



These houses are ours: Co-operative and community-led housing alternatives, 1870-1919. By Andrew Bibby

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How to cite this article:

Taylor, C. (2023). These houses are ours: Co-operative and community-led housing alternatives, 1870-1919. By Andrew Bibby [Book review]. *Journal of Co-operative Studies*, 56(1), 40-41.

These Houses are Ours: Co-operative and Community-Led Housing Alternatives, 1870-1919

By Andrew Bibby

Gritstone Social History, 2023. ISBN (pbk): 978-1-913625-08-5, 207pp.

What a fantastically researched and well written history of the co-operative housing movement, formed around the period from 1870 up until the 1919 Addison Act. Andrew Bibby is clearly a supporter and advocate for co-operative and community-led housing solutions, and this shows in the research and intricate detail of the book. That he has a direct personal involvement in the Community Land Trust Movement only strengthens the work. It enables key issues from that earlier period to be drawn with the issues facing the movement today.

The book is a great review of this history and the striking thing from the book is how the key issues of those days are the key obstacles co-operative and community-led housing are battling with today. Access to capital. Bibby discusses the continual issue of securing capital for co-operative housing ventures. A number of compromises are made in accessing capital, whether it be from rich benefactors using the 5% rule (in co-partnership models), or the Government through the Public Works Loan Board. A key reason identified for the decline of community-led housing solutions was the failure to attract new investors prepared to tie up their capital for the long periods of time required in housing investments, combined with the Public Works Loan Board offering more advantageous rates to local authorities than it was to public utility societies. Today with reforms in local authority finance enabling councils to offer prudential borrowing to co-operative housing societies at a rate significantly lower than that available in the financial markets, this is again a key issue. It is one that will only become increasingly more acute if interest rates continue to rise. Unfortunately, since 1870, the British co-operative movement has failed to solve the problem of how it provides for itself the capital required to develop new housing, unlike our co-operative colleagues in other countries, including Scandinavia and Germany.

Cashflow and liquidity are also a key issue. Housing associations expect the developments they build to make an initial loss before returning a surplus after the first few years. The rent they receive from other tenants enables them to cross subsidise new developments in this period. This has been a big driver for the merger of housing associations over the last twenty years with the growth of super-sized ones being able to cash flow developments in the early years. However, co-operative and community-led housing organisations are at a distinct disadvantage as they need to borrow more to cover the early years before they enter profitability. This problem was present in the early movement (resolved by 25% paternal investments at 5% interest) and is still an unresolved issue for the co-operative movement.

Paternalistic involvement and the tension between tenant self-management and external benefactors continues to be a hot debating point. Increasingly, the model of housing associations in the United Kingdom is becoming discredited as they become larger remote corporate bodies demonstrating the worst aspects of paternalism and, on occasion, absentee landlordism. We have seen in the last ten years an increasing number of campaigns around issues such as Grenfell, estate regeneration, and a growing alienation between housing associations' tenants and their landlords. The co-operative and community-led housing movement is currently debating where the dividing line should be with community land trusts, offering the potential for varying models of provision and self-control.

Building inflation was also identified as a problem and co-operatives with developments on site today will know this problem only too well. This, driven by a shortage of materials and labour post Covid and Brexit, are acute problems making the difficult task of putting together a viable co-operative housing development even harder. There are lessons to be learnt from the experiences of the movement reported in this book.

Whilst Bibby's book is particularly strong at looking what community land trusts are doing today and how they link back to the earlier co-operative and community led housing movements, where he is perhaps weaker is in his treatment of the co-operative retail movement. The book discusses the contribution this made in the early period and work of particular societies, but it is not convincing in explaining why. Perhaps a section going back a little earlier to the Chartist Land Co-operatives would have been useful in placing both the co-operative housing and retail societies within a radical movement of self-help aiming to enfranchise the working class. I also felt the book pulled its punches on the co-operative movement and failed to explore why the retail societies opted for terminating build projects, with homes transferring to individual ownership on the completion of builds, or alternatively, for a traditional landlord approach to the management of their tenants' homes. The speed by which the retail movement travelled from the utopian communities in their aims to a landlordism model, and why, is not explored.

This is a good book. It focuses on the great work currently being done by the co-operative and community-led housing movement and demonstrates how the issues we are battling with have been faced in the past. With the prospect of change in society, it is hoped that the issues of a level playing field, access to affordable capital and paternalistic involvement can be resolved successfully. But the best success for this book would be if it encourages people to follow the example of Bill Bewley and his fellow co-operators at Keswick Community Housing Trust described in the book and provide more affordable community-led co-operative housing.

The Reviewer

Carl Taylor was the Director of Redditch Co-operative Homes and Birmingham Co-operative Housing Services. Over the last thirty years he has assisted communities to take the management of, or build, in excess of 15,000 co-operative homes.