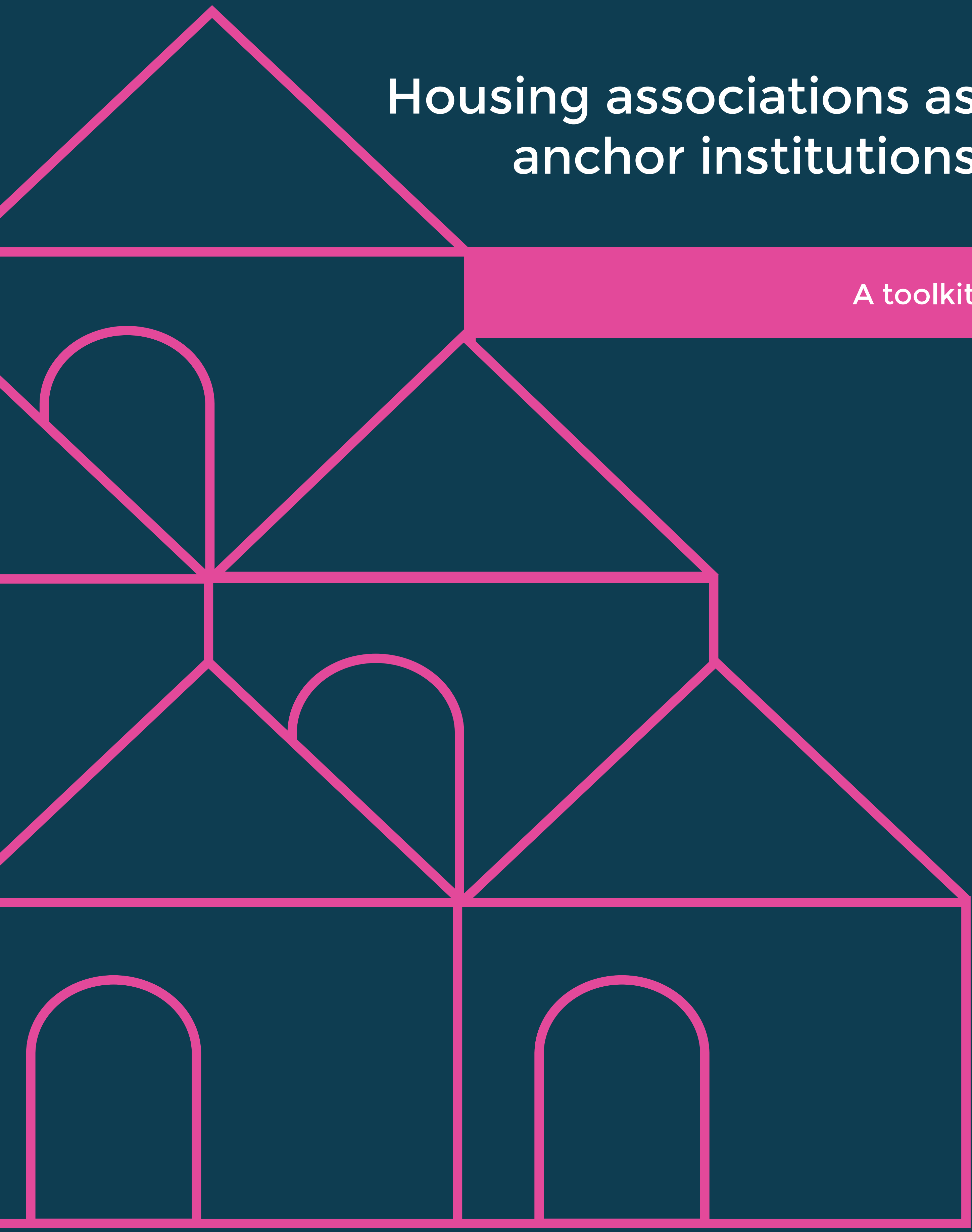
Housing associations as anchor institutions

A toolkit



NATIONAL HOUSING FEDERATION

CLES

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Housing associations as anchor institutions

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The National Housing Federation is the voice of housing associations in England. With almost 800 housing association members, providing homes for around six million people, we are at the forefront of tackling the nation's housing crisis.

Our vision is for a country where everyone can live in a good quality home they can afford. We work with our members to make this vision a reality – delivering ambitious programmes that lead to lasting, positive change.

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CLES is the national organisation for local economies - developing progressive economics for people, planet and place. We work by thinking and doing, to achieve social justice and effective public services.

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Foreword

The role of housing associations as anchor institutions is what sets them apart. They are employers, builders, partners and placemakers. They are at the beating heart of communities across England – and they are there to stay.

This role has never been more important. As I write, coronavirus has transformed every aspect of our lives and we are just starting to understand the impact it will have on our economy, livelihoods and social interactions. While the last few months have presented unimaginable challenges, what has shone through around the country has been the sense of community and people coming together as neighbours.

The housing association sector has been fundamental to making this happen. Our members have been doing even more to support communities through these difficult times and keeping vital services running. They are able to do this so well because of the partnerships they have built with local authorities, the third sector and, most importantly, with residents.

The next few years will bring challenges, but there is also an opportunity to shape a recovery that benefits every community and leaves no one behind. We can help make this happen by working ever more closely with the communities we serve.

This toolkit, building on the expertise and knowledge of the housing association sector and the Great Places Commission, is designed to channel this energy and aid housing associations to deliver on their social purpose.

As a sector, we have immense power to bring about change and build on what is strong in our communities. I hope you will find that this resource helps you to do this.

Kate Henderson

Chief Executive, National Housing Federation

October 2020

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Introduction

Housing associations play an integral role in communities up and down the country. In many areas, they are the sole providers of genuinely affordable homes that provide people with the security and stability they need to get on in life.

Housing associations provide around 2.6m rented homes – the sector now provides more social housing than local authorities.

Housing associations also collectively build at considerable scale – in 2018/19, they were responsible for over 45,000 new homes, more than a quarter of all completions in England.

They provide support and housing for almost six million people around England – one in ten households live in a housing association property.

Housing associations are more than social landlords and developers – their economic footprint is larger than the people they employ, and they have an impact beyond the people they house.

This toolkit celebrates this impact – and seeks to direct it and harness it, towards delivering social justice and an equitable recovery from the impact of coronavirus. Aimed at those working in the sector, it provides practical steps and case studies as to how this can be achieved through a community wealth building approach – recognising the power and potential of housing associations as anchor institutions.

Facts and Figures

With roots in places, economic influence, ethical principles, and a commitment to social justice, housing associations are examples of anchor institutions.

Through their core business activities and wider grant-making and charitable initiatives, they have significant procurement and funding budgets.

150,000

Directly, housing associations employ almost 150,000 people.[1]

£155bn

The assets managed by housing associations have a combined value of £155bn.[2]

£70m

They also run numerous programmes in support of their residents and communities, ranging from employment and skills activities to financial and health support, worth £70m a year.[3]

With this level of impact, together with the sector's wider social objectives, housing associations are ideally placed not only to work with residents, but also to develop the wider local economies in which they are based. They have an important role to play in ensuring an equitable, place-based and socially just recovery from the coronavirus crisis.

What is an anchor institution?

Anchor institutions are organisations rooted in local communities, which can improve local economic and social wellbeing in the way they spend, employ and use their land and assets.

By their very nature, these organisations have set down an 'anchor' in a place – unlikely to up sticks, they can use their presence to develop local economies in progressive and just ways.

While private sector organisations can be anchors, often the term refers to organisations with a public or social purpose. Housing associations are a key example of this kind of institution.

An ethical form of 'sticky' capital, housing associations are not beholden to shareholders, and they do not relocate to cheaper climes.

They have social purpose and are embedded in and committed to a particular place.

Housing associations, large and small, represent anchor institutions – key local players that can deliver community wealth building activities.

What is community wealth building?

Community wealth building is a model of local economic development being applied by progressive institutions across the United Kingdom and further afield.

It is a practical response to funding constraints – which have affected the housing association sector over recent years – and an increasingly pronounced economic disconnect, which means the old tactics are no longer working.

In light of coronavirus, we need new ways of rewiring our local economies to deliver social, environmental, and economic justice – and community wealth building is a tried and tested approach.

Anchor institutions are central to community wealth building, thanks to the scale of the jobs they provide, their procurement, their land and assets, and the fact that they are unlikely to leave that place.

Community wealth building is applied through five pillars. Each of these pillars applies to the work of housing associations, and each represents an area of practice and strategy where changes can deliver benefits for the people and local economies where housing associations are based.

Five pillars of community wealth building

Making financial power work for local places

Despite reductions in funding from central government, housing associations continue to operate robust business models, both developing affordable housing and directing funding to local organisations. By collaborating with local credit unions, progressing the formation of community-owned banks, and directing their investments towards projects that benefit local people, they can create a flourishing and resilient financial architecture in a place – where wealth circulates, credit is made available to local businesses, and locally-oriented high-street banking is the norm, not the exception.

Fair employment and just labour markets

Housing associations are significant employers, and regularly offer employment support to their residents. Scaling up these activities is key: recruiting from lower income areas, paying the Living Wage, building progression routes for workers, and maximising employment and training opportunities during this economic downturn.

Plural ownership of the economy

Many housing associations are undertaking strategic and organisational shifts, allowing for greater resident and employee oversight and control. Through their wider activities, they can use their economic footprint to catalyse and nurture small enterprises, community organisations, and other organisations that benefit local places and people.

Progressive procurement of goods and services

Through both their charitable and core business activities, housing associations undertake significant procurement. Community wealth building seeks to direct this spend to local small and medium-sized enterprises (SMEs), social enterprises, and cooperatives that boost local employment and retain wealth locally. Ensuring every pound spent delivers social value is more important than ever.[4]

Socially just use of land and property

Housing associations are significant landowners and asset owners. Beyond their core functions of developing and delivering social and affordable housing at scale, they often have significant roles in, for example, setting aside community space and facilitation resident involvement in their local communities, as well as ensuring their properties are energy efficient. The sector is well-placed to use its landholdings to nurture good local economies built upon environmental stewardship and advancing social justice.

Housing associations building community wealth

Many housing associations already carry out work around the activities and practices described above. It is not uncommon, however, for anchor institutions to focus their work on one of the five pillars, while work in the other areas may be less developed.

With this toolkit, we're seeking to draw together the best practice that already exists across the sector and offer guidance as to how you can develop your community wealth building activities. The toolkit aims to support housing associations to adopt anchor approaches that benefit the local economies in which they are active, across and between all five pillars of community wealth building.

Who is this guide for?

This guide is written for – and shaped by the input of – practitioners working in the housing association sector.

Housing associations have an interest in seeing their residents and employees thrive, and the places in which they operate develop resilient local economies. This work takes on a new impetus as a result of coronavirus, which is hitting local economies hard up and down the country.

The guidance and case studies presented in this toolkit tap into a growing interest in community wealth building from across the sector. In 2019, the Great Places Commission presented its final report, setting out recommendations for the role of housing associations in creating thriving and successful places. The report states that:

> "We believe many housing associations are – or could be – anchor institutions in the places they operate." [5]

There is also growing interest among policy makers in the significant impact housing associations have beyond their core functions.[6] Research shows the positive effects housing associations can have in collaborating with community groups and running schemes that offer employment and skills training to residents.

This toolkit builds upon these insights, tying policy findings to practical actions, showing how housing associations can adopt an anchor approach and help to build community wealth in the places they operate. It is divided into five sections, across the five pillars of community wealth building:

- Making financial power work for local places.
- Fair employment and just labour markets.
- Plural ownership of the economy.
- Progressive procurement of goods and services.
- Socially productive use of land and assets.

Making financial power work for local places

About this pillar

Coronavirus has reminded us how badly served many local economies are by a financial sector that is orientated towards global markets rather than local investment and economic development. Over recent years, we've seen a stagnation of lending to small businesses and the closure of many local bank branches, reducing the connection between lenders, their local communities and personal banking services. Without access to affordable credit, many small businesses struggle to operate and compete with larger firms to provide goods and services. At the same time, people in financial distress – a situation which, depressingly, looks set to grow in coming months – are increasingly vulnerable to payday lenders.

Community wealth building seeks to increase flows of finance and investment within local economies – for the benefit of local people and places. This takes two approaches. Firstly, the provision of credit and financial support for local 'generative' businesses, such as cooperatives, social enterprises, and community interest companies. This can be through both direct financial support by anchors and indirect support via use of their pension investments.

Secondly, and particularly in light of coronavirus, community wealth building seeks to ensure ethical and grounded financial institutions exist to serve the needs of local people – from credit unions to community-owned regional banks.[7]

Relevance for housing associations

Housing associations are well-placed to progress and scale up this work. Many already partner with credit unions: Clarion works with Leeds Credit Union[8], Muir Group works with West Cheshire Credit Union[9], and Hexagon works with London Plus Credit Union[10]. Housing associations also frequently provide financial, benefits, and debt advice to residents.

They are also significant investors – both through their core activities, and through their charitable investments in community groups and other local and/or resident-led organisations.

Some organisations have already sought to maximise their investment impact by joining together. Clarion, L&Q, Orbit, and Peabody have in recent years come together to form the Community Impact Partnership. This provides a £3million pot for charities, social enterprises and community businesses to access loans or grants[11]. In addition, housing associations – either individually or through the Social Housing Pension Scheme (SHPS) – have significant pension pots that can be mobilised as patient capital in a place, helping to nurture local economies.

Putting this into practice

Supporting residents

With housing association residents more likely to work in shutdown sectors, and in the midst of a recession, it's important to scale up existing activities that seek to provide financial help and guidance for residents. This is fundamental to housing associations' social objectives, but will also have an impact on your organisation's bottom line – using clear and timely communications with residents, promoting financial inclusion, offering guidance on benefits, and access to credit unions is likely to reduce arrears.

Alongside this, it's vital your approach is informed by a meaningful commitment to equality, diversity and inclusion to ensure a holistic approach that considers all diverse characteristics so that relevant and appropriate help, guidance and support is available to every resident.

For as long as elements of social distancing remain, it's worth thinking about schemes that facilitate digital access for those with limited ICT skills, as well as from key partners such as credit unions. Where feasible, you could also consider offering resource, as well as guidance, to residents seeking to form their own generative businesses.

Funding for communities

Many housing associations are already significant funders of community and charity initiatives. As local economies and people face difficulties in the coming months, it makes sense to scale up and expand this work, with a greater focus on partnership working with residents. The good practice in implementing participatory budgeting in the sector is a positive example of this kind of work.[12]

New initiatives are likely to face more difficulties in the turbulent economic climate. You may want to consider offering more support, alongside funding and grants, to help projects and enterprises to thrive. This could include providing development capacity and advice on how to access housing associations' and other procurement opportunities.

When it comes to grant funding, it makes sense to link this to local priorities and needs. Again, it is important that residents are partners in this process. As with employment and skills budgets, larger housing associations working across multiple sites could consider greater devolution of funding streams, to allow them to respond effectively to local issues.

Wielding patient capital

Whether your organisation invests its pensions collectively as part of the Social Housing Pension Scheme (SHPS), or manages them individually, there is scope to use this patient capital to help build a better economy.[13]

The current economic situation, together with the climate crisis, means your organisation may be thinking about its existing investments and their sustainability. Localising and targeting these investments can be a powerful way to diversify your portfolios and provide much-needed capital for local projects.

Using pension fund investments for social good is a powerful part of community wealth building strategies. Wirral and Preston councils have some good examples of this:

Wirral is a member of the £9bn Merseyside Pension Fund, which has a 1% Catalyst Fund for local investment. As part of the council's five-year community wealth building strategy, it is working to both increase this fund, and to redirect existing resource to build local community wealth.[14]

Preston, as part of its community wealth building activities, has scaled up this work as well. It is part of the Lancashire Pension Fund, which is investing £100m in Preston and a further £100m across Lancashire.[15]

There is precedent for using pension funds as long-term localised investment. The case for this kind of activity is likely to be strengthened by economic turmoil in the coming months, as lengthy globalised supply chains are cast into doubt by both Brexit and the continued impact of coronavirus.

More broadly, housing associations as funders occupy a relatively unique position in having both deep ties to particular places and long-term business plans. You can use this position to boost community wealth building in strategic plans and funding initiatives.

Examples of this include efforts already underway to create regional community banks.[16] Financial institutions such as these are member-owned, linked to a place, and help money circulate locally, boosting the economic resilience of a locality.

Such institutions are already being formed in Preston, London, Wales, and the South West[17]. You may want to consider using your resources, expertise and networks to support efforts already underway in your area, or to catalyse this work in places where it has not yet taken off.

Questions for practitioners

- Do we offer financial advice and guidance for residents?
- Does our offer to residents consider all diverse characteristics so that relevant and appropriate help, guidance and support is available to every resident?[18]
- Do we ensure that our advice, guidance and support for residents is genuinely inclusive and available to all residents?
- Do we encourage our employees to save with these credit unions?
- Do we have a fund or foundation?
- Do we liaise with local credit unions?
- Are we members of the Social Housing Pension Scheme? Do we track their investments on our behalf?
- If we have withdrawn our pension scheme, do we have an investment strategy?
- Do we have a scheme to provide start-up funding for residents to start businesses/social enterprises etc.?
- Do we have participatory budgeting programmes, or other ways for residents to shape where our charitable and grant funding investments go?
- If we operate across multiple sites, do we devolve grant-making budgets to appropriate geographical scales?
- Is there a community bank being formed in an area we operate? Could we support its development?
- If not, could we work with other anchor institutions to help form such an institution?

Case study – L&Q Foundation

A number of housing associations engage in charitable or community endeavours. Some of the largest associations provide millions in funding, while many smaller housing associations are also making concerted efforts to help residents in financial distress.

L&Q is a charitable housing association, operating primarily in London and the South East, which houses around 250,000 people in more than 95,000 homes. In 2011, they combined their charitable work under the banner of the L&Q Foundation. L&Q, demonstrating their commitment as long-term partners in their neighbourhoods, provide funding of around £6m per year to the foundation to benefit L&Q residents and communities.

This work is having a tangible impact on people and place. In 2019, this funding helped 606 people into paid work; supported 664 vulnerable residents in stabilising their tenancies; and created an estimated £17m in social value.[19]

The L&Q Foundation's Place Makers Local fund hands over decision-making responsibility to the community to determine which projects are awarded funding. The awarding of grants up to £10,000 is devolved to Neighbourhood Committees made up of L&Q residents and local representatives, ensuring that residents have a direct say in ensuring L&Q's financial power is used to address issues they are facing.[20]

Many of the projects funded address a specific need expressed by residents: Pound Advice, launched in 2012, has helped L&Q residents on over 7,000 occasions with budgeting, debt advice, and financial planning, generating £25 million of extra income for customers over five years.[21]

In future, the L&Q Foundation is planning to increase investment in local social enterprises, as well as launching a capacity-building programme to support the sustainability and resilience of these firms, ensuring that L&Q Foundation capital continues to circulate locally, spreading social benefits.[22]

Fair employment and just labour markets

About this pillar

Even before the onset of coronavirus, our local labour markets were leaving too many people behind.

While the employment rate at the start of 2020 was at a record high, the rise of in-work poverty and zero-hour contracts, coupled with the erosion of job security, mean that the reality of work for many in the UK is increasingly precarious. This situation has only been worsened by coronavirus.

At the time of writing, one in eight workers remain on the government's furlough scheme, while the claimant count continues to rise rapidly.[23] The full picture will not be clear until the furlough scheme ends, but multiple economic projections are pointing towards significant increases in unemployment towards the end of the year.

This will have damaging impacts for communities across the country – research from the Institute for Public Policy Research (IPPR) suggests that over a million people, including 200,000 children, could be pushed into poverty as a result of increased unemployment stemming from coronavirus.[24]

Community wealth building seeks to avert and alleviate this extension of poverty, with rebuilding programmes protecting vital local jobs, ensuring productive work is carried out, and placing workers front and centre of the economic recovery. Anchor institutions – as significant employers and purchasers in a place – are well-placed to advance this agenda, by targeting their recruitment at low-income areas, committing to paying the Living Wage, running training and skills programmes, and working with their suppliers to provide good jobs and opportunities for local people.

Relevance for housing associations

This pillar affects those working for housing associations, those living in their properties, and the employment created through the goods and services housing associations purchase. Housing associations are significant employers in their own right, directly employing close to 150,000 people across the country.

They also work closely with residents to help them find employment opportunities – outside of the government, housing associations are the biggest investors in employment and skills.[25] On top of this – and discussed in more detail in the following chapter – housing associations have a significant further employment footprint through their procurement activities.

Housing association residents are also particularly likely to be hard hit by the economic fallout of coronavirus. Prior to the onset of the pandemic, households living in the housing association homes were four times more likely to be out of work than households in private housing.[26] Over two-thirds of social housing residents had incomes in the bottom 40% of all workers.[27]

Coronavirus looks set to exacerbate these trends. Research by the Resolution Foundation has shown that social renters, when compared to all other tenure types, are[28]:

- The most likely to be working in shutdown sectors.
- The most likely to be key workers facing healthcare risks.
- The least likely to be able to work from home.

Housing associations will therefore want to think about putting in place urgent measures to protect and support residents and employees, and bring opportunities to their local labour markets.

Putting this into practice

Many housing associations already pay the Living Wage, and the sector has made rapid progress in this area. If your organisation hasn't already, you may want to consider making a commitment to becoming a Living Wage employer. On top of this, you could also seek to gain Living Wage Funder status, ensuring the charitable organisations you work with are also in a position to pay the Living Wage.

Alongside ensuring fair pay, it is also important that your employment and recruitment strategies support and enhance your housing association's commitment to equality, diversity and inclusion. This could include seeking accreditation as a diversity or inclusive confident employer, including becoming a Disability Confident Employer.[29]

To alleviate the economic impact of coronavirus, you may also want to consider – where feasible – taking forward budgets and work programmes that will create new employment opportunities. As well as making use of government schemes such as the Kickstart programme, your own resources, networks and expertise will be valuable for delivering good, stable jobs for local people. Where doing this alone would be financially unviable for your organisation, you may want to consider jointly funded positions with other local anchor institutions, such as local authorities or other housing associations.

Housing associations are significant investors in training and skills. You can build on the good work already happening in the sector to equip residents with the skills they need to drive a balanced and green recovery, and to take advantage of opportunities that arise locally. The sector also has a strong record in providing apprenticeships, employing over

12,000 apprentices between 2014 and 2017 – three times higher than the wider economy's average.[30] Building on this good work will support the many young people who are likely to be hit hard by this crisis, ensuring they can learn and earn in the coming months and years.

In all of this this, expanding collaboration will be key – both between housing associations in a place, and with other anchor institutions. At a time of financial constraints and demand pressures – both for the sector and other anchor institutions, such as local authorities – it makes sense to pool resources and work collectively.

You could consider whether you can support existing local employment and skills programmes, or whether it would make more sense to create your own programmes that focus on your residents' specific needs. If your organisation works across different areas, you may want to think about devolving budgets and autonomy to the local authority or regional levels.

As and when contracts come up for renewal, you could consider whether you could employ residents to carry out work that was previously contracted out. There is precedent for this in the Preston Model of community wealth building, where local housing association and anchor institution Community Gateway has insourced its repairs service, offering employment opportunities for residents.[31]

Where this approach is not feasible or desirable, your organisation can continue to make a positive impact on local employment through your procurement spend, as discussed in the progressive procurement section. Ways to do this include helping suppliers to pay the Living Wage, ensuring there is no inappropriate use of zero-hour contracts throughout the supply chain, and using your role as an anchor institution to influence your wider supply chain in making these changes.

Questions for practitioners

- Do we pay the Living Wage? Are we accredited?
- Could we seek Living Wage Funder status?
- Do our employment strategies promote and support a diverse and inclusive workforce?
- How are we supporting our residents back into work?
- Have we recalibrated our employment and skills support programmes in light of coronavirus?
- If we work across multiple localities, is our employment and skills budget devolved to respond to local need?
- Are we aware of the existing support offers locally? Can we collaborate with local anchor institutions to scale this up?
- Are we able to bring forward schemes to maximise employment opportunities in the short term?
- Are we able to insource any of our contracts as a way to create employment for residents?
- Do we collaborate with our suppliers to offer apprenticeships to residents?
- Can we make social value 'asks' that will provide opportunities for our residents to develop their skills and employment prospects?

Case Study – Regenda Homes

Besides providing homes, procuring goods and services, and stewarding land and assets, housing associations are also important employers. A commitment across the sector to good working conditions is evidenced by the fact that over 70 housing associations are accredited Living Wage employers – this makes up almost half of the accredited employers in the wider housing sector.[32] On top of this, housing associations work closely with residents to help them find employment opportunities – outside of the government, housing associations are the biggest investors in employment and skills.[33]

Working hand in hand with resident and community partners, Regenda Homes, part of the Regenda Group, has co-designed initiatives, which deliver a long-term impact on young people's aspirations, skills and employability. This is a core element of Regenda Homes' community regeneration programme, which is funded by a blend of external partners and their own investment.

An example of this has been Regenda Homes' focus on reducing the risk of young people in becoming NEET (Not in Education, Employment or Training). Working with schools, education providers, youth careers services, community and family support groups, Regenda Homes co-created enhanced support, which helped young people to address issues around social isolation and mental wellbeing. In 2019, this helped 33 pupils aged 14-16 to benefit from improved learning and behavioural outcomes and 28 young people in the 16-19 age group, to receive specialist support and enhanced progression outcomes.

As part of the Regenda Group's strategic commitment to promoting skills and access to opportunity, Positive Footprints, a charity within the Group itself, works directly with primary aged children across the North West to help them to understand their potential, build resilience, develop employability skills and explore the world of work.[34]

Regenda Homes' localised career strategy connects young people in secondary schools across Merseyside, Lancashire and Greater Manchester with regional careers and enterprise company partners to increase their opportunities. In Oldham, Regenda Homes has established direct links between Positive Footprints, local primary schools and Oasis Academy secondary school to support young people to develop their opportunities throughout their education.[35]

Plural ownership of the economy

About this pillar

Ownership is a crucial factor in determining who benefits from economic growth. A concentrated ownership structure means that wealth produced across the country often flows out of localities, extracted as profits and dividends.

Community wealth building seeks instead to promote locally owned and socially minded enterprises. It does so by encouraging models of enterprise ownership that enable wealth created by users, workers and local communities to be retained by them, rather than flowing out as profits to shareholders.

It looks to support 'generative' businesses – organisations whose ownership structures and priorities seek to maximise economic and social value, and whose activities ensure the wealth they create recirculates in a place. This could be through local spending, sharing of surpluses with workers, consumers, or members, or via contributions that benefit the wider community.

Relevance for housing associations

As significant economic anchors in a place, housing associations can advance this agenda. Through their own social aims and objectives, they are themselves generative businesses – seeking to support communities and bring about positive social change.

Their role as anchor institutions also means they are able to support the formation and development of other 'generative' businesses in a place – from social enterprises and co-ops to charities and community groups.

Flourishing, plurally owned local economies benefit housing association residents. Plurally owned businesses are more resilient – analysis undertaken between 2013 and 2018 shows that cooperatives have significantly higher business survival rates than company start-ups.[36] A recent academic review shows that cooperatives are more productive, more likely to prioritise employment during economic downturns, and keep more profit in the firm than other business types.[37] They are valuable businesses not just because of these factors, but also because they could in turn reduce arrears and other demand pressures:

> "Promoting worker cooperatives could therefore improve local communities' employment, and therefore health and social expenditure and tax revenue."[38]

These types of organisations also boost the 'local multiplier' effect – ensuring wealth circulates locally and virtuously, rather than being extracted as profits and dividends.

A number of housing associations are themselves cooperatives, while others have, in recent years, become community benefit societies. Many have implemented models of co-production and co-design, which facilitate resident input into decision-making processes.

Beyond supporting generative firms directly or changing their own ownership structures, housing associations can use their convening powers to bring together other anchor institutions in a place, with the aim of ensuring the local generative economy weathers the storm and is able to return stronger after coronavirus.

Putting this into practice

Supporting the generative economy locally

A key way to support generative firms in your local area is by looking at your procurement spend, discussed in detail later in this toolkit. This is far from the only strategy, however – activities here can take many forms.

Initially, you could seek – in collaboration with local voluntary, community, and social enterprise (VCSE) organisations and sector bodies such as Co-Ops UK, Social Enterprise UK, and the Employee Ownership Association – to understand the existing generative economy in your area, and highlight these firms to your employees, residents, and suppliers. There are clear links here with your procurement activity.

A more resource-intensive approach would be to use grant funding – again in collaboration with other anchor institutions and sector organisations, such as Co-Ops UK and the EOA – to either take equity stakes or help employees buy out viable but struggling businesses in the local area. This strategy of shifting ownership is already being progressed on the ground in areas pursuing community wealth building, such as through Preston's Co-operative Development Fund[39], or in Scotland's work on employee ownership.[40]

On similar lines, you could consider providing assistance for residents – again, potentially in collaboration with national or local sector bodies – to start up generative businesses themselves. The sector is already making great strides in this area – Clarion offer Self Employed Work Grants to their residents One Manchester provide free business advice and business skills workshop, and Bolton at Home offer residents training grants which can be used to pay for training and course fees, as well as the purchase of books, tools, and equipment.

In this uncertain economic climate especially, this would most usefully be in the form of ongoing support, rather than one-time injections of resource, such as grants. It should also be linked to your organisation's wider strategic plans – with a particular eye on developing those organisations that could feasibly supply yours or another local institution's needs in future.

Further democratising your own activities

As well as supporting the growth and development of generative businesses locally, your organisation could seek to further pluralise and democratise its own structures. Creating structures, processes, and forums through which residents and employees can influence the direction of your organisation is vital for fostering a democratic culture that gives all stakeholders a feeling of ownership.

Regardless of your exact organisational structure, you'll want to think about having processes in place that allow residents and employees to meaningfully put forward their views and priorities in relation to serving your stakeholders and catalysing a wider economic and place-based recovery. You should be mindful that this approach considers all diverse characteristics to ensure it is genuinely accessible and open to all stakeholders.

The move towards home-working and greater use of online communication tools brought about by the response to the coronavirus pandemic also presents new opportunities for residents to engage via digital technology.

There is also scope – as discussed in the financial power section – to give residents greater autonomy in deciding which organisations and causes their housing association's wider funding and charitable activities should support.

Collaborating creatively

At a time of rising need and constrained budgets both within the sector and particularly in local government, creative collaboration between place-based anchors has never been more important. It is important for ensuring strategies and resources are available to support the local generative economy.

One option to explore here could be to appoint jointly run and jointly funded anchor network coordinators, whose role is to bring together the key anchor institutions in a place to respond to the economic challenges of coronavirus and build community wealth. This anchor network approach has been successful at progressing community wealth building activities across many localities. In Birmingham, where this work is particularly mature, anchor institutions have jointly funded the UK's first 'community wealth builder in residence'.[41] As a result, anchor institutions in Birmingham, including Pioneer Group, have moved quickly in developing an action plan that seeks to respond to coronavirus.[42]

On similar lines, you could work with other housing associations in the same place to maximise your impact – as discussed specifically across the relevant pillars – by jointly undertaking procurement activities, funding employment programmes, or working together to support local generative businesses through your grant-making and social investment operations. Again, there is precedent here within the sector – in Greater Manchester, Greater Manchester Housing Providers are pioneering collaboration around skills, employment, and social investment.

In both cases, there is scope for organisations working collaboratively to pool their impact and deliver innovative community engagement strategies that enable the community to shape local initiatives and developments.

Questions for practitioners

- What is our ownership model? Is there appetite for our organisation to become a cooperative? Are we making the most of the opportunities that come with being a community benefit society?
- Do we have an ambitious and inclusive community engagement strategy that addresses real and perceived barriers to engagement for residents?
- How are we ensuring we engage with diverse voices and are inclusive in our engagement practices with communities, including those individuals and groups with protected characteristics?
- What frameworks do we have in place for residents and employees to influence practice? Have we consulted on whether they are accessible?
- Have we adopted the NHF Code of Governance?
- Do we support and nurture cooperatives, community organisations, etc.?
- Do we measure outcomes and celebrate best practice?
- Do we liaise with the local VCSE sector?
- Have we adopted the NHF's Together with Tenants Charter?[43]
- Do we collaborate effectively with other anchors in a place – both within the sector and outside of it?
- Could we catalyse the formation of a local 'anchor network', bringing together key anchor institutions?

Case Study – Rochdale Boroughwide Housing

Housing associations are increasingly looking to actively involve residents and employees in decision-making processes. Some operate through ownership models, such as cooperatives, which make this practice explicit in their function.

Housing associations are increasingly looking to actively involve residents and employees in decision-making processes. Some operate through ownership models, such as cooperatives, which make this practice explicit in their function.

Rochdale Boroughwide Housing (RBH) was established in 2012 as the UK's first resident and employee co-owned mutual housing society. It operates legally as a community benefit society, which means its work must be entirely for the benefit of the community, rather than its members alone.

With over 13,500 homes around the Rochdale area, RBH is governed by the principles of cooperation, co-determination and democratic oversight which are enshrined in this form of ownership with a strong sense of being long term custodians of local communities.

Alongside a board of directors, it is governed by a representative body, which consists of 15 elected resident representatives and eight elected employee representatives, alongside five appointed representatives (four from Rochdale Council and one from the Turf Hill Tenant Management Organisation). The representative body appoints the non-executive board directors.

This means that decisions are reached through collaboration between multiple stakeholders, including the council, employees, and residents. There are currently over 5,500 residents who have chosen to become members of the mutual.[44]

Members receive not only voting rights and the ability to meaningfully participate in the governance of the place where they work and live, but also have the opportunity to enhance their CV through training, learning new skills, and RBH can provide job references. As a member they also have access to a members' handyperson scheme which offers free help for residents unable to carry out minor repairs and small jobs in their home, and wide-spanning offers covering DIY and home improvements; health, fitness and wellbeing; social activities; and work and skills.[45] As well as these individual benefits members have a vote and a voice in determining spend from community funding.

The representative body sets the corporate strategy and the priorities of members via their elected representatives are expressed in the current 'Together' strategy. This includes a clearly articulated local economic anchor role via 'Building Rochdale's economy' as a key strand of the strategy. Examples of the kind of decision making this drives is the focus on development in and around the towns and villages of Rochdale, tackling local regeneration challenges, and a high level of spend with Rochdale and Greater Manchester businesses.

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Progressive procurement of goods and services

About this pillar

As local economies begin to feel the impact of economic downturn, the spending approach of public sector and anchor organisations will become critical. In some places, local commissioning and procurement spend may even become the primary source of liquidity and stable demand.

With the economy already in recession, it is important that anchor institutions recognise the potential of their spend to catalyse business growth, spur economic development, and deliver local social and economic value. What anchor institutions buy, which supplier they contract, and the conditions attached to it, will have a direct bearing on the livelihoods of individuals and communities.

Relevance for housing associations

Housing associations already wield significant procurement budgets, which can be put to good use in the coming months and years. Snapshot surveys give us a sense of the scale: Inside Housing carries out an annual survey of 218 housing associations, which revealed that they spent £3.5bn on repairs last year.[46]

With roots in a place, considerable spending across diverse economic sectors, and a clear social purpose, it makes sense that housing associations can deliver progressive procurement practices. Their spend can be a powerful tool to generate demand, thus supporting economic recovery, shaping supply and delivering local economic reform. By carefully wielding and targeting their procurement spend and ensuring the maximum social value is accrued, housing associations can ensure their purchasing delivers twofold – buying goods and services and delivering crucial social, economic and environmental benefits.

Putting this into practice

Progressing and tailoring social value

The sector has made impressive strides with the social value agenda in recent years. Numerous housing associations have adopted social value frameworks, monitored their impacts, and sought to celebrate the outcomes of this work. The sector is well-placed to further maximise its impact here. In light of the coronavirus, there is a need to scale up and hone the delivery of social value through procurement activities.

This should have a particular focus on your organisation's strategic priorities and the needs of residents. In many areas these overlap: residents without work are more likely to fall into arrears. To address this, your social value contributions could be explicitly targeted around either providing employment opportunities for residents or delivering relevant training opportunities. This may mean refreshing the key 'asks' in your contracts and social value frameworks in response to new issues arising as a result of coronavirus.

While different organisations are at different stages in their journey, at a minimum your organisation will want to be taking steps to ensure you have a social value framework, methods for measuring impact, and a clear focus on ensuring the social value delivered works positively to recover from coronavirus.

One way to expedite this work is by establishing place-based forums for housing association – and potentially other anchor institution – practitioners to meet and discuss best practice. You could aim to create an informal peer network through which to deliver work on procurement and community wealth building.

Recent developments have shown that in areas such as Birmingham, where these networks exist, they have been effective in supporting the delivery of collaborative plans to respond to coronavirus.[47]

Developing deeper market intelligence

Knowing which firms are operating in your local economy, the scale at which they can work, and the interdependencies and relationships between them can help procurement teams within and across housing associations to shape tenders that nurture and stimulate the generative economy.

It makes sense therefore to carry out a thorough market analysis – ideally in collaboration with other anchor institutions – to understand the firms operating locally, and their strengths, weaknesses, and interdependencies. This will enable you to assess whether there is scope to localise your supply chain and support local generative businesses.

You may also want to carry out spend analyses – looking at your current procurement spend, identifying who you are buying from, where those firms are based, whether they pay the Living Wage, and whether they are based in deprived areas.

As part of this, you could also seek to understand whether your spend is 'leaking' out of your local area, and consider whether you could procure from, or support the formation of, local businesses to fill that gap. In turn, you could also consider – as many local authorities have in recent years – whether you could deliver some of your outsourced work through insourcing, and whether supporting residents to form new businesses could plug this gap.

Interventionist market shaping

Housing associations need to recognise their role – particularly in light of the downturn caused by coronavirus – as key sources of demand, with roots in a place and social purpose. They are market makers and should act as such – ensuring their spend benefits local people, delivers social value, and helps us collectively to build back better.

Together with other local anchor institutions, you could put in place plans to share strategic priorities, ensure opportunities are open to generative suppliers, and collaborate to ensure your collective spend is maximising social value and responding to local need.

It is also important to look for opportunities to support residents in co-designing contracts – particularly when contracting services that have a direct impact on them. Such an approach is crucial both for ensuring residents' needs are met, and for nurturing local businesses – by recalibrating 'what' that the organisation is seeking to procure, opportunities may open up for innovative delivery by local players.

Questions for practitioners

- Do we have a social value framework?[48] Have we 'coronavirus-stress-tested' our asks to ensure they remain relevant?
- Do we measure outcomes and celebrate best practice?
- Do we have processes that allow residents to influence social value priorities?
- Do we undertake spend analysis? [50]
- Do we understand our supplier base?
- For larger housing associations working across multiple sites, do we procure centrally?

- For smaller housing associations, do we procure as part of a consortium with other organisations?
- Do we run 'meet the buyer' events?
- Are there forums locally for procurement practitioners across anchor institutions to meet and share best practice?
- Do we have effective processes through which residents can shape and influence the 'what' that we are procuring? Are they well used?

Case Study – Community Gateway Association, Preston

Bound to a place, engaged in communities, and often owning significant assets, housing associations are increasingly aware of their anchor role. Many are in the process of scaling up this work through local collaboration and progressive procurement.

Community Gateway is a housing association based primarily in Preston, which manages over 6,800 homes and employs around 275 people. The Community Gateway Model is designed to ensure that customers and communities are at the very heart of the organisation, demonstrating a strong commitment to people and place. Explicit in its commitment to community wealth building, and one of the early anchor partners to collaborate with Preston City Council as the Preston Model developed, Community Gateway contributed to the scaling-up of the anchor approach in the area, which amplified the benefits of this approach in the community.[51]

Demonstrating commitment to using its financial assets to promote more democratic and locally beneficial models of business ownership, Community Gateway brought its repairs service in house in 2013 and has since built on this approach by in-sourcing related services so that the vast majority of its maintenance and investment is undertaken directly. Through its procurement process, it has also increased the local nature of its supply chain. This has benefitted Preston's local economy by providing opportunities for residents to secure jobs within the service and for local businesses to improve the reliability and long-term sustainability of their customer base.

Community Gateway demonstrates its social value impact with every project it undertakes. A great example is its Purchase and Repair project, which sought to develop new and good quality affordable homes and repair existing stock. The impact of this has been clear from the outset. From an initial investment of £1.8m, it has brought over £3.7m of social value for Preston – an additional £1.08 of impact for every £1 spent. In addition, the project has enabled half a million pounds of central government funding to be levered into Preston, with 20 homes being refurbished.

Socially productive use of land and assets

About this pillar

The ownership and management of land and property assets is a key factor in the functioning of every local economy. The current state of land ownership is a major driver of inequality, as a few private owners benefit from speculation on property markets while millions suffer the consequences of inflated housing costs.

These issues were prominent before the coronavirus pandemic hit, but will be further exacerbated by the associated economic damage. Businesses in retail, leisure, and hospitality are at risk of failure, leaving previously struggling high streets – community assets in their own right – vulnerable to speculative acquisition or use transfer through poor-quality permitted development.

Relevance for housing associations

Housing associations are well-placed to work against these negative trends. As significant landowners, they can apply community wealth building principles to their use of land and assets, as well as engaging in wider place-making activities.

Their combined assets are valued at over £150bn. In some cases, the land and property assets of housing associations were formerly public land. In all cases, it is stewarded for the good of people and place. While housing associations naturally practice sensible financial management, they have a wider social purpose beyond profit maximisation. In 2020 alone, housing associations are forecast to spend £17bn on new homes.[52] They build new properties and manage existing ones – and have a deep connection with the places their residents call home.

By advancing a community wealth building approach to their land and assets, housing associations can ensure that their land holdings help to create good local economies, ensure sensible environmental stewardship, and advance social justice.

Putting this into practice

Using landholdings for social, economic, and environmental good

By changing how you use your land, and how your properties are insulated, heated and powered, the sector can simultaneously help to build back better, while also working against the impact of climate change.

Prior to coronavirus, a number of housing associations had been running trials around resident and community initiatives such as food growing gardens. At a time of economic turmoil, projects like these could be rolled out more widely, offering locally grown, nutritious food to residents, employees, and the wider community at fair prices.

More advanced schemes have sought to knit together these initiatives, building up micro-economies with local supply chains linked to community cafes, with 'food to plate' all occurring locally. There is scope to extend this work and – where feasible – link it up with local food banks and charitable organisations.

The sector also has an important role to play in tackling climate change and carrying out retrofitting work to improve energy efficiency and cut carbon emissions, such as insulating homes, and moving to low carbon forms of heating. As well as the climate impact, these measures help create new jobs and reduce residents' bills. As with all disruptive renovation work on properties, resident engagement is crucial to the success of any decarbonisation and retrofit programme.

There are opportunities to take advantage of the government's funding for retrofitting, such as the new Green Homes Grant scheme, but in many cases it will be up to housing associations to progress their own initiatives.[53]

Engaging more widely in place-shaping initiatives

As anchor institutions and social actors, housing associations have a role not just in working for the benefit of residents and employees, but also for the benefit of your wider communities.

The sector has acknowledged this responsibility, with place-making becoming a key component of many housing associations' operations – this work, in particular, was recognised and documented in the 2019 Great Places report.

In responding to coronavirus, there should be a renewed emphasis on non-housing, place-making and place-shaping work. There is an urgency to this work – towns and 'left behind' localities have in recent years risen up the political agenda, and coronavirus is having a stark impact on high streets. Holistic thinking around place is critical at this moment.

There is natural crossover here with work on the other pillars, but housing associations should increasingly seek to nurture and support your local businesses and community organisations, as well as liaising with key anchors and stakeholders. Where feasible, you can offer opportunities for residents to give their views on ways you can intervene to improve the local area.

Adopt an ethical disposals policy

Where your organisation is unable to fully utilise its built or vacant landholdings, you could investigate the potential for community asset transfers. This should be shaped by the recommendations in the Great Places report around drawing up ethical disposals policies.[54]

Where the wider economic context has put construction or development plans on hold, you may want to consider opportunities for 'meanwhile use' projects – allowing communities or generative organisations to temporarily use the space for projects with clear community or local benefit. Residents should have a say in who is able to use the space, and – where appropriate – resident organisations should have the first right of refusal.

In cases where land or asset-holdings are to be permanently disposed of, a similar preference should be exercised to ensure this space can be transferred to community or generative organisations. It is important in these cases to offer support after the transfer, to enable the initiative to reach its full potential. To ensure long-term community ownership of land, you could consider engaging with or setting up community land trusts to steward any holdings you dispose of.[55]

Questions for practitioners

- Do we have processes through which we provide space to community groups?
- Do we use our landholdings for environmental and economic benefit, for example through the installation of photovoltaic panels, or the development of community gardens?
- Do we involve residents and employees in decision-making forums regarding the development or divestment of land?
- Relatedly, do we have an ethical disposals policy?
- Do we have plans afoot to progress retrofitting across our property holdings?
- How will we work with residents to ensure their concerns and contributions are heard, and acted upon, in any retrofitting programme?
- Are we collaborating on place-making initiatives with local stakeholders and anchors?
- Are we aware of the issues facing local high streets and other areas of community importance? Are we able – either alone or with other anchors – to intervene and help support local community assets?
- Do we have a strong risk management approach for innovative use of our assets?

Case Study – Berwickshire Housing Association

By their nature, housing associations own or manage significant assets. Across the sector, there is a growing trend for housing associations to put their land and assets to good use – be that through donating space to community groups, or, as is increasingly common, by using these assets to aid the climate transition.

One of the more striking examples of housing associations using their land in a socially productive way is that of Berwickshire Housing Association (BHA) in southeast Scotland. Prior to the end of Right-to-Buy in Scotland in 2014, Berwickshire Housing Association was in a difficult situation. Between 2000 and 2009, 450 properties had been lost to

Right-to-Buy, with only 150 houses built, reducing their stock significantly.[56] They needed to develop a new, innovative way of bringing in funding to build new homes in an environment where traditional channels of funding were drying up.

Their response was radical – seeking funding from Triodos Bank and the Scottish Investment Bank, and collaborating with Community Energy Scotland, BHA began work on a community windfarm.

Since March 2017, the turbines have been turning at 'Fishermen Three', and electricity is being produced. BHA will receive an estimated £20m over the next 25 years – enough to build 500 new homes. At the same time, enough renewable energy is being produced to power 5,900 households, saving around 12,000 tonnes of carbon dioxide emissions per year.[57]

While building a windfarm is far from practical for most housing associations, it does show the innovative approaches being pioneered by housing associations in simultaneously utilising their own assets and working towards a just climate transition. In recent years, a number of housing associations – from Salford to South Devon, Dundee to Hampshire – have installed solar thermal and photovoltaic panels on property roofs.[58]

As part of a planned approach to decarbonisation considering upgrading building fabric to reduce energy use, the addition of panels represents an effective way to utilise assets, reduce bills for residents, help tackling climate change, and in some cases help support local prosperity through supporting local businesses.[59]

Next steps

This toolkit provides an introduction, sector-specific case studies, a series of immediate internal 'asks', and practical steps, around each of the five pillars of community wealth building.

This should give practitioners and residents the guidance and knowledge they need to begin making changes at the local level.

This work is doubly important as we move through the coronavirus crisis. Local economies have been ravaged, and great demands placed on people across the country. Ensuring the housing association sector can maximise its impact is not just common sense – it will also represent a vital part of the recovery and reform process.

As our case studies and the wider response of the sector has shown, housing associations are already delivering positive work.[60] Now we can build upon this work – scaling-up, recalibrating, and co-designing initiatives that respond to local needs. By progressing this work across the five pillars of community wealth building, housing associations can maximise their impact in places.

Through this, they can act as progressive pathfinders for the #HomesAtTheHeart campaign – demonstrating the impact housing associations can have in local economies, and ensuring that social housing is placed at the heart of the country's recovery from coronavirus.[61]

By instilling the principles and practice of community wealth building into their activities, housing associations can ensure that – beyond benefitting residents, communities, and employees – they play their role in building back better. Throughout their history, housing associations have been driven by a commitment to social justice and combatting inequality, poverty, and homelessness.

Coronavirus represents a new, unexpected, and distressing challenge – but it is one the sector is well-placed to respond to. Good work is already underway across the sector – in progressing the principles of community wealth building and leading by example as anchors, housing associations can maximise the impact of their work, for people and place.

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