 2. SELF IDENTIFIED ETHNICITY OF RESPONDENTS

Self identified ethnic group	Number of respondents in group	% of respondents in group
White: British	16	42.1
White: Welsh	16	42.1
White: Any other White Background	4	10.5
Black or Black British: Black African	2	5.3

What respondents do

38 people responded to the question about what they do, to identify economic activity rates. Unsurprisingly, the overwhelming majority of respondents (24 or 63.2%) were in full time employment, a further 6 or 15.8% were in part time employment and a further 1 or 2.6% were self-employed. In total, 81.6% of respondents were in work. Table 3 shows the number of respondents in each of the categories and the proportion that they comprise.

Respondents' awareness of co-operative housing

Respondents were asked whether they were aware of co-operative housing prior to receiving the leaflet and completing the questionnaire. Of the 38 respondents who answered the question, the majority of respondents (21 or 55.3%) stated that they had not heard of co-operative housing prior to receiving the leaflet.

About the respondents' household

Respondents were asked a series of questions about their households, covering household type, sources of income, gross income levels and housing circumstances.

The household type of respondents

Respondents were asked to identify which type of household their household matched. 38 respondents completed this question. The largest household type identified by respondents was couples with dependent children (31.6%), closely followed by couples with no children and single persons, both groups representing 21.1% of respondents. 50% of respondent households contained dependent children. Table 4 shows the number of respondents whose household is in each of the household type groups and the proportion of the sample they comprise.

TABLE 3. ECONOMIC ACTIVITY OF RESPONDENTS

Self identified economic activity group	Number of respondents in group	% of respondents in group
Employed in full time job (30 hours or more per week)	24	63.2
Employed in part time job (Less than 30 hours per week)	6	15.8
Self-employed – full or part time	1	2.6
Unemployed and available for work	3	7.9
Wholly retired from work	2	5.3
Looking after family/home	1	2.6
Permanently sick/disabled	1	2.6

TABLE 4. HOUSEHOLD TYPE OF RESPONDENTS

Self identified household type	Number of respondents in group	% of respondents in group
Single person	8	21.1
Lone parent with dependent children	7	18.4
Lone parent with adult children	2	5.3
Couple with no dependent children	8	21.1
Couple with dependent children	12	31.6
Couple with adult children	1	2.6

APPENDIX 6

RESULTS OF THE ONLINE SURVEY IN NEWPORT

The sources of household income

Respondents were asked to state the forms of income they and other members of their household received. Respondents were able to select any number of the sources of income that were identified in the questionnaire. In total, 38 respondents completed this question. Respondents were then sifted to fit into one of six groups which identified the main sources of household income. The largest group of respondents were those whose only source of income was the earnings they received from employment – 17 or 44.7% of households. The next largest group was those whose income was a mix of earnings from employment, child benefit and child tax credits, this group comprised of 9 or 23.7% of households. Table 5 shows the number of respondents whose household receives income from each of the sources of income groups and the proportion of the sample they comprise.

TABLE 5. SELF IDENTIFIED SOURCES OF HOUSEHOLD INCOME

Self identified types of income the household receive	Number of respondents in group	% of respondents in group
Earnings from employment or self-employment only	17	44.7
Earnings from employment or self-employment and Child Benefit	4	10.5
Earnings from employment or self-employment, Child Benefit and Child Tax Credits	9	23.7
State Benefits only	5	13.2
Pensions only	2	5.3
Earnings from employment or self-employment and pension (pension was either a state, occupational or a combination of the two)	1	2.6

Respondents' gross household income

Respondents were asked to state which income band their total gross household income was in. In total, 38 respondents provided a response to this question. Table 6 shows the number of respondents whose household income falls into each of the income bands and the proportion of the respondents they comprise. The responses show that 68.5% of respondents household incomes were below the Welsh regional average income level and 79% were under the area average⁵⁰.

The housing circumstances of respondents

Respondents were asked to identify their current housing circumstances from a pre-set list and in total 38 respondents completed this question. Table 7 shows the number of respondents in each of the housing circumstance categories and the proportion of the sample they comprise. By far the largest group were respondents who were renting privately, either alone or with a partner, who represented 42.1% of all respondents, followed by those who are social housing tenants.

TABLE 6. RESPONDENTS TOTAL GROSS ANNUAL HOUSEHOLD INCOME

Self identified household annual income	Number of respondents in group	% of respondents in group
Less than £5,199	3	7.9
£5,200 – £10,399	4	10.5
£10,400 – £15,599	6	15.8
£15,600 – £20,799	5	13.2
£20,800 – £25,999	8	21.1
£26,000 – £31,199	4	10.5
£31,200 – £36,399	2	5.3
£36,400 – £51,999	4	10.5
£52,000+	2	5.3

TABLE 7. THE HOUSING CIRCUMSTANCES OF RESPONDENTS

Self identified housing circumstance	Number of respondents in group	% of respondents in group
A home owner (with a mortgage or outright owner)	10	26.3
Renting privately with partner or alone	16	42.1
A social housing tenant	11	28.9
Other*	1	2.6

* The respondent who stated other was living in temporary accommodation

APPENDIX 7

NOTES: CARDIFF CO-OPERATIVE EVENT 01.05.2013

NOTES/WRITE UP

Present:

Julie Nicholas, CIH Cymru

Nic Bliss, Chair of the Confederation of Co-operative Housing

Dave Palmer, Wales Co-operative Centre

Richard Vaughan, Cadwyn

Resident Attendees:

1st session: 8

2nd session: 11

Session 1 (afternoon)

- + Straw poll: 3 people out of 8 knew about co-operatives
- + One had learnt about them at a TPAS conference

Questions during initial presentations and sessions:

- + How does a co-operative work in practice?
- + Voting and governance questions
- + What is the difference between a co-operative and a housing association?
- + How much participation would be expected?
- + Do you have to get involved?
- + What do you do with the equity and assets? (could you buy more housing?)
- + Who makes the decisions?

Cadwyn Proposal Presentation:

- + Site near Ely – presentation given
- + Currently Welsh Government owned, potential for land at nil cost to make housing affordable
- + Cadwyn should receive WG update at end of month
- + Cadwyn have undertaken some design work already, in consultation with another co-operative group, due to time-scales and practical issues

Site Questions:

- + How much say would we have in the design?
- + What would the tenure options be?

What attracts you to the principles of co-operative housing?

- + Comments and answers:
- + Being a part of a community and being locked out of home ownership at the moment
- + People on full Housing Benefit might not care about the community, but if you were in a co-operative you'd have to care from the start; you'd have to get into the community side
- + We live in a block of flats, but people don't care about being a community
- + It would be nice to be in a community
- + I work for a credit union, and am very interested in getting involved in helping with developing a financial model
- + For me being part of the community that actually cares is important, I'm in a closed community, I want to live somewhere where I feel welcome
- + Be nice to have my say; I live at home (with parents) at the moment
- + If there is anti-social behaviour, as members we would decide (what to do)
- + What if you are in a minority decision and you don't want it? For example – loud music
- + You would just negotiate with each other and talk to each other
- + We would have the same recourse to ASB that other housing associations do though

Session 2 (evening)

Straw poll: Majority had heard of/had knowledge of co-operative principles and housing.

Questions asked during initial presentations and sessions

Financial model questions:

- + How does it work?
- + How does rent/equity work?
- + What are time scales?
- + What standards will the housing meet?
- + Will there be solar panels?
- + Will there be other eco-efficiencies incorporated?
- + What if there are more households interested than houses available?
- + I am a home owner and on a good income; what are my options, am I excluded from this?
- + Will you be creating affordable homes?
- + I am an owner occupier who wants to down-size, am I eligible?
- + We will need investment/training in the people who are going to do this, to make sure everyone's able to do it and get involved

Questions about Co-operative Principles as an attraction to the proposal:

- + Majority stated this was a big driver for them
- + Affordability is important but the community is more important
- + I would like to bring my children up how I was brought up, the principles you describe are important to me
- + How much will a house cost?
- + If people are on benefits, can they afford to live there?
- + Is the timeframe (18 months) achievable to develop the skills within the group?
- + Many other questions on costs and financial modelling

Flipchart questions and answers

Q1 What concerns do you have about co-operative housing?

1. Flexibility to design model to fit residents rather than political interests or traditional housing regulation/approach
2. How does democratic control work in practice?
3. How to design a model that works for mixed tenure, mixed income & mixed skill?
4. What is the time commitment of involvement?
5. Deeper understanding of community led housing projects; lack of experience of co-operative housing
6. Professionals lack of awareness of co-operative housing
7. Time frame – co-operatives are bottom up, without this you don't get the gains outlined in bringing democracy home
8. The need for private and communal space. Can we have space for family to visit overnight or longer
9. Size of group may feel you lose a voice
10. Imbalance of power with certain members
11. Waiting to move within other areas-other co-operatives
12. Level of input into decision making. Structure of democracy
13. Financial cost (property)
14. Anti-social behaviour levels
15. Lack of skill, training of members to take roles on
16. Vigilante' type justice on disagreements or issues
17. Policy development for the community
18. What happens to people who do not participate/actively cause problems
19. Lead by the members, therefore the members need training
20. Exit strategy if you want to leave
21. Ill health and ageing process if unable to contribute
22. How family/group grievances can be resolved
23. Money side of things
24. My concerns are money; finding people with similar convictions
25. Would I need to pay any money up front to own a house's price or rent?
26. Degree of tenant involvement required
27. Decision pre-built; getting involved in the development of the site so that it suits my families needs
28. Stupid decisions being made by the majority
29. How to cope with awkward people
30. The price of rent
31. Do I need to have a mortgage
32. What type of house would I have e.g. bedrooms, facilities etc?

APPENDIX 7

NOTES: CARDIFF CO-OPERATIVE EVENT 01.05.2013

Q2 What are your future housing aspirations?

1. Home owner now so makes sense to stay that way
2. Shared ownership or low cost home ownership in the future
3. Downsize to a smaller eco-house which I purchase thus freeing up my 3 bedroom house for a family
4. I would like to own my own home, really does depend on cost. However, a variety of options explained today helps my opinion towards co-operative
5. Rental co-operative
6. Home owner
7. Mixed tenure housing
8. I would like to be 'on the road' to owning my home, equity sharing arrangement, limited equity co-operative
9. Equity share maybe. Personally I would like to build my own home and then pay rent to 'buy back' the house.
10. Secure affordable tenure-either through ownership or long-term let
11. Shared-ownership housing
12. Home ownership or shared home ownership
13. Equity sharing, shared home ownership
14. Low cost ownership
15. Don't mind so long as it's a community
16. Rental co-operative

Q3 What co-operative model are you most interested in?

1. Cohousing, limited equity maybe
2. Interested in equity sharing, limited equity, mixed tenure
3. Model 3: limited equity or 4. mixed tenure, new 'cohousing' model
4. Cohousing model – with possibility of shared meals/laundry etc.
5. Rental co-operative
6. Mixed tenure
7. Limited equity model of ownership
8. Rental co-operative- would provide equality of tenure
9. Limited equity, equity sharing, mixed tenure
10. Mixed tenure arrangements
11. Mixed tenure
12. 'Equity sharing'
13. Limited equity co-operatives
14. Unsure at the moment
15. Rental co-operative

Q4 What interests/attracts you to the idea of co-operative housing?

1. Community, easy social interaction, rented models and possibility of social enterprise, community business growth, involved decision making
2. Idea of 'community' relationships with neighbours
3. Mutual support-informal and formal sharing, delight of mixed community
4. Self determined community, possibility of low impact living/sharing resources, reduced impact on the environment
5. Cost-affordable housing
6. To have a better house than where I live and have a better community
7. Friendly community, help on the property ladder, safe environment for my son to grow up in
8. Affordability, security, community, potential to introduce ecologically sustainability in new build
9. Interested in self-build eco-housing living in a community with like-minded people with strong eco-ethics
10. Getting on the property ladder, knowing the people who live around you
11. Living in a community where people help each other out and make democratic decisions on how its run
12. Being part of 1. a community 2. having people to help you 3. being able to decide and have your views taken into consideration
13. 1. affordability 2. like minded people with similar values & beliefs
14. More security of tenure than market rent
15. I like the thought of people working as a community and having a say in what happens in that community
16. Making decisions (have a chance to decide about everything)
17. Living in a community, being able to enjoy my home, my neighbourhood and my life
18. Affordable alternative to traditional rent
19. Facilities, new communities
20. Strong community ethos, more 'say' in the running of the co-operative, owning a home
21. Co-operative model of ownership, control

APPENDIX 8

NOTES: CARMARTHENSHIRE SESSION

NOTES OF CARMARTHENSHIRE SESSION HELD ON 30TH APRIL IN THE SELWYN SAMUEL CENTRE, LLANELLI

Personnel Present:

Julie Nicholas

Simon Inkson

Dave Palmer

Jonathan Morgan

Matt Miller

Afternoon session

Five people from 3 households

Household 1 – single male living in PRS, but owns a house in the Rhondda which he can't sell because of negative equity. Has a permanent contract in the NHS.

Household 2 – couple, both work (he as a security guard, she in the NHS). Currently live in St. Clears in PRS and have a son of 2 years.

Household 3 – woman and son (aged over 16). Former home owner in Carmarthen, now living in housing association accommodation.

Main reason for interest in co-operative housing

Build stronger community base

Having the choice of doing what you want with the house
Affordable housing, greater security and the quality of housing

Being part of a community

Why they're interested in co-operative housing?

Affordable, more secure

Affordable, more secure, being a part of building a community x 2

Affordable, more secure, making fresh start

What makes co-operative housing attractive to them?

Greater say in matters relating to your home, living alongside people who are in similar circumstances and have similar interests

Affordability and opportunity to help shape the community you live in

Affordability and chance to get on ownership ladder

Type of housing they aspire to live in?

Owner occupier or shared ownership

Owner occupier or shared ownership

Shared ownership

Type of co-operative housing interested in?

Mutual Home Ownership Society

Mutual Home Ownership Society

Mutual Home Ownership Society

Evening Session

Five households (6 people)

Main reason for interest in co-operative housing

Quality of housing

Affordable, security and being part of community

Alternative to existing choice

Affordable home in a friendly community

Control of where you live

Affordable home

Affordable housing, being a part of a community with same vested interests

What makes co-operative housing attractive to them?

Affordable with community ethos

Affordable way of becoming an owner

Control over where you live and who lives around you

Quality of homes and size of houses

Affordable, security and community ethos

Affordable housing

Type of housing they aspire to live in?

Somewhere with greater security x 2

Type of co-operative housing interested in?

Market value

Ownership x 2

Shared ownership x 1

Limited equity x 3

Areas where prefer housing to be developed

Llanelli x 2

Llanelli/Llangennach x 1

Hendy/Pontardulais x 1

Llanelli/Ammanford

Carmarthen but interested in Llanelli

APPENDIX 9

NOTES: NEWPORT MEETING

NOTES FROM NEWPORT MEETING HELD 9TH MAY 2013

The Newport site will be known as Loftus Gardens.
(Former Pirelli/Standard Telephones site)

Present:

Seren: Catherine Edwards, Bron Lloyd, Neil Barber

C2o Future Planners/Co-operative Housing Confederation:
Stephen Hill

Chartered Institute of Housing Cymru: Julie Nicholas

Newport Resident Attendees: 5

Introduction:

- + Catherine, Bron and Neil welcomed everyone and a round of introductions began before the site overview was given
- + JN introduced consumer research regarding co-operative housing that is being undertaken by CIH, commissioned by Welsh Government and the Wales Co-operative Centre
- + JN asked attendees about their understanding awareness of co-operative housing
- + Three of the 5 attendees were aware of co-operative principles and organisations
- + One person was aware of a 'Grand Designs' programme that featured a co-operative project and one person had undertaken some research of their own about co-operative housing on the internet

Site information:

- + Neil gave an introduction: Some work has been undertaken on the site already; likely that the site will be a mixed tenure development including shared ownership, affordable-rented and co-operative housing
- + Based on garden village design, reflecting history of the site

Time-scales:

- + Recently purchased
- + Planning application is due to Newport City Council next month
- + Contractor procurement to follow
- + On-site next Spring (2014)
- + Multi year phasing
- + Design can be influenced

The majority of the group were positive about the garden village principle and focus on landscape design.

"If you go to new developments around here, they are all the same, no green space, boring".

Questions on development:

Timescale for development

The park will be developed in several phases; it is likely that the co-operative housing will be developed in the first phase.

Stephen stated that the focus on the group, getting to know each other, developing a shared idea on why the group is interested in being a part of this will be important to create a strong group. Most people do not get to know their neighbours in advance.

Ice Breaker: Current accommodation likes and dislikes – what would you like your home to be like?

Post It Notes contents:

- + Safety of my family, I would like to feel comfortable and safe in my own house.
- + Have home ownership- but starting now combination of ownership and rent
- + People respecting and caring about their neighbourhood
- + Feeling welcome and secure
- + Safe place for my children to play, where parents can watch them and socialise themselves
- + Want home ownership; don't like wasting money on rent, ability to do what you want, affordability is key
- + Extended family, safety trust
- + Village and water, nice place to live
- + Affordable home, want to rent maybe buy
- + Sense of community
- + Everybody to be treated with respect, everybody is equal, having a say and helping each other
- + Friendly, safe and clean
- + Ecological with not a lot of traffic
- + Community orchard with ducks
- + Car club
- + Rented or part owned to encourage sense of ownership
- + Equal votes in decisions, communicating matters, respect
- + A garden with space for adaptations and small businesses
- + Quality of life
- + A community that is welcoming and safe

Verbal Feedback from each person:

1. Ex-teacher, local, lives on own, garden getting too big, interested in co-operative housing for taking pride in where community lives, not just inside the home, also like the idea of communal green space.
2. Lives in apartment in social housing. Wants to live with people with more respect for their area, concerned about current community = lack of respect, dog mess, waste, fly-tipping etc. Renting or owning doesn't matter to her, she lived in the PRS for a few years, but feels stuck in her apartment now, always jealous of people living in Pill [area of Newport], because of the sense of community and the community activities that they have, wants to live somewhere like that. Can't understand mentality of people on estates, those who don't want to invest, co-operatives will go against that mentality.
3. Currently lives in Duffryn in PRS and loves the green space. Wants long-term housing now though; preferably an ownership model.
4. Lives in Newport by the river in brand new development. There is no green space for his children to play; he wants a better quality of life for his kids, access to play areas.
5. Lives in PRS on Chepstow Road and has a small garden. He wants somewhere for his children to play, communal green areas very appealing to him. As well as the idea of neighbourliness.

Q: Concerns about neighbours knocking on doors and being too close

1. Currently doesn't bother with neighbours.
2. Doesn't socialise with neighbours either, no street parties, am a bit guarded because many of my neighbours have issues, drug-dealing goes on, but I do try to do community activities and get people involved.
3. Idea of a co-operative – where people come together and have common interests is very attractive, don't want to drive to go and see my friends, and want my neighbours to be my friends.

Q: Management of scheme

- + Group would decide/meet about all management issues and make decisions
- + Co-operative identity – Presentation by Stephen
- + Co-operatives are growing despite recession
- + Presentation on various co-operatives in the UK and Europe; specialising for older people, single people and mixed developments with different household types

- + LILAC – limited equity housing, links to community land trusts, with land retained ownership by co-operative to keep affordability principle
- + Design and management opportunities; commitment to long-term success is imperative

Drawing up co-operative manifesto: please discuss:

1. Tenure/financial model
2. Your top co-operative principles
3. A phrase to describe the place you'd like to live in

Answers:

Person 1 & 2. Affordable housing is important; for one person it was important to be able to buy and for the other the preference was to rent. Both agreed respect and equality would be key. As is friendly, safe, clean, ecological and less traffic. Moving into area with established housing- how do we engage with them.

Person 3. Does want more control over his home, but affordability is key. Wants to experience safety and trust in environment. Likes the village concept, is calm and a nice place to live.

Person 4. Is renting at the moment, would prefer to buy or home-share, open to all ideas. Quality of life is important as is the community; this would open up a lot of opportunities.

Person 5. Interested in all the models, particularly about increased safety for his family. Feels comfortable and safe inside own house, but not in wider community, wants that to change.

Other points made:

- + Particularly interested in getting rid of car and having a renting pool
- + Garden with a home that has space for adaptations/small businesses. Business park close by, flexible use of space
- + All attendees focussed strongly on sense of safety. At the moment most currently feel unsafe in their environment. Three people stated that they did not go out at night because they feel unsafe
- + Question about whether a community hall/space could be included in the development

APPENDIX 9

NOTES: NEWPORT MEETING

SURVEY QUESTIONS: (COULD GIVE MULTIPLE ANSWERS TO QUESTIONS)

QUESTION	RESPONSE
Q1 After today's meeting are you more or less likely to be interested in co-operative housing than before?	More: 5 Less: 0
Q2 What is the main reason why you are interested in co-operative housing?	<ul style="list-style-type: none"> + Safety, based on friendship and trust, everyone is responsible + Having a say in the area that I live in and sharing residents ideas + I have always been interested in having a strong community and believe people are happier when they have a role to play + To be a part of a unique group of people with the same interests and mind set on quality living + I'm looking for a house
If you have now decided that you are no longer interested, please say why.	
Q3 Do you have any concerns about co-operative housing? Please list.	<ul style="list-style-type: none"> + Children's playground? How far is a front door to the street? How will the inside of the house look? + I worry about losing my privacy + Must get a good mix of people. How will we best interact with the more established streets. A range of ages needed + How the rest of the scheme works outside the small co-operative group, who will occupy etc.
Q4 Please say how you would like us to respond to your concerns	Individual conversation or email: 4 General response e.g. at next meeting or FAQ: 4

SURVEY QUESTIONS: (COULD GIVE MULTIPLE ANSWERS TO QUESTIONS) CONTINUED

QUESTION	RESPONSE
Q5 What types of co-operative housing are you most interested in?	<p>Rented Social: 3 Intermediate: 2 Market: 2</p> <p>Equity Share Limited equity: 2 Mutual home ownership 4</p> <p>Cohousing Renting: 2 Owning: 3</p>
Any other ideas?	It may not happen soon enough for me, a bit late, wished it had come 20 years sooner
Q6 Would you like a further meeting on possibly being involved in co-operative housing at Loftus Gdns?	Yes: 5 No: 0
Best time to contact?	Evening: 3 Not Thursday evenings: 1
Q7 What would you like to hear about or see at the next meeting?	Any changes from the first meeting [progress] More people Planning progress, long-term plans for the group
Q8 If you know of anyone else who might be interested in Loftus gardens project, will you invite them to the next meeting	Yes: 5 No: 0

APPENDIX 10

CO-OP FLYER

WHAT IS CO-OP HOUSING

Co-operative housing is about communities having democratic control over decision-making about their homes, neighbourhoods and communities.

There are many different forms of co-operative housing that could apply to all forms of housing tenure (ie. home ownership, shared ownership or rented housing – either at market or affordable rental). But in all forms of co-operative housing:

WHY DO PEOPLE LIVE IN CO-OPERATIVE HOUSING?

Research has shown that where communities control their homes co-operatively, strong communities form and the members and residents in co-operative housing are usually more satisfied than in other forms of housing. They often make good common sense decisions, and they operate as strong community businesses.

Co-operative housing is for people who either want to live in a community and have a local community support network around them or for people who support a community ethos – ie. that local communities should be able to take decisions about their homes. Co-operative housing is also about local people coming together to share their housing costs, usually making the housing more affordable for all.



OWNED & CONTROLLED BY THEIR MEMBERS

ALL MEMBERS HAVE ONE VOTE

ADHERE TO THE 7 PRINCIPLES OF CO-OPS



voluntary and open membership
 member economic participation
 democratic member control
 autonomy and independence
 education, training and information
 co-operation amongst co-ops
 concern for community

- there is a democratic community membership of a housing organisation where all members have an equal nominal share of usually £3 giving them the right to vote on matters affecting the co-op
- the co-operative housing organisation has control over the homes in some way – and in some cases – collectively own and manage them

DIFFERENT FORMS OF CO-OPERATIVE HOUSING

RENTAL CO-OPERATIVES: co-operatives in which the member has a nominal share (typically £1 or £3). Members pay a monthly or weekly rental charge to the co-operative for the right to occupy a home owned by the co-operative. Like a tenant, when a member leaves the co-op they surrender or transfer their occupancy agreement and their nominal share is forfeited. Members have no interest in the value of the property they occupy: they pay rent.

MARKET VALUE CO-OPERATIVES: sometimes known as co-housing co-operatives in which the collective ownership of the properties that members occupy is held in the co-operative. Members are free to buy and sell their home (or the right to occupy it) at a market price. Often access to mortgages for individual members are provided via the co-operative itself (but funded by banks). The role of the co-operative becomes principally that of a building manager handling communal and structural repairs and providing other member services.

LIMITED EQUITY CO-OPERATIVES: co-operatives in which members have a share in the capital value of the co-operative home they occupy. The collective co-operative is funded, in part, directly by the member providing personal finance. The co-operative part of the cost of provision of the member's home is funded through a corporate mortgage loan to the co-operative. The member pays their own finance costs and a monthly payment that services the co-operative's loan and management and maintenance costs. When a member leaves they are entitled to sell or assign their occupancy rights with their limited equity share at either a regulated price (to keep it affordable) or at an open market price for the sale and purchase of the limited equity share and the occupancy rights that go with it.



Affordable home ownership
 Potential for cheaper mortgage interest rates
 A share of the risk when taking out a mortgage
 Strong community cohesion
 Ability to be flexible to meet peoples needs
 A democratic and safe community
 Adhere to the 7 principles of co-operatives

WHERE CAN I FIND OUT MORE ABOUT CO-OPS?

- Confederation of Co-operative Housing: The UK organisation for housing co-operatives, tenant controlled housing organisations and regional federations. www.cch.co.uk
- Wales Co-operative Centre: a co-operative development agency working across Wales to promote social, financial and digital inclusion through a range of projects. www.walescooperative.org

APPENDIX 11

INVITATION EMAIL

23.04.2013

Dear Sir/Madam,

Re: Co-operative Housing research

Thank you for completing our recent survey about co-operative housing in Wales.

I am writing to let you know that there will be an event to explain more about the proposals to develop co-operative housing by Cadwyn Housing Association in Cardiff.

We are particularly interested in gathering feedback from attendees about their understanding of, and interest in, living in co-operative housing. I attach a short factsheet about co-operative housing, which includes information on 'limited equity' co-operatives; this is the type of co-operative housing that is being considered for development by Cadwyn.

We would like to invite you to the event which has been arranged for Wednesday, 1st May in Western Leisure Centre, Caerau Lane, Ely, Cardiff CF5 5HJ. We will be running two sessions; 3.45pm and 5.15pm. Each session will last no longer than 90 minutes.

If you would like to attend either session, I would be very grateful if you could complete the following survey <https://www.surveymonkey.com/s/cardiffco-operativehousingevent>, which will enable us to ensure there are enough seats and light refreshments available.

If you are able to attend either session, I look forward to seeing you there.

Yours sincerely

NOTES

¹ <http://wales.gov.uk/docs/desh/consultation/120521whitepaperen.pdf>

² <http://ica.coop/en/whats-co-op>

³ <http://ica.coop/en/what-co-op/co-operative-identity-values-principles>

⁴ “Profiles of a movement: Co-operative housing around the world” ICA Housing & Cechodhas Housing Europe – April 2012 - ISBN 978-0-9573232-0-9 - available at www.icahousing.coop. ICA Housing is the housing sectoral organisation of the International Co-operative Alliance and has members in 30 countries across the world. CECODHAS Housing Europe is the European Federation of Public, Co-operative & Social Housing, a network of national and regional federations gathering 45 members in the 19 member states of the European Union, as well as Norway and Switzerland.

⁵ “Bringing Democracy Home” – Commission for Co-operative and Mutual Housing 2009 ISBN 978-0-9564332-0-6 – available at www.cch.coop/docs/commission/bdh-commission-report.pdf

⁶ The Commission was chaired by Adrian Coles OBE, Director General of the Building Societies Association and included Sarah Webb, Chief Executive Chartered Institute of Housing, David Orr, Chief Executive National Housing Federation, five Chief Executives from UK housing organisations, Dame Pauline Green, Chief Executive of Co-operatives UK, Ben Reid, Chief Executive of Mid Counties Co-operative and Nic Bliss, Chair of the Confederation of Co-operative Housing.

⁷ The Commission limited its research to the English co-operative housing sector for resources reasons, but they suggested that “the conclusions and recommendations in the report will have interest to policy makers and others in the other UK countries”

⁸ Rowlands, R (2009) *Forging Mutual Futures – Co-operative and Mutual Housing in Practice – History and Potential* University of Birmingham Centre for Urban and Regional Studies. This research is available on the Commission’s website

⁹ Hunter, K (2009) *Commission on Co-operative and Mutual Housing focus groups* M.E.L Research. This research is available on the Commission’s website

¹⁰ Rowlands, R (2009) *Forging Mutual Futures – Co-operative and Mutual Housing in Practice – History and Potential* University of Birmingham Centre for Urban and Regional Studies. This research is available on the Commission’s website; p34

¹¹ <http://golemcoop.blogspot.co.uk/>

¹² <http://www.dol-llys.co.uk/>

¹³ <http://www.thresholdcentre.org.uk/>

¹⁴ <http://www.communitylandtrusts.org.uk/home>

¹⁵ <http://wildgoosespace.org.uk/>

¹⁶ CDS Co-operatives is an agency that provides services to housing co-operatives in London and South-East of England. Mutual Home Ownership is defined in the Co-operative Party’s publication “New foundations - unlocking the potential for affordable homes” David Rodgers 2009 – available at www.party.coop/files/2009/09/new-foundations-pamphlet-final.pdf

¹⁷ <http://www.lilac.coop/>

¹⁸ <http://www.communitylandtrusts.org.uk/home>

¹⁹ <http://www.cohousing.org.uk/>

²⁰ Finance Co-operative & Mutual Housing – CCMH & CCH 2010 – available at www.cch.coop/bcmh/docs/financing-co-operative-and-mutual-housing.pdf

²¹ www.cardiff.gov.uk/objview.asp?object_id=16500

²² The 4 community mutual housing providers in Wales are RCT Homes, Bron Afon, Tai Calon and NPT Homes. In addition, Newport City Homes has adopted a bridge model, giving the option of a later conversion to a Housing Mutual model.

²³ “Standing up for Wales” Welsh Labour Manifesto 2011

²⁴ Welsh Government – Programme for Government 2011

²⁵ “Meeting the Housing Challenge: building a consensus for action” – December 2011 – Huw Lewis AM – Minister for Housing, Regeneration and Heritage

²⁶ “Homes for Wales: a white paper for better lives and communities” – May 2012 – Welsh Government ISBN 978 0 7504 7538 9

²⁷ The Welsh Government has set up a Stakeholder Steering Group to support the project consisting of representatives from the Chartered Institute of Housing, Community Housing Cymru, the Welsh Local Government Association, Shelter, Tenant Participation Advisory Service (Cymru), the Confederation of Co-operative Housing, CDS Co-operatives, and the Wales Co-operative Centre.

²⁸ Cardiff, Carmarthenshire and Newport.

²⁹ The timescale for the research was subsequently extended and engagement continued until early May 2013.

³⁰ It was hoped at the start of the project that trade unions representing low paid public sector workers would be willing participants in the project and attempts were made to engage them in the project both at a national level and a local level. However, due to the short timescale of the project it proved impossible to effectively engage the trade union movement in the research.

³¹ It was also hoped to engage with the major political parties (Labour, Lib Dem, Conservative, Plaid Cymru & Green) at a local level, but again the time constraints of the research prevented this from taking place.

³² Approximately 50 of the e-mails were not successfully delivered as the e-mail address supplied was not recognised by the system administrator.

³³ The number of respondents who answered each question varied, as not all respondents provided full answers. The number of responses to individual questions varied from a maximum of 281, to a minimum of 269. The number of responses to each question is provided at the start of each section.

³⁴ <http://www.digitalinclusionwales.org.uk/wiki>

³⁵ Source for proportion of people in each age category in Wales 2011 Census.

³⁶ The non-white grouping includes all respondents who responses indicated that they weren't in the four main white groups (White British, White Welsh, White Irish & Other White Background). These figures need to be treated with caution, as in both Cardiff and Carmarthenshire respondents who stated other, included respondents who are likely to be white.

³⁷ Either full time, part time or self-employment

³⁸ Table KS105EW in the 2011 Census shows that 28.1% of households in Wales contain dependent children.

³⁹ Figure taken from the StatsWales website which shows the average gross weekly earning by UK country/English region and year. The most recent figures show that the average gross weekly earnings in Wales was £520.70 in 2012. <https://statswales.wales.gov.uk/Catalogue/Business-Economy-and-Labour-Market/People-and-Work/Earnings/AverageWeeklyEarnings-by-UKCountryEnglishRegion-Year>

⁴⁰ A weekly income of £520.70 equates to an annual income of £27,076 and the crude rule that households with incomes less than £26,000 have an income less than the Welsh average has been applied.

⁴¹ Source 2011 Census

⁴² CIH Cymru: Welsh Housing Review 2012 http://www.cih.co.uk/publication.../Wales/Welsh_Housing_Review_2012%E2%80%8E

⁴³ Not all of the 108 respondents who provided responses to the questionnaire responded to each question. Therefore the total number of responses provided is reported at the start of each section.

⁴⁴ The 9 respondents who stated that they came from any other backgrounds identified their ethnic origin as follows: mixed; English/Welsh; Filipino-British; Scottish; Welsh – Canadian; White British – Portuguese; British – Portuguese; Vietnamese, and, not stated.

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⁴⁵ A weekly income of £520.70 equates to an annual income of £27,076 and a weekly gross income of £557.80 equates to an annual income of £29,005. Data drawn from the StatsWales website shows that the average gross weekly earnings for the Cardiff, Newport and Vale of Glamorgan area in 2011 was £557.80 and that the average gross weekly earnings for Wales was £519.40
<https://statswales.wales.gov.uk/Catalogue/Business-Economy-and-Labour-Market/People-and-Work/Earnings/AverageWeeklyEarnings-by-WelshLocalAreas-Year>

⁴⁶ Not all of the 137 respondents who provided responses to the questionnaire responded to each question. Therefore, the total number of responses provided is reported at the start of each section.

⁴⁷ The four respondents who stated other described their ethnic origins as follows: European, American, German & Dutch

⁴⁸ A weekly income of £520.70 equates to an annual income of £27,076 and a weekly gross income of £507.90 equates to an annual income of £26,410. Data drawn from the StatsWales website shows that the average gross weekly earnings for the Ceredigion, Pembrokeshire and Carmarthenshire area in 2011 was £507.90 and that the average gross weekly earnings for Wales was £519.40
<https://statswales.wales.gov.uk/Catalogue/Business-Economy-and-Labour-Market/People-and-Work/Earnings/AverageWeeklyEarnings-by-WelshLocalAreas-Year>

⁴⁹ Not all of the 38 respondents who provided responses to the questionnaire responded to each question. Therefore the total number of responses provided is reported at the start of each section.

⁵⁰ A weekly income of £520.70 equates to an annual income of £27,076 and a weekly gross income of £557.80 equates to an annual income of £29,005. Data drawn from the StatsWales website shows that the average gross weekly earnings for the Cardiff, Newport and Vale of Glamorgan area in 2011 was £557.80 and that the average gross weekly earnings for Wales was £519.40
<https://statswales.wales.gov.uk/Catalogue/Business-Economy-and-Labour-Market/People-and-Work/Earnings/AverageWeeklyEarnings-by-WelshLocalAreas-Year>