

Episode 242

How to make a cohousing scheme a reality - with Phil McGeevor from Cannock Mill Cohousing

The show notes: www.houseplanninghelp.com/242

Phil: Well, about eleven or twelve years ago, a small group of people had walking holidays together, and they got talking about the problems their own parents were facing in terms of their choices, in terms of thinking of downsizing or care and the rest of it, and didn't really like the choices that were available. I think in consequence, one of them, an architect, Anne Thorne, knew about cohousing, had heard of cohousing, and they got discussing it.

I think they probably talked about it for quite a while and then decided if they were going to do it, they had to bring some more people in. It needed to be bigger than that small group.

My wife and I were part of that first wave in, which was 2007.

Ben: What attracted you to cohousing?

Phil: Well, I'd never heard of it, frankly. We had an email from a friend from years ago who was part of that group. I think my wife had; she'd cut out something from the paper. But I just went along out of interest but immediately thought, 'this is a wonderful idea. This is so good on so many levels' and was immediately very enthusiastic and keen to take it forward.

Ben: What aspects though? Because cohousing is multifaceted. So, explain how you see it.

Phil: I loved the idea of being able to build not just a house but a community. I liked the design ideas of our architect and we agreed right from the start it would be to Passivhaus standards, if that was at all possible.

I liked some of the eco aspects of being able to share, not having twenty-three lawnmowers and the rest. It seemed a very sensible thing. And I liked the combination of the privacy of your own house but the connection to the common house, the mill in our case, and

to your neighbours. And through making decisions together, I thought that was just a good way to live.

Ben: It sounds like you got your architects on board very early in the process.

Phil: Yes. We didn't start it off with saying Anne must be our architect, but I think we always needed that expertise, the ability to look at a site and say, 'okay, these are the problems with this site, but this might be a possible solution. This is what we could build on there. Is that along the lines you're thinking?'

You've got to realise, in cohousing, that finding a site is not the work of a few months. It's the work of years. It's the most difficult phase of all, quite possibly, because each site you look at you raise your expectations. You spend a little bit of money thinking what's possible on it, and then your hopes can be dashed very, very easily. It's very hard to get in front of a developer and bid seriously and win the bid for a site.

Ben: Maybe you could explain just one site. You mentioned you've got to spend a bit even just assessing it. What needs to happen then? Are we talking about some simple designs? Anything else we need to know about?

Phil: Well, some searches on it. We were fortunate in the skillset of our group. We had people who could do most of the things. And we did do these things on a shoestring. I'm sure if Anne had been called into another group and been asked to do initial sketches, initial ideas, it would have cost them rather more than it cost us. But we always wanted to maintain a professional relationship with Anne and keep those paper walls within it.

If you're in cohousing, you're almost certainly going to have a site that is not easy to build on because someone else will have snatched those up. So, it's probably going to have a listed building, it may be on a slope, it may need groundworks of a substantial nature. It's almost certainly not going to be your flat football pitch with a road at the end of it.

Ben: I don't think any sites are ever like that, or not that I've come across in self-build as well.

So, how big was your geographic search area?

Phil: Huge. We said ninety minutes of London, which can take you an awful long way. I think the furthest out we got was Stroud. There's

already some cohousing there and we seriously looked at some sites there.

But the choice sort of came down to if you're within striking distance of London, do you want somewhere that is essentially a commuter town where people get up in the morning, get on a train and go somewhere else? Or do you want something that has its own centre of gravity? And we like Colchester because we felt it had that. It had really a thriving town centre, the university – it was its own little locus of activity.

Ben: Given the demographic of your group, nobody's going to be commuting to London, are they?

Phil: Well, we still have people who are working, and we didn't think it would take this long! So, certainly in the early days, for most of the time, more than half of our members had been working and we still have a substantial now a minority of members who are working. But, yes.

Ben: I know from my own experience that it took longer. I hoped it would take four years and it took six years. So, what were you thinking at the outset? This seems to be a trait with cohousing. Did you have that grounding that it was going to take a long time? What is a long time?

Phil: I remember when we sat down to discuss it, I think in 2008, that we all decided that 2013 was the right time. And it's clearly taken more than twice as long as that to do.

I think groups, seriously, if the horizon is more than five years away, that's an awful long time. But once you're in it, you just keep going.

Ben: You look at a site together as a group. How do you decide it's the right site then? This has obviously been a big struggle for you.

Phil: It's a mixture of the hard-headed factual stuff – so the size of the site, the constraints on it, the planning permissions, what you think you can build, what you think the site will go for, because those two things are obviously related – and then there's just the emotional thing. How do you feel about this site?

I remember very well with this site, we saw it on a wet November day and the site was pretty wet and boggy, but looking at it and thinking, 'yes, this could be beautiful. This could be lovely.' And other people feeling the same.

So, I think it's left and right brain, this business.

- Ben: Can you describe the site?
- Phil: I think it's just over two acres. The most prominent feature is at the front, a three storey Victorian mill, but a mill has been there since the fourteenth century, I'm sure. It has a mill pond behind it. So, if you like, the level behind the mill is one floor up to allow for the drop where the wheel was.
- Then there is a slope, quite a steep slope. So, the bank of the mill pond was up the slope and then it carries up. So, I think there's a nine metre drop from one end of the site to the other.
- I wouldn't say it's long and thin but it's not a square site. So, our design is essentially some flats connected to the mill in an L-shape around the pond, and essentially a terrace in three blocks of houses in a large curve. Again, following the lines of the mill which is a long, tadpole shape, as mill ponds often are.
- So, the front of the houses are very clearly three-storey houses, but it's built into the slope. So, although there isn't a floor below ground level, in fact when you're up on top, you see the top two storeys rather than the bottom storey, from what will be our shared garden.
- Ben: Were you able to almost lean into the constraints a bit here? Were there any other constraints? It sounds like actually how it developed was not too tricky?
- Phil: Hmm, I'm not sure about that.
- Ben: Well, were there lots of other opportunities on that site then, of ways that you could have had ...?
- Phil: The planning permission that had been given was for a series of separate houses dotted around, which I don't think could have worked. I really don't. As cohousing schemes do, they don't want lots of land used for individual drives and the like. They want a shared sense of space where you interact.
- Following the contours of the slope, I think any good architect would have done that. And it does make me appreciate – lots of people have said, 'why didn't you just buy a kit build?' and the rest of it. And I think with a site like ours, something more bespoke was pretty much essential. That's my view anyway, and that's what we've been happy with. Something that works in that setting, in that landscape, that maximises the views and the interaction.
- Ben: This site came with planning permission. Firstly, how did you find the site? What was the tip-off? Who was selling it?

Phil: Well, that's the easy question, who was selling it. The site, in addition to the mill, has a rather imposing Victorian house on it, and there was someone who lived in that who was very well-known locally. I think Wally Lock was his name. He had essentially restored the mill or kept it going, I think probably in the late Fifties, early Sixties, and his children had inherited it and the daughter ran an aquatics business in the ground floor, of The Mill. The upstairs had been used for parties, social events and things like that, but wasn't in use at the time.

So, they were selling it and had clearly been advised that they'd get more money if they got planning permission. So, they'd got an architect in and got that. That was who was selling it.

How we heard about it, I think it was quite by chance. Obviously, we were keeping our eyes open for sites, but I think two of our members received an email at the same time alerting them to this one and we decided we would go and have a look at it. And that was it then.

Ben: How are you financing this?

Phil: Well, the vast majority of it we're financing it directly ourselves, but we have potentially up to four-point-five-million developer's loan from Homes England. So, I think we were the first cohousing group they stepped up and helped, but they helped it through the vehicle that was meant for developers who might build on a site that would otherwise not be economical, they wouldn't get the private finance for, and they could step in. Charging a very decent rate of interest of course. But most of the money has come from us as individuals.

The big hurdle was buying the site because until you've actually got a site, it can't go any further, can it? So, that site was just over a million pounds and thirteen of us put the money in to buy that site.

So, I guess it was a mixture of people who had savings or pension pots or had perhaps offset mortgages on their existing properties. However. A variety of means.

Ben: What year are we up to when you bought the site?

Phil: I think it's four years ago now it was finally done. It took a year to buy it.

Ben: You're mentioning perhaps a twelve year process if you were in on day one. Well, a lot of that was the site and nailing it down, wasn't it? And then things really got moving.

Phil: Yes. The business of 'shall we buy it or not?' – putting the bid in, would it be accepted, nothing happening – that went on for a considerable time. And then of course, once you have the site, then taking it through planning takes a while.

Ben: Any other bids?

Phil: No.

Ben: One was enough.

Phil: Yes. Are you saying did we make other bids?

Ben: On pieces of land?

Phil: No, we didn't actually put any money down. We did all the work, but we didn't actually step up and say, 'we're offering you this for that.' I think it had to be a site – that is the really big break point for a cohousing group because you've often got lots of people who are discussing their dreams essentially, and how they want it to be. But at that moment, it becomes real. It's a site in Essex, in Colchester, and if we're going to do this, you are going to have to put some serious money into this.

We lost a few members at that point, as you would expect, but we had enough to take it forwards.

Ben: I'm intrigued as well – obviously, in a long process like this, you are always going to have members coming in, members coming out. But given the demographic, do you think there has been a bit more patience in there that they see this as their retirement, their place that they want to be? Or was it still that everyone's got their own agenda?

Phil: I'm not sure we were more patient than another group would be. I personally find it very difficult to think how someone mid-career, young family or something, could put in the amount of work that we've been able to put in. I think anyone who does that – and some groups have – I have to say, I'm just amazed at, with admiration.

Were we more patient? No, I think we're desperate to get in. We want to be there. But it's how you express your impatience, isn't it? And maybe that maturity helped us control that frustration.

Ben: Let's talk a little bit about what you wanted from these houses then. So, you were developing your plans, we know the rough configuration. What did you want from these homes?

Phil: I think we wanted something that would be beautiful to live in, and I think all of us were keen on the energy efficiency of them. So, that was it really, I think.

As I said, the architect had a very good sense of what we were looking for, an overall design brief, and I think if you look at that now, you can tick most of those boxes.

One of the issues then, I suppose, was the size of the units. We have six one- and two-bedroom flats and then we have a series of two-bedroom houses and then some three-bedroom houses. And the balance between those was always, 'do we need more of those, or less of those?' And that changed. Initially, most of the people seemed to want three-bedroom houses. In retrospect, two-bedroom is quite a good offer for a cohousing group of our demographic.

Ben: I think one of the key things that I'm seeing from cohousing groups is actually making sure your guest accommodation is good and there's enough of it. That's almost the trickier one perhaps, is it? Or do you like to have family staying with you?

Phil: Well, this has been tackled in two different ways, if you like.

There are two guest rooms in The Mill itself. So, we can have visitors using that. But each of the three-bedroom houses, they're three-storey, and on the bottom floor there is – you can call it a garage or a studio but then there is a bedroom and en-suite at that level, and then the next floor there are two bedrooms. It's an upside-down house, as it were. Kitchen and living room on the top.

So, that bottom space makes it very easy to have guests and I'm quite sure if our neighbours had more people coming than they could accommodate, someone else would say they can have this. We've also talked about if we were having an event there and people needed to stay, we could not utilise just the guest rooms in The Mill, but also some of the other accommodation.

Ben: Have you interacted with any of the other cohousing groups along the way? Maybe on a small scale or perhaps more permanently in touch?

Phil: Yes. I think it's been vital that we had visited other schemes. One of our members has pretty much done a grand tour of staying in them and learning from them and advising us on their sense of this works and they had difficulty with that. So, you can learn a huge amount from going around and I think it's essential.

As I said, every group thinks it's invented the wheel and the right way of doing it, but you can pick and mix from the different groups, what you like and what you think will work for you. Because every group is slightly different.

Ben: What's been the biggest challenge then, on this journey?

Phil: There are two huge challenges.

One is finding a site, and anything that could be done to make that easier would give a huge boost to cohousing.

The second is finding the finance. You have to have an awful lot of money upfront in order to do something like this. I naively thought most of the people have housing equity. Surely that capital can be accessed in some way as security and we'll be able to do that. But it is much harder than that.

So, I suppose those two things plus the sense of exemplars – 'look how they've done it. This is exciting. This works.' I think if you've got those three things together, that will get you through those challenges.

Ben: So, it's a tender process that you went through to select a main contractor for this project.

Phil: Yes.

Ben: Who did you hire and why did you hire them?

Phil: We hired a company called Jerram Falkus, who are a well-established East London company, going for more than a hundred years. We did the due diligence on them. We didn't want a contractor who made a great bid and then went bankrupt. We felt they had the skillset.

They hadn't actually built Passivhaus houses, but I think they'd built a Passivhaus school. And we felt comfortable with them. Which is not to say they weren't very, very tough in negotiations, as one would expect. But they were just about the best price and we felt that they had strengths that the other bidders didn't have.

Ben: Did anything come out of the project? You got your price back, or were you able to get all the works done for a fairly good figure?

Phil: No, it came out considerable ...

Ben: What was sacrificed? Considerably ...

Phil: Not a lot. Well, our own money was sacrificed. We paid more. And the issue was always the groundworks. This is a difficult site, that's where all the risk is. The geology told us it was difficult.

Ben: What was your soil and how have – that's all behind you now.

Phil: Yes. I think it's a mixture of layers of clay and shale with quite a lot of natural spring. So, the first contract we signed with Jerram Falkus was for some groundworks – French drains to bring it in. Water is quite a strong feature of the site. So, to bring that water down through rain gardens in to The Mill pond, was very much a part of it. But that was a serious bit of engineering in the background, behind the rather nice aesthetic of the site.

Ben: What type of foundation is it?

Phil: I should know more about this, but it's very deeply piled. I wasn't on the building group.

Ben: I love all these groups. It's fascinating. So, do you just get a sense of trust between all these different groups, the land group – or does someone jump from the land group into, 'I'm interested in design now'?

Phil: Well, people move about and there is some overlap. And we all come together as an executive. But most of the decisions – in fact, all of the decisions are taken, as a whole group of the board.

Ben: Put to the vote?

Phil: Yes, sometimes. But perhaps less often than you would imagine. Normally, if there's an area where there is not obviously a consensus, we normally just do some more work on it and come back around. Very, very rarely do we have to take it to a vote. And I can't remember a time where there were people saying, 'I'm in a minority and I can see you'll go ahead with this, but ...' – I think everyone has always come around to share that view.

So, the trust in a group is essential and it's something you do everything you can to preserve and develop because you know it's going to be really important for the long-term success of how you live there. And I'm just amazed that a group of people who mostly didn't know each other until they got involved with this, can develop such a high-level trust. And of course, it's an incredibly efficient mechanism, trust, compared to trying to tie each other up in contracts or red tape. And it's worked very well for us.

Ben: Has it got easier or is it just something that you were natural at, at the beginning?

Phil: Has what got easier?

Ben: Making those decisions and being in these groups, because you get a bit of practice.

Phil: Oh yes, definitely. Making decisions has got easier. We know who knows more about it than we do. So, we know we must listen to so-and-so on a tax question, a finance question, a building question and the like. So, unlike some places, we quite like experts. We have some faith in them. But it's always connected to explaining why we're doing it.

And we have got much better at where there is initial – some people want to go down this road, and others another one – we have mechanisms for dealing with that. We'd sometimes go all around the table and say what we thought, but increasingly, we'd take it out of that meeting. We'd setup what we call a wiki of where people put down their views and comment on those views, and maybe get someone to summarise that and bring that back. And that's worked remarkably well for us so far.

The thing is, when you were saying about the high-level of trust, there's also a high level of if you're going to come out of this without taking a huge financial hit, if you're going to be successful in this, you have to work together. You have to find compromises. It's been an absolute lesson in life to do it.

Ben: It always fascinates me, that side of cohousing.

Let's move back to the build system that you're using for this project. Which way are we going? We've got piled foundations?

Phil: Yes. And then timber frames and airtight membranes with very high levels of very thick walls, very high levels of insulation with materials that were seen to be ecologically sound and not toxic if there was ever a fire or anything.

Ben: What will it look like then? What's the cladding or finish?

Phil: The finish is a render that's died through. So, not just painted on the outside. And there are different shades of terracotta or – we put a palette of colours in to the planners and one they didn't like, they didn't like a green we suggested, but apart from that, they accepted it.

They have a deep green roof, a living roof, on the top. And the front of the houses all look down over the mill pond towards The Mill itself. And at the back, there are balconies that because of the slope – these are at the top of the house – are level or just above level with the shared gardens. So, they feel very close. There is a walkway along the balconies. So, it has quite a neighbourly feel with your immediate neighbours, who of course, you know already.

Ben: That's another good thing, isn't it? Over time. Just going back to all these people then, you're all in different locations. Presumably no-one's even living near Colchester at the moment, or very few people. So, how have you done most of these meetings? Is it over the internet, hiring a room somewhere? How are you keeping track of things?

Phil: We started off being spread about mostly London. As soon as we got the site we started to attract people who either lived in Colchester or the environments, and then some of our members in anticipation of moving in have sold their properties, wherever they were, and are now renting in Colchester prior to moving in.

Our meetings originally used to take place in London. Once we had the site, we initially used to meet in The Mill itself, which was great to go in there and see it and have a sense of the space. And then once we'd handed that over to the contractors, we'd hire a local hall and we meet there once a month.

If possible, we would have a site visit. We don't visit between times apart from people who are absolutely on the building group who are working with the builders. So, we're fairly disciplined about that.

Occasionally we'll have a meeting in London but increasingly, we have more of our members living in that area anyway. And I think once a month to go out to Colchester, see the site and then sit down and do the business.

As you're aware now, we have a lot of sub-groups and they meet wherever they meet, in houses usually, over some lunch or something. They can be anywhere.

Ben: Which groups were you involved with?

Phil: The groups have changed quite a bit. So, I've been quite active in the membership, I sit on the finance group – shall I tell you what the groups are?

Ben: I was just going to ask that.

Phil: Since we've had the site, we've had a building group, a finance group, a legal group – the legal and finance sometimes meet together – a communications group who deal with our newsletters and external communications as well as internal communications, and a membership group. Though, that's just about organising someone who's new coming in and making sure all that's working.

In the last year or so, we have then had to establish a whole series of groups about different aspects of living in The Mill. So, we now have a gardening group, and we have a different group looking at different aspects of life in The Mill. So, yesterday I was part of the kitchen group in The Mill. So, we were looking at the equipment we've got to buy and costing that and bringing ideas back to the board for that. For each floor of The Mill, essentially, there is a group looking at that.

Ben: What does it feel like? This has been a long journey and you are very, very close now to moving in. There will be things to do, I'm sure, as ever, but it's real.

Phil: It's very real and I'm incredibly conscious of the next few months, how much has to happen. People often say to me, 'you must be so excited by this,' but you can't stay excited for ten years.

I really don't know. I want us to be in there. I want that to be well-planned and go as smoothly as it can. I know there will be difficulties and obstacles to get through. But I'm confident from our past experience of how we've tackled those, that we will get through them.

And I'm looking forward to, say, looking back after the first year in there. The first six months are going to be a little up and down, I think. But I think in a year's time, come and ask me again.

Ben: I think what you've got to do is definitely try and engineer even little bits of time just to look at what you're doing when you're in there. When you're handed the keys, all of that sort of thing, it's a wonderful moment that goes very quickly. So, try and get a bit of extra time there.

One question that has been on my mind is that in some cohousing groups, when they have a fairly mixed demographic, they always say that it's good for the older generations because they're with the younger generations. So, is that a concern of yours at all, that this group is obviously very much an older demographic?

Phil: No, because I don't think this is going to be a child-free zone. We have children and grandchildren. The difference it has made – and

as I say, we've never said you can't join us unless you're over a certain age or under a certain age – but I think the difference it's made is in terms of perhaps the design choices.

If we were multi-generation and had teenage children there, there would be different design choices in The Mill and in the grounds and things. Actually, we are intergenerational. If your age range is from fifty to ninety, you've got two-and-a-half, three generations, haven't you? But we've designed it around those interests. So, there'll be a high chair there for visiting grandchildren, not for everyday lots of children running around, is my guess.

So, people aren't suddenly going to not see their families and friends, and I don't see it as a problem.

Ben: Is there any one thing that you feel you need to tell to the next cohousing group? Yes, they've done all their research, but what is the one thing that would really help them? It can be more than one if it makes life easier.

Phil: Well, I mentioned earlier getting over each of those hurdles. So, there are tips about finding a site – and that has become a little easier now, I think, with the community land trusts and the like. It would be great if there was a financial model to help people. But essentially, I think I would be rather robust in telling them that a tooth fairy isn't going to come down and do it for you. Nobody is going to say, 'I'd love to finance this for you, and it will be terribly cheap for you and it will all be wonderful.'

You have control of it yourself, but you have to do it. You have to raise that money. It is a pretty hard-headed commercial thing, in the end. It wouldn't get built otherwise. A contractor is going to look very seriously at you to see that you have the means to do it, certainly the finance, but also the skills. You need to get those things lined up.

Ben: Phil, I really appreciate your time and telling the story. I can't wait to hear what it's like once you're in. Thank you very much.

Phil: Thank you. I've enjoyed it. Cheers.