



**MANCHESTER SOCIAL
HOUSING COMMISSION**

POLICY BRIEF 4

ALTERNATIVE MODELS FOR SOCIAL RENT

March 2026



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FOREWORD FROM REVEREND CANON ELEANOR TRIMBLE

It's a joy to see community-led development gaining more attention locally and nationally with communities coming together to ask for more power over the decisions that shape their neighbourhoods. We need more support for community-led projects that attract investment into much needed community facilities and social infrastructure.

One example is our own plans for the St Cuthberts Church site at the crossroads between Collyhurst and Miles Platting on the edge of Manchester city centre. In 2007, a Private Finance Initiative deal was signed which together with a mix of public investments was approved based on the promise of new health and wellbeing facilities tailored to the needs of a community where thousands of people have experienced long-term health inequalities. Following the 2008 crash, private housing developments went ahead while the funding for our health and social infrastructure was lost. We were left with a net loss of over 500 social rent homes, nowhere to buy healthy food, nowhere to exercise, swim, or socialise, and a large amount of new housing for market sale and private rent, pricing out local families. It is a story that has sadly become only too familiar.

Yet, our community did not give up. How could we? This is where we live, where our children go to school, and where we seek to age with dignity among the people we know and love. Over several years we have managed to bring diverse residents and community groups together to make our own beautiful new vision for our neighbourhood. We have created a wonderful Wildlife Corridor. And, with technical support from creative and inspiring partners like Greater Together Manchester, Locality, Participate, MCAU, and GM Community Led Homes; the Parochial Church Council now have amazing new concept designs for the redevelopment of our church site into a worship space and multi-purpose community hub. But we still have a long way to go



Hopes and dreams like ours would be so much easier to achieve with political support and policy reform. Realising the recommendations set out in this fourth report from the Manchester Social Housing Commission will help us, and communities like ours across the country, achieve our visions to address health inequalities and build stronger more inclusive neighbourhoods for the generation of young people growing up around us.



St Cuthbert's Church

1. SUMMARY

Community-led housing has played a rich but minor part in Manchester's housing story. From ancient almshouses to Edwardian co-partnership societies, 1970s housing cooperatives to new community land trusts, there has always been interest among citizens in alternative ways of providing homes. But they do not figure in any meaningful way in the plans and strategies for social housing in Manchester today.

In part, this report is about the opportunity for additional, and more diverse, forms of social housing provision in the city. There is evidence that community-led housing can achieve this. But this report is also about the additional benefits that community-led housing can bring to the provision of social housing. These can include a high quality of management and better public health outcomes. Given the evidence the Commission has compiled on the problems with some management, and the poor public health outcomes across Manchester for low-income citizens, these should be taken seriously. Community-led approaches provide an opportunity to build social cohesion and healthy lives as well as bricks and mortar (or timber) homes.

More fundamentally, this report is also about distinguishing between Mancunians as customers and citizens.

Currently, social housing tenants and those in need of social housing have very little power. In most discussions about social housing the focus is on ensuring that the council and housing associations can provide enough homes *for* Mancunians. We agree that their role is critical, and that they face huge challenges in retaining and maintaining the existing stock of homes, let alone catching up with the chronic and acute backlog of need. But the Commission has heard from those who believe that the power relationship between social housing tenants and their landlords needs to be changed, and that community-led models might provide a way for working class communities to have a much more meaningful voice and role. As citizens, they have the ability to *co-produce* the development, management and stewardship of social housing with the council and others.

In this report, we first introduce the main community-led models. We refer to definitions of this in national policy and describe the kinds of approaches that fall within the label, which are diverse and often hybrid. We briefly recount the history and context of these approaches in Manchester. We also examine the extent to which community-led approaches can provide social housing, as opposed to other types and tenures of housing, and look at the evidence that the sector is in general focused on highly affordable low rent housing, if not always social rent per se. We then set out the policy case, drawing on a growing body of evidence about the benefits of community-led housing to show how these relate to public policy objectives for the council and the Greater Manchester Combined Authority.

As the council states, one of Manchester's greatest strengths is its people and the partnerships they create; 'we are a city built on working together'. If the council truly believes this, then community-led development provides a set of models to put this into practice. To create civic partnerships between the council, developers, landlords and tenants. To work together to solve Manchester's housing crisis, rather than paternalistic providers working *for* passive customers.

From here, we move on to describing the opportunities for community-led social housing in Manchester. While the sector is diverse and hybridising, the challenges of developing and maintaining social housing are such that it is probably naive to think that 'a thousand flowers can bloom' in a field of diverse bottom-up practice. To be blunt, the systems for land, planning and finance are no longer set up to facilitate working class communities building their own homes. The only significant community-led developments in Manchester happened through programmatic approaches in which 'top-down met bottom-up', from Burnage Garden Village in 1906 to Homes for Change in 1992. **We therefore look specifically at four opportunities that we think could have potential for scale.**

The first is to **make provision for community-led housing in large developments**, as happened with Homes for Change in Hulme, and in numerous other more recent examples across the UK. This enables communities to work together with those developing out the sites, to optionally codesign

and coproduce them, and to take ownership or management of a portion of homes that are built. The council and other public bodies can enable this by requiring it in site allocations, a percentage policy for large sites, and through procurement of development on publicly owned land. The government has indicated its support for this approach in new towns, which might be taken up in Victoria North; and in the new funding package for social housing, which could be taken up on any large development.

The second is an extension of this approach to **make communities partners in regeneration** in general, encompassing other assets like community centres, culture hubs, allotments and workspace, as well as social homes. This could help working class communities to resist gentrification, and to instead be partners in development without displacement. The new Pride in Place programme, and the council's twelve regeneration projects, all offer good opportunities to pilot and roll out this approach.

The third is to **enable community-led development on small sites**. The council could work with Greater Manchester Community Led Homes to develop a delivery framework, probably including members of the Manchester Housing Providers Partnership, to achieve a more efficient and effective approach to supporting community-led projects on small sites. The council could integrate this approach into

its Project 500 programme for small site disposal, following city councils like Salford, Birmingham, Liverpool and Bristol.

The fourth opportunity is to **'socialise' existing homes**. Community-led organisations have a long history of acquiring existing homes, particularly empty homes and those in a poor condition, and then letting them out to low-income tenants. This has been happening in Manchester at a very small scale for many years. Opportunities are also being missed, particularly where social homes viewed as surplus or 'hard to treat' are disposed of by landlords, often into the private rented market. We propose a model, based on a new start-up in London, which could more programmatically acquire homes to increase the provision of low rent homes, and point to the potential to use subsidies to ensure these are for social rent.

Finally, we turn to the barriers to realising these opportunities. In short, the community-led sector currently lacks the delivery capacity and suitable finance, and it lacks these opportunities. The government, the Greater Manchester Combined Authority and some trusts and foundations are addressing the delivery capacity and finance challenges, and Manchester City Council could assist with this. But its most significant role could be in providing the opportunities for the growth of these models through its planning, procurement and disposal powers.

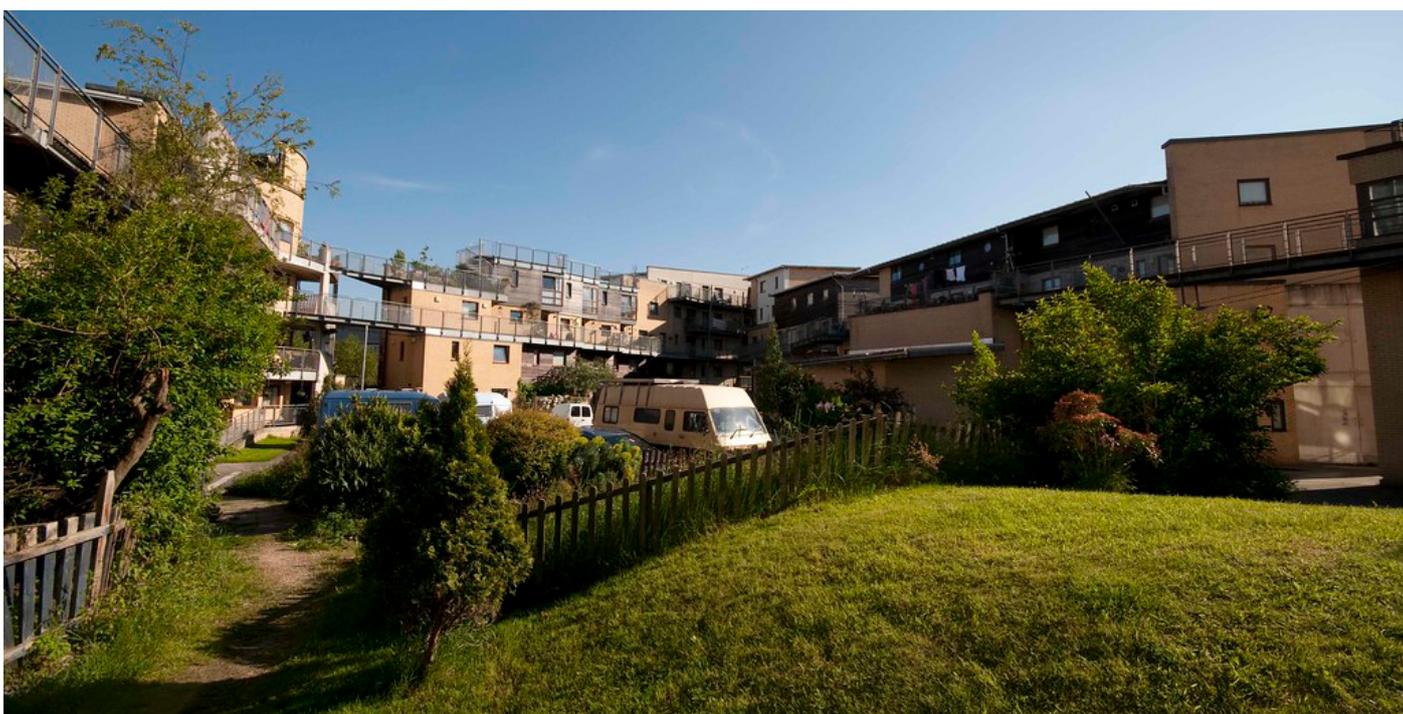


Image Credit: Homes for Change

2. INTRODUCING COMMUNITY-LED MODELS

2.1 DEFINING COMMUNITY-LED DEVELOPMENT AND HOUSING

The Manchester Social Housing Commission is joined together by a commitment to, among other things:

- Ensuring that residents have a meaningful voice and role within local planning and decision-making processes at both neighbourhood and city scales.
- Working through co-production with the people most affected by the housing crisis to amplify their voices and priorities within our shared process.

Yet residents, and particularly those most affected by the housing crisis, lack a meaningful voice and role in our land, planning, development and housing systems.

As Sherry Arnstein observed¹:

“the idea of citizen participation is a little like eating spinach: no one is against it in principle because it is good for you”...

but when the ‘have-nots’ begin to define participation in terms that redistribute power to them, the consensus ‘explodes’ into many shades of opposition from those that guard their power. She described a metaphorical ‘ladder’ with each ascending rung representing increasing levels of citizen agency, control and power.

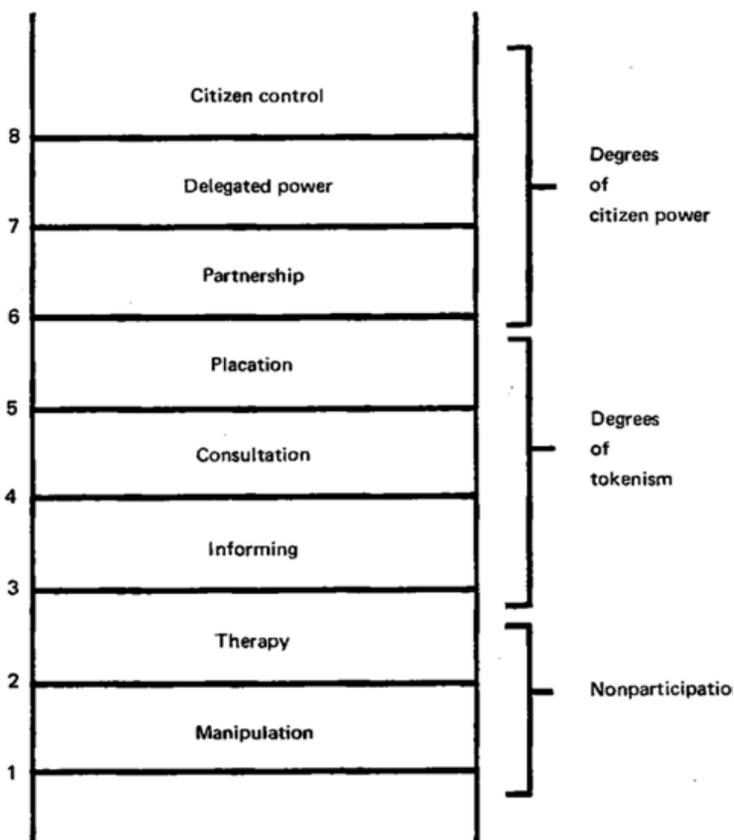
No models of social housing should be based on nonparticipation. At the very least, residents and the wider local community should be informed and consulted.

But community-led housing and community-led development are collective terms for models that represent degrees of citizen power. In the context of social housing, tenants and their neighbouring community are their own landlords, or have delegated powers over matters such as

management, or are decision-making partners in those matters.

The National Planning Policy Framework² defines community-led development as:

‘A development taken forward by, or with, a not-for-profit organisation, that is primarily for the purpose of meeting the needs of its members or the wider local community, rather than being a primarily commercial enterprise. The organisation should be created, managed and democratically controlled by its members, and membership of the organisation should be open to all beneficiaries and prospective beneficiaries of that organisation. It may take any one of various legal forms including a cooperative society, community benefit society and company limited by guarantee. The organisation should own, manage or steward the development in a manner consistent with its purpose, potentially through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the community should be clearly defined and consideration given to how those benefits can be protected over time, including in the event of the organisation being wound up.’



Applied specifically to housing, the government has defined community-led housing in terms of the following principles³:

‘meaningful community engagement and consent occurs throughout the development process. The community does not necessarily have to initiate and manage the process, or build the homes themselves, though some may do;’

‘the local community group or organisation owns, manages or stewards the homes and in a manner of their choosing, and this may be done through a mutually supported arrangement with a Registered Provider that owns the freehold or leasehold for the property; and ‘the benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity.’

As is noted in section 2.5, most community-led development includes community-led housing, and a significant minority of community-led housing projects also develop other types of assets, such as workspaces, community centres and community gardens.

These terms emphasise *collective* agency, rather than *individual*. They overlap with other terms in the housing and planning system, for example:

- Community-led housing can meet the definition of ‘self and custom build housing’ where the first occupants of the homes have a primary input into the design;
- Most, but not all, community-led housing meets the definition of ‘affordable housing’ in planning policy.

The two ‘community-led’ concepts are also closely related to **neighbourhood planning**, which gives communities direct power to develop a shared vision for their neighbourhood and shape the development and growth of their local area. Through developing neighbourhood plans, local communities are able to influence where new homes, shops and offices will be built, have their say on what those new buildings should look like and what infrastructure should be provided, and grant planning permission for the new buildings they want to see go ahead. Neighbourhood plans must be aligned with the strategic needs and priorities of the wider local area, in particular conforming with Manchester’s Local Plan.

2.2 MODELS OF COMMUNITY-LED HOUSING

There are many types of community-led housing, and a tendency for them to hybridise. There are however four broad categories, each with their umbrella body, and most groups fall under one of these:

Housing Cooperatives: A housing landlord that is fully owned and controlled by its residents, with a democratic governance structure. There is a long history of housing cooperatives in the UK going back to the Rochdale Pioneers and the birth of the cooperative movement in the 1940s. However, modern housing coops date from the early 1970s. For a time, Homes England’s predecessor the Housing Corporation allocated 10% of its budget to housing cooperatives. Housing Cooperatives were generally registered as Industrial and Provident Societies and were fully mutual: meaning that all members were residents and all residents members. Cooperatives are represented by the Confederation of Cooperative Housing.

Tenant Management Organisations: A means by which council tenants and leaseholders can collectively take on responsibility for managing the homes they live in. Resident members of the TMO create an independent legal body and usually a tenant-led management committee to run the organisation. The TMO can then enter into a legal management agreement (contract) with the landlord. The TMO is paid annual management and maintenance allowances to carry out the management duties that are delegated to them. The services managed by the TMO vary with local circumstances but may include day-to-day repairs, tenancy management, cleaning and caretaking, and rent collection. TMOs are represented by the National Federation of Tenant Management Organisations.

Community Land Trusts: A collective form of land ownership, providing homes and other assets to support the social, economic and environmental wellbeing of the local area. These emerged from the US in the 1960s initially as a way for farmers to collectively own land. The movement was applied to urban development in the decades that followed and started to appear in the UK from the 1980s. CLTs were defined in the Housing and Regeneration Act 2008 as corporate bodies that are

‘established for the express purpose of furthering the social, economic and environmental interests of a local community by acquiring and managing land and other assets’. These assets must be used to provide a benefit to the local community in perpetuity and profits must also benefit the local community rather than be paid to members. They normally focus on a particular geographic area and membership must be open to anyone living in that area. CLTs are represented by the Community Land Trust Network.

Cohousing: A form of intentional community run by residents to balance privacy and community life. Each household has a self-contained, private home as well as shared community space such as a common house, laundry, visitor rooms and shared gardens. Residents come together to manage their community, share activities, and regularly eat together. It has its origins in the communal living experiments of the 1960s, particularly in Denmark. In the UK, most schemes have consisted of privately owned market homes, largely because there is no policy support for mixed-tenure cohousing. In recent years, developments in London, Leeds, and Dorset, have pioneered mixed-tenure models including social rented cohousing. Cohousing groups are represented by the UK Cohousing network.

Community-led models can also be combined in ways that create new hybrid approaches. For example, Yorspace is a Community Land Trust acquiring and developing land in York. For its first project it has developed new homes along cohousing principles, selling homes to residents at a discount (that is carried forward in re-sales) and leasing the common parts to a cooperative which is owned and run by the residents in the development.

Community-led models can also be hybridised with councils and housing associations. This occurs when TMOs are established to delegate the management of homes from a council or housing association to its tenants. Another common hybrid is when community land trusts develop homes in partnership with housing associations. In this partnership model, the CLT retains the freehold of the land, while the housing association takes a lease on the land to finance, develop and manage the homes. The community, through the CLT, has a decision-making role in the design, development,

and management of the homes, and usually charges an annual ground rent to the housing association for the use of its land. This model enshrines an equitable and ongoing partnership between the local community and housing associations to their mutual benefit.

2.3 COMMUNITY-LED HOUSING AND SOCIAL HOUSING

While community-led housing can be any tenure, there is a strong emphasis on sub-market rents including social rent within the sector. This is unsurprising for two reasons. First, a large amount of existing stock, particularly TMOs, comes from the council and housing association sector through stock transfers and management agreements. Second, much of the new development of homes by and for community-led organisations has been led by those in housing need, or focused on local need, where social rent is clearly preeminent.

This focus can be seen in homes being developed across England in recent years.

A 2021 study of community-led housing projects in development in England found that 75% of homes were planned to be for sub-market rents, including 19% for social rent and 56% for affordable rent⁴. A 2024 review of projects part-financed by the Community Housing Fund found that 80% of homes were for sub-market rents, including 31% for social rent and 30% for affordable rent⁵.

Both these snapshots in part reflect the funding environment in a period when government policy didn’t support social rent in most places. Anecdotally, the sector reports that communities would prefer to provide social rent rather than affordable rent if funding were available for this tenure. Other homes are also developed for ‘living rents’ aimed at median local incomes rather than low incomes.

Rents for existing homes within the sector tend to be highly affordable to the occupants. A recent study found that sub-market rental homes in the sector cost, on average, 22 per cent of household incomes⁶. One of the authors of this quantitative study also published a paper arguing that mechanisms unique to community-led housing, relating to citizen power

in governance, create a downward pressure on rents⁷.

A further key benefit of community-led housing is that **housing cooperatives and community land trusts are wholly exempt from policies like the statutory Right to Buy, the Right to Acquire and the Right to Shared Ownership**, which can lead to the loss of council and housing association social rent homes to the open market. These include models whereby community land trusts own the freehold of homes leased to housing associations (and in some circumstances councils). Attempts by recent Conservative governments to introduce a voluntary Right to Buy for housing association homes also exempted community land trusts.

Allocations of community-led homes follow a spectrum of models, and this affects the extent to which they meet the needs for social housing within Manchester. In the main, they combine the legal and regulatory requirements of social housing with the community organisation's core principles of community control, democratic membership, and addressing specific community needs. Where planning consents and/or public subsidy are sought, community organisations usually reach an agreement with the local planning authority and/or funder around how far they deviate from normal practice. Most community-led organisations have nomination agreements with the local council involving the allocation of an agreed percentage of their vacant homes to households on the council's housing register. In this regard, they are similar to housing associations, which usually take a proportion of nominations from the council and operate their own allocations process. But there are some differences more particular to community-led housing:

- For cooperatives and cohousing in particular, prospective tenants need to be willing to become an active member of the community, attending meetings and taking part in community life. This can be achieved by asking those on the waiting list to express an interest in these models of community living, and by enabling the community-led organisation to interview applications nominated to a shortlist by the local council.
- Cooperatives that are fully mutual will also require that all tenants become members of the cooperative.

- Sometimes local lettings policies give greater priority to certain needs, such as those with a hyper-local connection, and in some cases, councils have granted housing cooperatives discretion to allocate to anyone so long as they are accepted onto the waiting list.
- Community-led providers may also undertake targeted outreach within specific target communities, such as specific ethnic communities or age brackets, and ensure that those managing the allocations process have lived experience specific to the ethnic or cultural aims of the organisation.

Homes for Change is a housing cooperative established in Hulme, Manchester in 1992 that serves as a useful illustration of some of these features – which are by no means the only way that homes can be allocated. In this case, initial allocations were made for all members of the cooperative, irrespective of priority. Subsequent vacancies are filled 50/50 between the coop and the council's nominations. The council agreed to include a question on the housing register asking whether people were interested in cooperative housing and to make it a requirement that new tenants had to become members of the coop (since it was fully mutual). Meanwhile the coop agreed that it would only nominate people in housing need.

The government's guidance for the new Social and Affordable Homes Programme 2026 to 2036 states that it intends this programme to “support an increase in... the delivery of community-led and rural housing”⁸. **The GMCA and Homes England will therefore need to consider how a greater proportion of social housing and other forms of affordable housing can be delivered through community-led models when deploying the portion of this funding that has been allocated for Greater Manchester.**



Image Credit: Community Land Trust Network

2.4 THE POLICY CASE FOR COMMUNITY-LED MODELS

The fact that community-led housing can provide and manage social rented housing while maintaining affordability is a compelling argument in itself, but there are numerous other reasons to integrate these models into local and regional housing delivery.

- **Additional supply:** Community-led housing can increase supply by making use of sites others overlook; by building local support for higher densities of development; and by increasing community support for house building in general. There has not yet been any published research on these claims made by the sector, though a pilot study of a test sample of planning applications indicated there may be a positive relationship between community-led models and a better ratio of support to object comments on planning applications. As a University of Liverpool study concluded; ‘this model of engagement with a CLT may be appropriate for unlocking larger sites for development facing significant community opposition’⁹.
- **Value for money:** A 2020 study by Capital Economics¹⁰ found that, when using a ten-year horizon, each pound of public support delivers 1.8 pounds of benefit, rising to 2.7 pounds when health and benefit savings, wellbeing, and income distribution benefits are factored in. This places community-led housing support in the medium to high value for money categories.
- **Good management:** A Price Waterhouse study in 1999 concluded that ‘most housing cooperatives outperformed their local authority and housing association counterparts and provided more effective housing management services with usually better value for money’¹¹. Another study by Clapham and Kintrea (1992) found cooperative social landlords to be effective housing managers, with their scale enabling specialisation, responsiveness to issues such as repairs, and generally responsive governance mechanisms¹². A recent review of this and other literature by the University of Birmingham found that while their quantitative performance data was limited, analysis of key performance indicators found cooperatives to perform better than local authorities and housing associations in terms of vacancies, re-lets, repairs, rent arrears, and tenant satisfaction¹³. These findings are replicated in and corroborated by multiple studies such as by the Tenant Services Authority, Human City Institute and others¹⁴.
- **Public health:** Research has found that a range of community-led housing models support healthy ageing, increase social capital and social cohesion, improve physical health, meet additional support needs and tackle multiple forms of disadvantage¹⁵. Studies have also found that community-led housing groups and schemes increase feelings of social cohesion and trust in communities and decrease the loneliness of residents and volunteers¹⁶.
- **Place-based regeneration:** Projects often provide non-housing amenities that the local community identifies a need for. In one study, 6 in 10 projects were also providing amenities including renewable energy infrastructure, workspace, shops, pubs, community hubs, libraries and sports facilities¹⁷. In another study of a significant grant programme, as much as a third of development expenditure was on non-residential assets, and projects were also helping people to find employment or providing training to improve skills to employment¹⁸. Together, these assets and approaches help communities to build wealth that is retained in the local area.
- **Place stewardship:** Amenities that would once have been routinely adopted by local authorities, like roads, parks and community centres, are now frequently put in the hands of private management companies, and social tenants often have little or no influence or role in their governance. The Competition and Markets Authority has condemned private management companies as unfit-for-purpose and guilty of causing ‘serious detriment’ to consumers. By contrast, community-led models of place management and stewardship engender a ‘good ancestor’ mindset with those paying charges and using services in control of their management¹⁹.

- **Tackling discrimination:** There is no comprehensive data on the protected characteristics of residents and governance figures in the community-led housing sector, and the evidence points to a mixed picture in terms of diversity and inclusion. Some research indicates an overrepresentation of people from white and more affluent backgrounds, though this is often a consequence of a hostile policy environment meaning that only equity and time-rich people can pursue them²⁰. But they can also be used to directly redress historic or current discrimination, as with many cooperatives set up in the 1980s in response to racist discrimination in the social housing sector²¹. A recent major study has identified the under-realised potential of community-led housing to empower marginalised communities and address housing needs overlooked by, or discriminated against by, other parts of the housing system²².
- **Preventing gentrification:** A major benefit of CLTs in particular is to maintain the affordability of homes, workspaces, and other assets over time, acting as a buffer against rising land values, prices, and rents. Low-income residents, and businesses they run or use, are thus protected from forms of economic development that can otherwise lead to displacement and financialisation of public goods²³. **CLTs also provide communities with a tool to proactively revitalise and care for their neighbourhoods, achieving ‘development without displacement’²⁴.**
- **Ecological sustainability:** A study of a random sample of CLT projects found that they all met, and most significantly exceeded, local and national policy requirements for energy efficiency, showing that community-led housing achieves high environmental standards and can help to develop regional supply chains for these technologies and techniques²⁵. Two other recent studies have found that community-led development promotes a circular approach to the built environment²⁶ and promotes sustainable lifestyles with lower carbon emissions²⁷.

There are clear links between these benefits and public policy in Manchester and Greater Manchester.

For example, **Manchester City Council’s Our Manchester Strategy 2025-35** defines ‘one of Manchester’s greatest strengths’ as ‘its people and partnerships they create... we are a city built on working together, where individuals, groups and organisations come together to tackle challenges’. It describes this ‘spirit of collaboration’ as ‘crucial’ for the success of the city and aims for a future in 2035 where Mancunians ‘feel valued and respected’ because they can ‘participate, engage and influence decisions about their communities and neighbourhoods’. It recognises that ‘not everyone feels they have a voice in local decisions’, and pledges to correct this by ‘increasing the voice and influence of communities’. All of which might suggest a natural interest in, and support for, community-led approaches to development and housing.

There is also strong resonance with **the Community Led Initiative, a workstream that is part of Winning Hearts and Minds** - a programme that aims to improve heart and mental health and associated health inequalities in North Manchester. The Community Led Initiative was designed to contribute to 12 of the council’s Manchester Strategy 2035, thinking holistically across priorities from health to resident influence, housing to climate change. Fieldworkers were recruited to build capacity and relationships in and with communities, enabling the community to launch a wide variety of initiatives with public health benefits. An evaluation found that it was a considerable success in improving public health, with co-benefits including engagement with 25,000 residents, £250k of additional funding secured for community organisations and £700k for the wider health and care system²⁸. The same themes and principles could be applied to housing and regeneration to achieve similar benefits.

The Greater Manchester Combined Authority’s vision similarly includes ‘A place where all voices are heard and where, working together, we can shape our future.’ **The Greater Manchester Model for public services** starts with the aim for ‘residents to be connected and empowered in their communities²⁹.’ The **Places for Everyone** plan³⁰ says ‘a key aim must be to enable the full potential of

every person and every place to be realised, with them being able to both contribute to, and benefit from, the successes of Greater Manchester.’ Within this plan, the **Sustainable Places policy** JP-P 1 defines socially inclusive places as:

- Responding to the needs of all parts of society
- Enabling everyone to participate equally and independently
- Providing opportunities for social contact and support; and
- Promoting a sense of community

All these objectives for the city council and combined authority – around resident voice, influence, participation, social contact – are demonstrably achieved through community-led approaches. What is more, **community-led approaches can provide unparalleled opportunities for social contact, a stronger approach to promoting a sense of community, and a pathway for all to participate equally, in ways that no other forms of housing provision can match.**

2.5 COMMUNITY-LED HOUSING IN MANCHESTER AND THE UK

Community-led housing in Manchester remains very small compared to cities elsewhere in Europe and in North America. The same is true nationally; across England there are approximately 170,000 community-led homes (0.6% of all homes) and an annual output of only 400-1,000 homes per year in England. There is a stark contrast with other European countries:

- In Sweden, a quarter of all homes are owned by some 5,850 cooperatives. These are organised into two national bodies with regional associations providing local cooperatives with development and management services. One national body was founded by trade unions in the construction sector.
- In Switzerland, the government guarantees and provides additional security on bonds issued by a Bond Issuing Cooperative for cooperative housing, and there is a presumption in favour of the disposal of public assets to cooperatives. In Zurich, as many as a quarter of new homes built

in recent years have been cooperative homes.

- In Denmark, tenants living in apartment blocks with more than six flats have a legal right of first refusal to buy the block through a cooperative, and loans and grants for social housing and retrofit are made available to cooperatives. The Danish government paid the interest on loans to the cooperatives and cohousing schemes in the 1980s leading to substantial scale-up of building during the 1980s. Housing cooperatives and cohousing today make up about 8% of all homes in the country.
- In France, after legislating for the Community Land Trust model in 2018, city governments have established 57 CLTs through endowments, revenue subsidies in the early stages and disposal of surplus public land, bringing in privately financed developers to build the homes which CLTs then buy back.

The contrast with other European nations is striking, and sad for Greater Manchester in particular because this is where the cooperative movement began – in Rochdale – with pioneers in the trade union and cooperative movements in the 1870s creating new ‘co-partnership’ models of house building and renting drawing on antecedents like almshouses.

This can be characterised as the first phase of community-led models in the UK. But by 1919, the energy of this movement dissipated as the UK turned towards council housing and market housing as the models of choice³¹.

A second boost occurred when the Labour government of 1974 responded to a renewed interest in cooperatives, establishing a revenue and capital grant programme for housing cooperatives that ran until 1988, creating 15,000 homes. At its height, around 10% of the capital budget for social housing was allocated to cooperative housing.

Then from 1988, the emphasis shifted to cooperative management of council and housing association homes, which created 50 management cooperatives with 1,500 homes and 200 tenant management organisations with 70,000 homes. The last Labour government attempted to widen tenant engagement with an annual £11m Community Training and Enabling Grant.

Most recently, from 2017 to 2021, recent governments made revenue and capital grants available through the Community Housing Fund which has supported the delivery of over 4,000 homes and stimulated a potential pipeline of over 23,000, with CLTs comprising the majority of projects and homes.

We set out a timeline for how these four phases have played out in Manchester in Appendix 1.

Almshouses are the earliest antecedents to community-led housing in Manchester, with examples like Shudehill (1680) and Moss Side (1876). While not community-led, in that they are governed by a self-appointing group of trustees, they are a form of charitable housing that shares many characteristics with community-led housing. The Mayes Gardens almshouses in Ancoats, completed in 1953, also continues to provide 48 one- and two-bedroom homes for residents aged 60+, and the Edward Mayes Trust recently built two new affordable flats on an infill former garage site.

Probably the first truly community-led housing development was Burnage Garden Village, established in 1906 and still operating today. Burnage Garden Village emerged from Ebenezer Howard's Garden City movement and was developed by the Manchester Tenants Ltd. cooperative, with residents collectively owning and managing the 136-home estate to this day.

The dominant form of community-led housing in Manchester is the housing cooperative. Most of Manchester's cooperatives were registered after 1975, reflecting the more favourable public funding in the 1980s and 1990s. Many of these early established cooperatives have been subsequently deregistered. Some transferred to housing associations (e.g. Birch, Open House and Watsa), while others like Great Gables were transferred to other co-ops (New Longsight).

Today, the community-led housing that remains active provides an estimated 806 homes and is largely concentrated in South Manchester, where it provides important alternative housing options, including for minoritised or vulnerable groups. The majority of Manchester's housing cooperatives are operating at a small scale, collectively owning and managing one or two properties. Notable exceptions are New Longsight and Homes for

Change, both fully mutual housing cooperatives. Appendix 2 lists the CLH organisations still present in Manchester.

With support from Manchester City Council and the (then) Housing Corporation in the 1980s, New Longsight Housing cooperative began by refurbishing older properties before moving on to build homes, now managing over 85 properties. Homes for Change has become a widely recognised example of successful community-led development. Established as the Warehouse Project in 1987, the Homes for Change cooperative aimed to give residents a role in the regeneration of Hulme. It received government funding to build 75 flats as a social housing provider, which were developed in partnership with the Guinness Trust.

Beyond housing cooperatives, Manchester is home to two Tenant Management Organisations, a cooperative Living Freehold Society, a Community Land Trust and two Cohousing communities, reflecting a diversifying landscape of community-led models across the city.

S.H.O.U.T. and Avro Hollows TMOs: Manchester has two resident-led TMOs. Acro Hollows TMO in Newton Heath, established in 2007, manages around 312 homes, including four high-rise blocks, under a partnership with Manchester City Council. SHOUT TMO in Harpurhey, established in 2013 by residents of the Shiredale estate, manages 168 homes and aims to give local people a direct role in improving housing and living standards.

The cooperative Living Freehold Society: Incorporated in 2013, the cooperative Living Freehold Society acquires and refurbishes properties with poor energy performance, then transfers them to housing cooperatives. A loan from cooperative & Community Finance enabled the purchase of a home in Withington, which was upgraded to a high standard of ecological sustainability. Cordata Housing cooperative was created to lease and help design the refurbished property, moving in after completion in 2014.

Chorlton Community Land Trust: Chorlton CLT grew from the Chorlton Community-Led Housing Group, which advocated for a community-focused alternative vision for the development of Ryebank Fields. After securing support from Greater Manchester Community Led Homes, the

CLT was incorporated as a Community Benefit Society in 2019. The CLT aims to deliver a mix of tenures, including genuinely affordable homes for local people, with shared community spaces and ecologically sustainable, and age-friendly design.

MUCH and MICO Cohousing: Manchester Urban Cohousing (MUCH) and Manchester Intergenerational Cohousing (MICO) are focused on creating sustainable and inclusive cohousing in and around South Manchester. MUCH is focused on securing a site for 20 co-designed homes with shared facilities and affordable units for residents aged 50+, aiming to partner with a Housing Association that can support with both the development and management of homes. MICO brings together residents of mixed ages and has submitted plans with a Housing Association partner for 18 cohousing homes within a larger 120-home development in Chorlton.

As at the turn of the 20th century, and in the 1970s, there is a revival of interest in Manchester. Seven years ago, the [‘Housing Futures’ research partnership](#) looked at this surge of interest and published a significant study on ‘Community-led Alternatives for Greater Manchester’, with an accompanying set of stakeholder recommendations³². We are disappointed to see that few of these recommendations have been taken up by the Greater Manchester Combined Authority or Manchester City Council (see table below).

Where the council and combined authority have sought to support community-led housing, there has been a failure to progress to completed homes. The lack of predevelopment funding, resistance to partnerships from RPs and the ever-growing pressure on available land (especially in high market value areas) has meant that when the council has explored opportunities with community groups they have been defeated by these barriers.

Housing Futures Recommendations in 2018

Recommendation	Progress
1. Work with community-led housing groups, but respect their autonomy... it is vital they are able to participate from the beginning of any process, rather than after all important decisions are made.	No opportunities to participate in the early stages of site disposal, site procurement, regeneration or large developments has been forthcoming, to our knowledge.
2. Make community-led housing a core component of local authority and city-regional housing strategy.	No references in the Manchester Housing Strategy (2022-2032) ³³ , despite the council's executive approving policy proposals in December 2018 including developing a strategy for CLH by summer 2019 ³⁴ . A full council resolution in February 2025 reiterated the council's resolve to create a 'practical strategy for the promotion and development of Community Led Housing' but we are not aware of any action to take this forward.
3. Provide for dedicated officer time through explicit posts.	No posts exist, and we are not aware of training being provided to housing or planning officers, or study visits taking place.
4. Assist community-led housing groups in identifying and acquiring land.	The executive approved providing at least three sites in December 2018 ³⁵ , but no sites have been provided, and very limited assistance has been provided to identify land. The council's online 'initiative' for this requires that communities pass an impossibly high bar before they can even book an 'introductory meeting' with officers to discuss their proposal ³⁶ .
5. Make full use of existing planning and land assembly powers to promote affordable and community-led housing at a local level	No policies in the current Local Plan and none proposed so far in the new draft Local Plan. No use of land assembly powers to provide opportunities for community-led housing.
6. Tailor the £300m Greater Manchester Housing Investment Fund to Community Groups	The GMCA has continued to fund the enabler hub GMCLH from this fund but has not to date found creative solutions to fixing the financing barriers for projects.
7. Support community-led housing to foster a social economy.	No progress, for example a community alliance in Wythenshawe has begun to explore community-led development in the civic centre regeneration but the council has not yet opened a dialogue to explore and commit to this potential.

Greater Manchester Community Led Homes, despite continued core support from the GMCA, lacks capacity and willing partners to overcome these problems.

In response to this, GMCLH and communities are now working towards more programmatic approaches which actively support the delivery of homes. In partnership with Inspiring Housing CLT (now a Registered Provider) and by working with trusted and knowledgeable developers and social investors, GMCLH can offer a model that brings funding, finance and codesign expertise to facilitate rapid feasibility testing and member growth when an opportunity arises. With GMCA backing the 'Inspiring Housing' vision for the growth of CLH across the region and two CLH sites progressing in Manchester it is the ideal time to work together and meet the demand for CLH in Manchester (the highest demand of all 10 boroughs), diversify the housing offer and bring about social change and impact in the borough. This new approach is reflected in the selection of opportunities in section 3 and the recommendations set out in section 5.



Image Credit: Community Land Trust Network

3. OPPORTUNITIES FOR COMMUNITY DEVELOPMENT

In this section we discuss four models that have potential for significant scale in social housing in Manchester. We have not looked at other models that would primarily provide other housing tenures, such as discounted ownership or open market housing, though these are also a feature of community-led housing.

3.1 A NOTE ON CHALLENGES

There has been a tendency within the community-led housing sector in the UK, and among those researching and supporting it, to frame new development around the following story: a community group forms, seeks to acquire land and finance, develops its own homes, and manages them. Policymakers and practitioners have looked to dismantle and overcome the interlocking barriers of access to land, finance and expertise so that groups can achieve success.

In part this framing rests on the fact that many groups that have sprung up in recent years have taken this DIY pathway because no other option is available. Unlike the 1980s, for example, there isn't a substantial programme of funding and development capability to build new cooperative homes. So those hoping to create a new housing cooperative or cohousing community must find a way to buy or build the homes themselves.

This is a hard path to follow, especially when building new homes. Development of any kind is a risky, lengthy process, and as the Manchester Social Housing Commission's previous work highlights, it is challenging even for the council and established housing associations to build new social housing. Small private developers frequently go bust trying to develop small and medium sites across the UK. Budding new cooperatives, cohousing groups or CLTs in Manchester face these same challenges, plus additional challenges common to new entrants in a tough market such as:

- Limited or no assets to act as security when raising finance, and no track record, meaning higher financing costs.
- No access to 'risk capital' to seek out, negotiate, secure sites, and to navigate the planning system, meaning dependency on grants, crowdfunding or their own equity;
- Inability to act quickly in competitive land markets, leading to a focus on acquiring sites nobody else wants, with significant viability challenges.

An obvious consequence of these challenges is that low-income and marginalised communities can find it difficult to build new social housing through community-led routes. There have been no significant developments of community-led social housing in Manchester since the Homes for Change cooperative in 1992. Although there are a disproportionate number of CLTs in the most deprived neighbourhoods in each region in the UK³⁷, until recently there were none in Manchester, and the model has not yet been taken up by communities or the council as part of a wider strategy to develop new social housing or protect existing homes.

One response to these challenges is to provide additional support to communities, particularly those most marginalised and with the least social capital and capacity.

In Greater Manchester this has been provided, in recent years, through Greater Manchester Community Led Homes (GMCLH), a member-led hub for community-led housing support³⁸. It provides a first port of call for advice, resources and useful contacts, and networking opportunities for groups in Greater Manchester, as well as links to the national bodies for housing cooperatives, CLTs and cohousing groups.

GMCLH is one of a network of 'enabler hubs' across the UK. These have been the subject of substantial investment and research in recent years. On study of five urban enabler hubs found that their presence in a region is associated with a higher rate of project formation, a higher success rate, a more diverse sector, and more positive and strategic relationships with local authorities and housing associations³⁹.

However, this form of support also has its limitations. GMCLH can provide advice and support to groups, but it cannot provide land and finance. Nor can it provide assurance to landowners such as the council that, if land is provided, homes will be built, without also fixing the barriers around finance, planning, partnerships, etc. The same interlocking issues limit its offer to each of those other stakeholders in turn (housing associations, lenders, etc).

In recognition of these deep and systemic challenges, GMCLH has been part of a collective programme of work convened by the Community Land Trust Network and the UK Cohousing Network to research, develop, and test scalable models - those that can employ a 'pattern book' or 'recipe' to solve recurring problems in Greater Manchester in a replicable way. These can offer more certainty to communities and their partners and can be delivered by GMCLH or others among a small cadre of specialist developers and enablers. There will still be a place for innovative projects to develop in the fringes of this system, but this more systematic approach can do more to empower low-income communities in Manchester in the development and management of social housing.

This approach mirrors the successful programmes to develop housing cooperatives in the 20th century, and the approaches taken by the community-led sector in other countries where it is more mainstream.

The following section therefore presents opportunities for community-led housing in relation to four models that could be rolled out at scale in the city, and that have the potential to incorporate social housing.

3.2 COMMUNITIES IN LARGE DEVELOPMENTS

A significant proportion of development in Manchester will be on large sites. Incorporating community-led models into these regeneration projects would be a powerful way to embed the council's desired 'spirit of collaboration', giving voice and influence, and a means to 'work together' with the council, housing associations and private developers.

At its most simple, this can involve allocations of community-led homes in developments built by private developers and housing associations. This might look like:

- A housing cooperative purchasing completed homes, acting as its own landlord and becoming a Registered Provider, and with a nominations agreement with the council balancing allocations between the council's waiting list and the cooperative's own membership policy.
- A community land trust purchasing completed homes, and acting as landlord as above, or entering into a lease or management agreement with another Registered Provider (which might be a cooperative or housing association).
- A cooperative, CLT or cohousing community not just buying homes 'off the shelf', but codesigning the homes with the lead developer, particularly in the case of cohousing where bespoke specifications will be required including the common house and other shared facilities.
- Setting up a tenant management organisation to take responsibility for managing the homes that are developed and owned by the council or a housing association, with legal agreements in place.

The council can achieve these approaches through planning policy: conditioning allocations in the Local Plan, requiring a percentage of homes to be community-led on sites over a certain size, and enshrining allocations in s106 agreements; and through procurement: as a condition for disposal of public land.

This would not be new in Manchester. In the early 1990s, the Hulme City Challenge Partnership was established as part of a national initiative, focused on transforming the Hulme estate. A crucial aspect, intended to correct the mistakes of previous top-down schemes, was the active involvement of residents in the planning process. One means to achieve this was a stipulation that a percentage were to be community controlled. Two approaches were taken. People First Housing Association was set up to take on the management of a number of homes built by North British Housing Association (now Places for People). Homes for Change cooperative, already established, partnered with the Guinness Trust to develop 75 homes in an

innovative community-centred design.

Homes for Change emerged out of an existing cooperative group in Hulme (originally the Warehouse Project) and had already promoted another scheme in Ascot's (the refurbishment of the former Goulden Street Police Station). The scheme had come very close to being funded as a sweat equity partial self built shared ownership. Money has been allocated to the scheme by the Housing Corporation (now Homes England), but the scheme viability was undermined by the early 1990s negative equity crisis. It was therefore a ready-made cooperative with members drawn mostly from Hulme.

There are other more recent examples of including community-led models in larger developments around the UK in which affordable homes (not necessarily for social rent) have been allocated to community-led organisations:

- The Greater London Authority (GLA) required that the developer of St Clements Hospital, Tower Hamlets, included 23 homes for London CLT and that the freehold be put into a community trust.
- The GLA also required that the housing association developing St Ann's Hospital, Haringey, allocate 56 homes to a community-led housing organisation, set to be Gida Housing cooperative, an affordable housing provider which empowers Black and Minoritised communities.
- Leeds City Council, the private developer Citu and Leeds Community Homes (a CLT) agreed an allocation of 16 homes to the CLT.
- East Cambridgeshire District Council supported Kennett CLT to be part of the design and development partnership for a 500-home garden village. It was written into the s106 agreement that the CLT would own one third of the affordable homes, self-build plots, commercial freeholds, allotments and public open space upon completion.
- Homes England procured specialist developer TOWN to build two new cohousing communities at Northstowe, and Liverpool City Council entered into a development agreement with a consortium including TOWN to include new cohousing as part of the regeneration of the 27-acre Festival Gardens site.
- In Scotland, a national planning policy on community wealth building gives weight

to developments that result in community ownership and management of buildings and land⁴⁰, which has been credited with driving significant interest among private developers in partnerships with CLTs⁴¹.

In total, the Community Land Trust Network reports that CLTs have completed and now own 126 affordable homes through partnerships with other developers, with 175 homes in projects under development. These have usually been brokered or supported by the council through planning policy and s106 agreements. No data is available for other forms of community-led housing.

This approach is gaining momentum. The government's New Towns Taskforce recommended that all new towns be required to offer opportunities for community-led housing⁴². Manchester City Council should explore how this could apply to Victoria North, one of the twelve frontrunner new towns identified by the taskforce.

This approach could also be explored and supported through the GMCA's Greater Manchester Land Commission. For example, the Liverpool City Region Land Commission recommended spatial and land strategies that aim for socially just uses of land. It proposed four pathways, two of which involved public or private land being moved into community ownership. It noted that 'CLTs in the [region] have provided not only homes, but dignity and a sense of empowerment and ownership to communities'⁴³. A similar approach to public land in Manchester and the wider region could catalyse a significant number of community-led developments.

Including community-led homes in large development projects would be the most straightforward way to enable community-led housing in Manchester, diversifying the provision of social housing (and other tenures) to achieve the benefits described in section two of this report.

3.3 PARTNERS IN REGENERATION

This approach to large-scale development can be extended beyond social housing to place-based regeneration. In turn, approaches to community

empowerment in regeneration can apply to and provide opportunities for social housing.

Manchester City Council lists twelve regeneration projects outside its city centre, in addition to the city centre regeneration project⁴⁴. All of these involve some combination of demolition, re-provision, and new development of social housing. Many are in low-income communities.

As noted in section 2, Community Land Trusts can own and develop a wide range of assets beyond housing and provide a framework for local people to play an active role in the regeneration of their area, while guarding against gentrification and displacement.

The council could therefore embed neighbourhood CLTs in regeneration projects such as Holt Town or Wythenshawe, planning to endow them with a range of assets such as social housing, commercial and retail space, community centres, and cultural hubs. At its most ambitious, this would involve a presumption that the freehold of all assets (other than open market houses) be vested into a neighbourhood CLT. This would formalise the community as a partner with the council, developers, social landlords, residents, community organisations and businesses occupying and using the assets on the community's land.

The government's Pride in Place programme provides one opportunity to embed this approach, as CLTs are a 'pre-approved intervention'. This means that a portion of the funding for the four communities to be supported in Manchester could be used for costs to incorporate a new CLT, build its membership and leadership, hire a manager, and cover project-specific costs including providing social housing⁴⁵.

This broader approach could be a means to build more capability in low-income, working-class communities in Manchester, and more of a role in the design, development, and management of social housing. This can include partnership models whereby CLTs could lease land to housing associations, the council, cooperatives, cohousing communities and others, allowing a variety of approaches to housing tenure, allocations, and management within a community-led framework.

3.4 SMALL SITES

Through its 'Project 500', Manchester City Council is currently selling off 39 council-owned sites to housing associations to develop 538 mixed-tenure homes, including some for social rent. The sites are made available to members of the Manchester Housing Providers Partnership⁴⁶.

The council, and other significant landowners in the city (such as the NHS and housing associations), could follow the example of many other councils around the UK in disposing of some of these sites to community-led housing providers. Cooperatives, CLTs, and other community projects have been completed in recent years on sites sold by councils including Salford, Liverpool, Leeds, Bristol, York, Lewisham and Southwark.

Manchester could formalise this in a community-led housing disposals policy, following in the footsteps of Bristol City Council⁴⁷, Liverpool City Council⁴⁸ and Birmingham City Council. Birmingham's policy aims for 5% of new homes to be community-led by 2030, and the council recently approved the disposal of six sites to provide 60 new community-led homes⁴⁹.

These policies have included accounting for social value in evaluating bids for sites, and in Bristol's case, this links to a related **Social Value Policy** and a **Social Value Toolkit**. Site values have been determined to maximise social value, such as the provision of social housing. Local authorities have considerable discretion to apply policy requirements to sites - such as for social housing - which condition the 'best consideration' valuation. On top of that, they are able to dispose of assets at an undervalue of up to £2m without seeking approval from the Secretary of State. Sites have therefore been disposed of at values as low as £1 to support the viability of social and affordable housing.

Internal work by the community-led housing sector has concluded that, in view of the challenges facing community-led development (discussed in section 3.1), disposal policies are best paired with a clear delivery partnership. In Bristol, where sites were provided to groups without any clear framework, there has been inconsistent delivery prompting a

recent review of the policy by the council's Homes and Housing Delivery Policy Committee⁵⁰.

A better example is Birmingham, where all sites are enabled by West Midlands Urban Community Homes (WMUCH) - the local equivalent to GMCLH - through a partnership framework. The six sites in the first tranche of disposals are being built by housing associations that are part of the Birmingham Social Housing Partnership, brokered by WMUCH.

A more local example of partnerships can be found in Salford, where a local CLT - Inspiring Homes CLT (IHCLT) - has been involved in two council-brokered partnerships to develop small sites. Salix Homes, which began as an arms-length management organisation for the council's homes, has become an independent housing association with most of the council's former stock, and has increasingly taken on a role in regeneration and new housing development. The council and Salix Homes brokered an agreement with IHCLT to purchase 5 of the 29 homes in a new development in the Langworthy area of Salford. The council's wholly owned developer, Derive, has also partnered with IHCLT on a development of 68 new homes in Eccles, with 24 properties to go into IHCLT⁵¹. In January 2025, IHCLT become a Registered Provider, and is now working with GMCLH to act as a RP partner to projects across the Greater Manchester area.

Manchester's Project 500 could incorporate these community-led housing partnership models into its Project 500, working with GMCLH, IHCLT, and the Manchester Housing Providers Partnership.

This partnership approach could also unlock other opportunities for infill development, besides those already identified by the council.

Recently completed CLT projects such as London CLT's Citizens House in Lewisham, Leathermarket CBS' Marklake Court in Southwark, and WeCanMake's pilot CLT homes in Bristol, were all built on council-owned land identified by the community that was not already identified as surplus by their respective councils. Other projects such as Oxfordshire CLT's Dean Court have developed infill sites on privately owned land, including back gardens - usually controversial, but warmly supported by the local community in this case.

WeCanMake's approach has been particularly interesting in terms of the additionality it has brought to its neighbourhood: a low-density interwar council estate in the south of Bristol:

- They worked within their community to map infill opportunities, finding 1,500 micro-sites within the Knowle West neighbourhood of 5,000 homes, and whittled this down to developments totalling 150 new homes, a 3% intensification which it deemed to be possible without requiring new infrastructure.
- The community developed its own design code, setting the rules on the kinds of infill development they'd welcome. The council, unfortunately, has not incorporated this into a Local Development Order, which would significantly smooth the planning process.
- Through close relationships within the community, they obtained the agreement of council tenants to build new homes in their back gardens and on underused land and garage sites, to relieve overcrowding and homelessness in the local area. They are now taking sites through planning, one by one.
- The CLT has established a local micro-factory to manufacture homes using timber-based modern methods of construction and trained residents including the first occupants of new homes. This builds wealth, skills, and confidence, and can increase economic activity in the neighbourhood.
- They have evaluated their first two homes using HACT's bank of social value measures, establishing that their first two homes generated £375,171 of social value.

These examples demonstrate that community-led housing could provide additional supply as well as the wide range of co-benefits described in section 2.5.

The WeCanMake example also points to the potential for national and local planning policy to accelerate and de-risk the development of small sites. The NPPF includes a policy for "community led exception sites". This introduces an assumption that local authorities support community-led development on sites that are "adjacent to existing settlements". It reduces the risk that planning applications will be refused on principle, which in turn incentivises landowners to sell to community-led groups, and improves access to finance. It

was introduced following lobbying by members of the Community Land Trust Network and reflects both the principle that local communities should be allowed to develop homes to meet local needs, and the evidence that community-led development is usually supported by local residents. The Community Land Trust Network has called for this to apply to sites within settlements as well. Manchester City Council could apply this principle in its own Local Plan and introduce Local Development Orders or Neighbourhood Development Orders to de-risk and accelerate the planning process for community-led development on small sites.

3.5 SOCIALISING EXISTING HOMES

A significant minority of community-led homes were bought 'second hand', rather than newly developed for the CLH organisation. These include stock transfers from councils, acquisitions of empty homes, and acquisitions of open market and private rented homes. Where these involve the acquisition of market homes to be provided as affordable housing, it could be called the 'socialisation' of the existing housing stock.

This approach is particularly associated with the Radical Roots network of housing cooperatives, which typically raise finance to buy homes for cooperative rental schemes. But as house prices have risen relative to incomes, it has become increasingly difficult for cooperators - particularly those on low incomes - to raise a large enough deposit and mortgage to make this viable.

Socialising homes is also a feature of CLTs and others in the 'self-help housing' strand of the CLH sector, focusing on empty, derelict and low-quality homes. The motivations for these projects often include a desire to tackle local dereliction and anti-social behaviour; to provide training and apprenticeship opportunities in renovating homes; to improve the energy efficiency and carbon performance of homes; to prevent homes being lost to the short-term holiday lettings market; and to increase the provision of genuinely affordable homes in a neighbourhood.

Councils and housing associations have had active programmes to acquire private housing stock

in the past, with similar motivations. In recent years councils in places like London and Brighton have sought to buy back Right to Buy disposals to improve affordability and management in council blocks and estates. In general, the direction of travel has reversed in recent decades, with housing associations and councils disposing of properties – particularly isolated street-level homes – that were bought e.g. in the 1970s and are now being sold to reinvest in their main stock. In some places, like the Tees Valley and Leeds, community-led housing organisations have worked in partnership with councils and housing associations to acquire these properties, renovate them and ensure they remain in circulation for social or affordable rent.

The question is, how could the potential of these models be revitalised and realised in Manchester?

One answer may lie in a model developed by Community Led Homes London (another enabler hub like GMCLH). Called ‘Collective Ownership’⁵², it is a single cooperative society that aims to raise finance at scale to buy properties in bulk. These are then leased to groups of residents organised as housing cooperatives, who have direct control over their homes, and a say over how the parent cooperative society is run. Rent levels will be set initially based on the purchase and financing cost, but over time can stabilise independent of the market.

The primary benefit of this model is the stability and rights offered to tenants, and the co-benefits relating to public health, good management and tackling discrimination discussed in section 2.5. Its ability to deliver affordability will depend on the financing costs, and whether it is able to obtain any subsidy to bring rents down. Considerable grant funding has been required by councils acquiring open market homes to provide social housing.



Image Credit: Homes for Change

4. ADDRESSING BARRIERS

While these four models have potential to overcome the challenges discussed in section 3.1, they will still face issues with finance, development capability, and access to land; as well as a thicket of regulatory and policy barriers. These need to be systematically reformed to enable community-led social housing to prosper at a significant scale.

The community-led housing sector, represented by the Community Land Trust Network, Confederation of Cooperative Homes, and UK Cohousing Network, jointly developed a long-term strategy to achieve this scale in 2023. It is based around three key elements.

4.1 GROWING DELIVERY CAPACITY

In the past decade, over £12 million has been invested across England in the community-led housing sector’s infrastructure. Most of this has been put into developing a larger cohort of trained and accredited technical advisers, and in the regional enabler hubs that coordinate their work.

GMCLH is the established enabler hub for the Greater Manchester region, providing some limited capacity to develop and deliver the models described above. The enabler was initially funded by the GMCA, which in 2019 approved a grant of £1.75 million over three years from surpluses in the Housing Investment Loans Fund (GMHILF) to set up the GMCLH team and support its work over three years. The GMCA continues to part-fund the hub to this day. In 2023, GMCLH also received a £50,000 investment from Resonance, an impact investment firm, to help with strategic activities and pre-development project support.

Manchester therefore enjoys a degree of capacity, which the council could utilise through partnerships such as Project 500.

However, GMCLH benefits from access to a national pool of research and development, which is sorely underfunded. The Community Land Trust Network and UK Cohousing Network jointly established

the CLH Growth Lab in 2023, aiming to help organisations like GMCLH to research, design, test and roll out models such as those described above. The lab has been funded to date by small grants from the Laudes Foundation and the Nationwide Foundation, and from CLTN's own financial resources. **The sector needs long-term funding to develop these scalable models.**

Communities in Manchester also need the capacity and skills to govern, operate, and provide the people power for community-led housing. Models like CLTs take an asset-based approach, recognising and building from the assets that exist in Manchester's neighbourhoods; but the extent of 'social capital' and 'social infrastructure' varies considerably from place to place, and so too does the confidence, knowledge, and resources (including time and money) to embark on community-led development.

Research into initiatives like Local Trust's Big Local programme consistently finds that long-term funding and support is required to build capacity that gives residents agency. Local Trust's research further illuminates equity issues, such as that residents who were actively involved in Big Local partnerships tended to be more educated and older than the general population, in line with a nationally observed trend around volunteering. But actively investing in inclusive community leadership, such as through the Local Trust's Community Leadership Academy, can bring a broader and more inclusive form of resident leadership, which in turn builds genuine community power⁵³. In the CLT movement, in particular, there is equal emphasis on building community power and building community assets. The two are mutually reinforcing – a more empowered community is more able to build assets, and those assets can provide money and other resources to support community organisation and development.

4.2 IMPROVING ACCESS TO SUITABLE FINANCE

The marketplace of financial products suitable for these community-led models is currently underdeveloped in the UK, and has been largely overlooked when bodies such as MHCLG, Homes England and the GMCA have deployed public finances and financial instruments to support house building. Community-led housing, and GMCLH, do not feature in the devolution deals and funding packages announced for Greater Manchester.

There is a history of financial innovation in the UK, and particularly overseas, to support community-led housing.

For example, the cooperative Housing Finance Society (CHFS) was an independent financial intermediary organisation in the UK that enabled housing cooperatives to get mortgage financing by providing private lenders with a twelve-month mortgage interest guarantee. Although it issued guarantees for £14m of funding for new cooperatives between 1997 and 2002, changes in grant funding and a decline in cooperative housing development its business wound down to the monitoring and renewal of guarantees.

In Switzerland, the three umbrella community-led housing organisations founded the Bond Issuing cooperative (BIC) in 1991, in collaboration with the Federation Housing Office. The government finances the BIC, guarantees its bond issues, and provides counter security to specialised mortgage providers, which in turn guarantee up to 90% of total investment. Since then, 7.1 billion (£5.9 billion) has been raised through 87 issues delivering over 30,000 affordable homes.

In Barcelona, the city government provides repayable grants of 7% of the gross development value which should be repaid in the third year after project completion. A condition is that 50% of project surpluses on completion are also paid to the city council. This policy accompanied a programme to dispose of land for 1,000 community-led homes across the city.

The sector has successfully lobbied for MHCLG to commission its own research on the long-term

financing needs of the community led housing sector. The report should be finished by the spring of 2026. MHCLG also gave explicit recognition to community led housing in its policy statement ahead of the new Social and Affordable Housing Programme⁵⁴.

To support the delivery of models discussed in section 3, this will need to be translated by GMCA, Homes England and MHCLG working with bodies such as GMCLH to develop suitable financial aid and instruments.

This should be in concert with the Commission's related recommendations in Report 2 on funding a new generation of sustainable homes for social rent. **Boosting funding for social rent in general, and bringing financial innovations such as tax credits, will help all forms of social housing provision including community led housing.**

4.3 CREATING OPPORTUNITY THROUGH POLICY REFORM

Delivery and financial capabilities then need to be combined with clear development opportunities, and with reforms to reduce risks and remove barriers. Each of the four models discussed above can be enabled by policies, principally by Manchester City Council. These include:

Planning:

- Incorporating policies into the new Local Plan to require or encourage partnership with CLH organisations in site allocations, and requiring that a percentage of homes are community-led in developments over a threshold (e.g. 250 homes)
- Promoting community-led place stewardship alongside local authority adoption as the preferred options for amenities such as community centres.
- Adopting Local Development Orders or Neighbourhood Development Orders to facilitate the roll-out of infill development in small sites.

Assets:

- Adopting an asset disposal policy, or adapting the policy used for Project 500, to provide routes for assets to be disposed to community led housing organisations, through a framework enabled by GMCLH.
- Adopt a presumption in favour of disposal of council homes to community led providers, to prevent the loss of social rented stock.

Regeneration:

- Incorporating community led development models, and CLTs as place stewards, into the city's regeneration strategy.
- Supporting the four communities with Pride in Place funding to explore CLTs and community led housing as part of the local regeneration plans for their neighbourhoods, and to use the money to build their capacity and power to play a meaningful and leading role in change in their areas.

5. CONCLUSIONS AND RECOMMENDATIONS

In addressing the overwhelming scale of social housing need in Manchester, this report asks: can this be done in partnership with communities, and not only on their behalf?

5.1 CONCLUSIONS

Community-led development and community-led housing offer long-established models of empowerment and partnership for communities in social housing, and development and regeneration more broadly. Manchester and the local region have their own rich history of community-led models, with roots into the centuries-old tradition of almshouses and the invention of cooperatives.

But community-led models are almost entirely absent from social housing in Manchester today - in terms of actual homes, projects in development, and policymaking.

This omission stands in contradiction with the city council's commitment to partnership with communities and increasing the voice and influence of communities. It also contrasts with the combined authority's aim for residents to be connected and empowered in their communities.

The lack of consideration for community led development misses opportunities to improve outcomes in the development and management of social housing in terms of affordability, public health, good management, ecological sustainability and value for money. It misses opportunities for additional supply, and for more equitable regeneration.

It also ignores a growing unease or opposition from communities to the kinds of development taking place in Manchester in recent years. Communities are rightly exercised about the scandalous state of Manchester's housing system, documented in the first Report of this Commission, and on the failure of the financialised housing system and private developers to provide the homes that Mancunians most need - social homes.

Community led housing offers a means by which communities can be empowered to try and solve these problems. In taking this route, they must confront the realities such as financial viability that feature so heavily in the debate about housing in Manchester and find their own viable compromises to best meet their communities' needs. It represents a kind of pragmatic idealism, or radical realism, that the council, housing associations and developers should welcome.

The voice, influence, agency, and power of communities could be placed at the heart of Manchester's housing system. The Manchester Social Housing Commission endorses this vision as part of a wider strategy to urgently meet the right to safe and sustainable housing for all Mancunians.

5.2 RECOMMENDATIONS

In making these recommendations, we note that little or no progress has been made on a similar set of recommendations made by the Housing Futures research partnership in 2018 (covered in section 2.3).

Manchester City Council

- **Recommendation 1:** Introduce a policy for community-led development into the new Local Plan, requiring (a) a percentage of homes in sites over a threshold (e.g. 250) to be community-led, (b) incorporating quantified requirements for community-led homes in appropriate site allocations, and (c) giving weight to developments that result in community ownership and management of buildings and land. Also consider the use of Local and Neighbourhood Development Orders to de-risk and accelerate community-led development on small sites.
- **Recommendation 2:** Incorporate community-led development into its thirteen regeneration projects, providing opportunities for communities to influence, codesign, coproduce, own, manage, and steward assets being developed there, and support those communities in receipt of Pride in Place funding to explore establishing a Community Land Trust to develop and take ownership of assets

including social housing.

- **Recommendation 3:** Incorporate community-led housing into Project 500, and work with GMCLH to facilitate opportunities for community-led development in the current and upcoming tranches of site disposals.
- **Recommendation 4:** Offer community-led organisations first refusal on any land or properties that will be disposed to the open market, and at a value that reflects the best consideration, taking account of the council's policy objectives including social housing.

Manchester Housing Providers Partnership

- **Recommendation 5:** Support and work with GMCLH to develop delivery frameworks for community-led housing, including on sites and developments which providers are currently taking forward.
- **Recommendation 6:** Incorporate models like tenant management organisations in existing and new social housing provision to re-empower tenants.

Greater Manchester Combined Authority

- **Recommendation 7:** Continue to fund GMCLH as the key enabling body for community-led development in Greater Manchester and explore how housing and land funds could be better used to scale up the four models proposed in this report.

National Government (MHCLG)

- **Recommendation 8:** Enact options developed through the current research into long-term financing solutions and ensure that these support the delivery of community led social housing in Manchester.
- **Recommendation 9:** Fund the Community Led Housing Growth Lab to develop more delivery capacity within the sector.
- **Recommendation 10:** Build upon recognition of community-led development in the National Planning Policy Framework to encourage Local Plans to require community-led housing in large sites, and to amend the Community Led Exception Site policy to apply within settlements as well as adjacent to them, de-risking small site development.



Image Credit: Community Land Trust Network

APPENDIX 1 - TIMELINE OF CLH IN MANCHESTER

1906 Manchester Tenants Ltd. Housing cooperative registered (Burnage)	1988 Watsa Housing cooperative registered (Levenshulme) – <i>deregistered 2001</i>
1975 Birch Housing cooperative registered (Longsight) – <i>deregistered 2013</i>	1990 Homes for Change Housing cooperative registered
1977 Commonplace Housing cooperative registered (Chorlton)	1992 Captain Vegan Housing cooperative registered (Chorlton) – <i>deregistered 2002</i>
Withington Road Housing cooperative registered (Withington) - <i>deregistered 1997</i>	Greenspace Housing cooperative registered (Withington) - <i>deregistered 1999</i>
1978 Free Range Housing cooperative registered (Whalley Range) - <i>deregistered 2005</i>	1994 Equinox Housing cooperative registered (Longsight)
Tac Housing cooperative registered (Levenshulme)	1999 S.H.O.U.T. Tenant Management Organisation (TMO) registered (Harpurhey)
1979 Open Housing cooperative registered (Whalley Range) - <i>deregistered 2001</i>	2007 Avro Hollows Tenant Management Organisation (TMO) registered (Newton Heath)
Marshall Road Housing cooperative registered (Levenshulme) - <i>deregistered 1999</i>	2009 Plan B Housing cooperative registered (Rusholme)
Great Gable Housing cooperative registered (Longsight) – <i>deregistered 1994</i>	2010 Shiro Housing cooperative registered (Withington)
1981 Victoria Park Housing cooperative registered (Fallowfield) - <i>deregistered 1999</i>	2011 Castle Rockdove Housing cooperative registered (Hulme)
1982 New Longsight Housing cooperative registered (Longsight)	2013 cooperative Living Freehold Society registered (Withington)
1983 Zah Housing cooperative registered (Withington)	Cordata Housing cooperative registered (Withington)
1987 Platt Fields Housing cooperative registered (Fallowfield) – <i>deregistered 1999</i>	Rockdove Rising Housing cooperative registered (Hulme)
	Manchester Urban Cohousing incorporated

2015
Sparrow's Nest Housing cooperative
registered (Bradford)

2016
Green Door Housing cooperative registered
(Levenshulme)

2018
Oddy Housing cooperative registered
(Levenshulme)

2019
Chorlton Community Land Trust (CLT)
registered

River Horse Housing cooperative registered
(Withington)

2020
Manchester Student Housing cooperative
registered (Withington)

2021
Apiary Housing cooperative registered (Chorlton)

Manchester intergenerational Cohousing
incorporated



Manchester Social Housing Commission workshop, December 2025

APPENDIX 2 - CLH IN MANCHESTER TODAY

Organisation	Estimated number of homes
Manchester Tenants Ltd.	136
Commonplace	16 (social rent)
Tac	1
New Longsight	85
Zah	6 (social rent)
Homes for Change	75
Equinox	1
S.H.O.U.T.TMO	168
Avro Hollows TMO	311
PlanB	1
Shiro	0
Castle Rockdove	1
Cooperative Living Freehold Society	1
Cordata	0
Rockdove Rising	2
Manchester Urban Cohousing	0
Sparrow's Nest	1
Green Door	1
Oddy	0
Chorlton CLT	0
River Horse	0
Manchester Student Housing	0
Apiary	0
MCR Intergenerational Cohousing	0
TOTAL	806

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**SOCIAL HOMES FOR
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**MANCHESTER SOCIAL
HOUSING COMMISSION**

The Manchester Social Housing Commission is convened by a coalition of voluntary and community sector organisations called Social Homes for Manchester. Coalition steering group members provide the Secretariat for the Commission and provide support to ensure meaningful and substantive community participation in the process.

Brief design by Skyla Bailly

Image on front cover: Community Land Trust Network

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Please also see the below webpage for further information:
www.socialhomes4mcr.org.uk/commission

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