

Student housing: countless current issues, one innovative alternative

*An analysis of student housing co-operatives as an
innovative model*

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INTRODUCTION

This report seeks to:

- Introduce issues experienced by students in their current main options for housing and critique current solutions around these
- Analyse student housing co-operatives as an innovative model, claiming that they provide an alternative to the current problematic housing plus further benefits
- Examine possibilities for students' unions and co-operatives having a relationship of mutual benefit, with a specific focus on Sheffield Students' Union and Sheffield Student Housing Co-op

My role and background to this report

I work at Sheffield Students' Union¹, a representative body for the 26,309 students studying at the University of Sheffield. My role includes communications and strategy, which has allowed me to have exposure to the organisation's activity at many levels. My colleague Tom Harrison, the Welfare Officer for 2014-15, introduced me to the topic under discussion via his passion for student co-operatives. From this I was able to delve into the world of student housing generally and co-operatives specifically, drawing on my knowledge of the SU's strategic activity to contextualise it and make recommendations².

Introduction to student housing co-ops

'A housing co-operative is a registered not-for-profit company. It is made up of members who buy a £1 share. Members buy their shares when they move in to the house and sell their shares back to the co-op when they leave. The members run the co-operative and the house through democratic meetings.' Sheffield Student Housing Co-op, 2015.

There are currently only two student housing co-operatives established with residents in Britain – in Edinburgh³ and Birmingham⁴. Sheffield have also set one up⁵, but have experienced issues in the process and as of March 2015 do not yet technically own the property they are buying and so do not have residents living there.

¹ Hence may be 'Sheffield SU' or 'the SU'. www.sheffieldsu.com

² See Methodology and other Appendices for a more detailed breakdown of my primary and secondary research

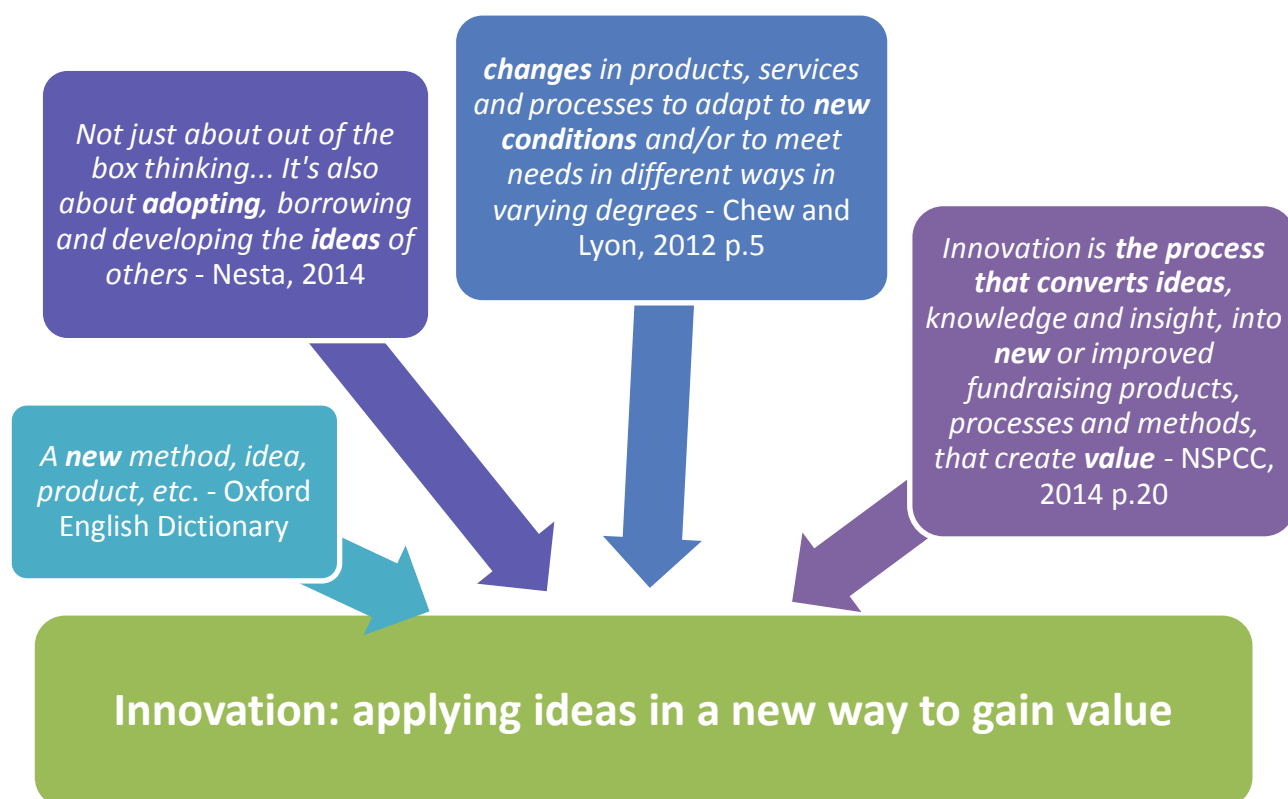
³ <https://edinburghcoop.wordpress.com/>. On a more personal level, I have had past experience of living as a student in Sheffield in both traditional and private rented accommodation, lending conviction to my discussion of the state of student housing.

⁴ <https://www.facebook.com/pages/Birmingham-Student-Housing-Cooperative/136280973216761>

⁵ <http://sshc.sheffield.coop/>

INNOVATION

A search for a definition of innovation seemed to reveal, rather than a single straightforward definition, common themes that provide one with an understanding of what innovation actually means in practice. The diagram below shows how I drew together explanations of innovation⁶ to come up with my personal definition for the purposes of this report.



The relevance of the topic to innovation:

An innovative model- Student housing co-ops are in themselves an innovative idea, which didn't exist in the country until a few years ago. Housing co-ops offer a new system that is a change from the current established housing options, to gain value. They were the results of students seeing a model and applying it to their own lives, believing there to be value in doing so.

An innovative opportunity for the SU - It would be an innovation for Sheffield Students' Union in working with such a co-op. It is a new solution to a problem that faces the students they represent (finding decent housing), and a new activity to offer guidance and support for the welfare of their students. As the SU, like so many other organisations in the third sector, seeks increasingly to diversify its income and activity⁷, perhaps this model is a viable and worthwhile avenue to pursue.

⁶ Details of sources are listed in my Bibliography

⁷ It is important to the organisation, as it deals with a population whose behaviour changes frequently, to be innovative and stay ahead of the curve, and remain relevant and interesting to students. Lisa Scanlon and Elva Lynch-Bathgate

ANALYSIS

The state of student housing

The experience of many students whilst renting is often not ideal. Many spend their first year at university living in student halls⁸. The prices of these are increasing every year, with students living in purpose-built student housing now spending an average of 95% of their student loans on accommodation. When this fact is held against that the affordability threshold is generally considered to be roughly 1/3 of one's income⁹, it suggests a real issue for those students in terms of finance. The private rented sector (PRS) is thus likely to be considered a more affordable alternative, especially post the first year of university. Unfortunately, in the context of a national housing crisis, students often experience issues in the PRS. NUS' report (2014a) highlights the main difficulties students face in housing:

'sky-high letting fees¹⁰, spiralling rents and energy bills, health and safety hazards, and unresponsive landlords and letting agents'.¹¹

The effects that these issues have on students include stress¹², health troubles and financial strain. Most full-time students do not qualify for social housing, or benefits, so many are also taking up jobs to cover costs, which sometimes impacts upon their well-being and/or studies.

The issues students are experiencing are the same ones experienced by renters across the nation¹³. There are arguably heightening factors when it comes to students, however. As a general rule thousands of students in an area start looking for houses in the same place, at around the same time, each year. Students thus often feel pressured to sign for a house. The lack of security that exists for renters in the private rented sector may make students feel they cannot approach their landlord with complaints or requests for fear of retaliation, or losing their deposits. If students are less likely to know their rights as a tenant issues may be heightened further.

Current solutions to housing problems & critique of these

Organisations in the non-profit sector have been tackling issues with housing in the country generally, and campaigning for changes to housing and greater focus on the issue in the run-up to the General Election¹⁴. The cost of private renting, for example, is something that is being given attention by Generation Rent¹⁵. Generally tackling the housing crisis will have an effect on the rented sector

⁸ Particularly full-time undergraduate students

⁹ Alistair Smyth, National Housing Federation, gave me this figure.

¹⁰ NUS (2014a) reported over half of students paying over £500 to secure their property

¹¹ Colum McGuire VP Welfare, p.1

¹² With over half regularly worrying about having enough money for rent and utilities – NUS 2014b

¹³ As is clear from the work of organisations such as NHF, Shelter and Generation Rent.

¹⁴ National Housing Federation 2015, Generation Rent 2015


¹⁵ Who propose a rent cap above which landlords have to pay a percentage in tax, thus driving rent prices down. Letting agency costs are also an issue that Generation Rent is tackling in its campaigning, calling for the banning of letting agent 'fees' to tenants altogether.

(including students)¹⁶. Quality-wise, there is campaigning around tighter control and accountability for landlords in the private rented sector¹⁷. There is also a call to give renters more power when it comes to reporting their landlords, and improve legal processes around this to strengthen renters' positions in disputes¹⁸.

These calls, if adopted, seem to be ones that would make positive differences in student housing. However, the recommendations have not yet been implemented into policy, and at this time of an upcoming General Election the future here is uncertain.

The student movement has also played in a role in both addressing housing issues that affect students and supporting students whilst they experience them, adding to national discourse around housing¹⁹. At individual students' unions, political discourse is rightly driven by its student members and sabbatical officers, but this means that lobbying on housing issues is driven by them not by the non-student staff of the organisations that exist to represent them.

At Sheffield Students' Union, currently there are two welfare advisers that specialise in housing at a full-time equivalent of 1 adviser. Their work is outlined below²⁰:



'We run smart move campaigns throughout the year and hold a well attended Housing Fair each year in the house-hunting season. We have web advice, leaflets and produce guides. We work with welfare committee and the officer on other events e.g. housemate finder events. We feed back on government consultations. The majority of our time is advising and representing individuals and groups in dealing with particular landlords. We also... represent students in disciplinarys in halls or other issues with University accommodation.'

Sarah Woods, Welfare Adviser (Housing).

The advice is valuable for the students who take advantage of it; however not all do²¹. Ms Woods told me that they still get 'lots of complaints' from students about housing, and recent data shows that many do experience the classic problems outlined by NUS²². Ms Woods thought that in Sheffield standards in privately rented student housing were improving, but rent levels were increasing with quality²³. In addition, in the light of increasing financial pressure on students due to higher tuition fees

¹⁶ Alistair Smyth

¹⁷ Generation Rent, 2015

¹⁸ Shelter, 2014

¹⁹ NUS also recommend proper regulation and licensing of landlords and letting agencies, and have been vocal in condemning poor practices in private and purpose-built student accommodation. See Homes Fit for Study, 2014.

²⁰ 'ACS' here = Accommodation and Commercial Services, the University branch that manages housing.

²¹ And at current staffing levels for this area, the SU would be unable to provide advice and support for all students. It is such a vast area that it is difficult to catch all potential and actual issues in housing for students.

²² Sheffield Students' Union 2015: Fit for Student Homes, Sheffield Data

²³ Sarah Woods opined that many students consider private renting options to be cheap compared with the University accommodation, not that they were necessarily actually good value

and the increased cost of living, 'A drive from students to cut the overall cost of attending university could lead to a rise in the provision of low quality, poorly managed private rented accommodation'.²⁴

University accommodation costs are another issue. Prices may reflect the quality of housing and the security and services students get whilst living there; however they are high in relation to student income and other housing options. How much dialogue there is between a students' union and university about freezing or lowering the price of such housing often depends on the manifestos of sabbatical officers for the year²⁵, and as the two have an important relationship²⁶, there must be a level of caution about such conversations. Therefore it often remains an issue.

In conclusion, although much great work is being done to support students facing housing issues, as well as calls for improvements to housing at a wider level, there are currently still many students living in sub-par circumstances, with no guarantee that this will improve soon.

Analysis of student housing cooperatives as a model

In light of the analysis so far, I am going to discuss student housing cooperatives as an alternative model for student housing, with a focus on Sheffield Student Housing Co-op²⁷. They are an innovative model, sidestepping the previously described issues completely and thus providing an alternative 'solution'.

In many universities in the USA, student co-operatives are a well-established model for housing²⁸. Housing co-operatives are a model that has been established in this country for some time, but only quite recently have students begun establishing and running their own²⁹. In Edinburgh and Birmingham, there are two established models, and as I have mentioned Sheffield SHC begins operation soon.

This model seeks to exist as an alternative to the aforementioned main problems with current student renting options as described in the following diagram³⁰:

²⁴ Sheffield City Council 2014: Student Accommodation Strategy 2014 - 2019

²⁵ Lisa Scanlon

²⁶ Within this relationship, there is also a criteria for 'non-competition' by Sheffield SU when it comes to housing, thus the SU cannot provide their own housing.

²⁷ Hereinafter abbreviated to Sheffield SHC

²⁸ <https://www.nasco.coop/properties> and Rosie Evered mentions this model.

²⁹ Birmingham and Edinburgh were only established a couple of years ago.

³⁰ Poster produced by Sheffield Student Housing Co-op



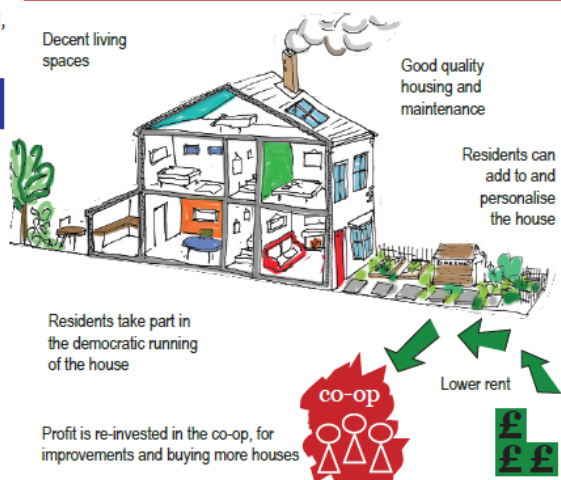
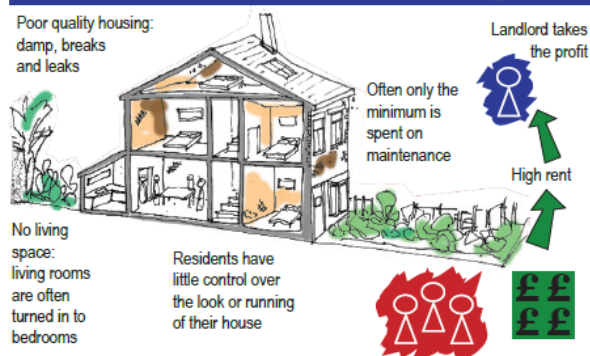
SHEFFIELD STUDENT HOUSING CO-OPERATIVE

Housing owned and run by students, for students.

By working together in a housing co-operative we can provide not-for-profit housing which is collectively owned and run by its members. We can provide an alternative to current student housing, which is often overpriced, poor quality and badly maintained.

Co-operatively Owned Housing

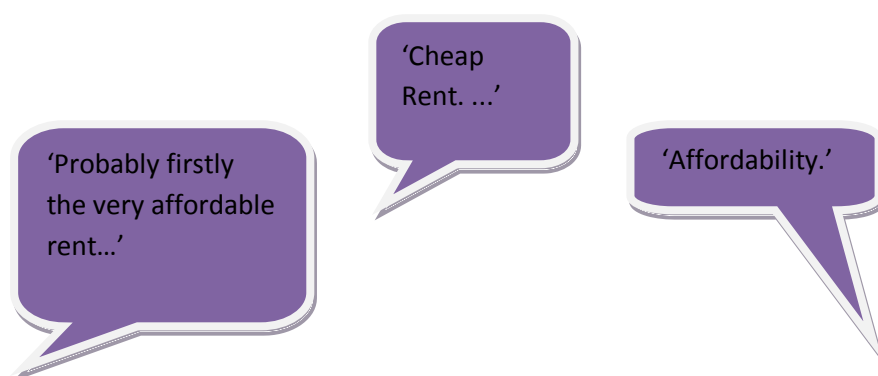
Landlord Owned Housing



1. **PRICE** – no letting agency fees. Rents are decided by those living in the house, and as the organisation is non-profit, are usually lower than the area's average, and not above what the residents feel they can afford.

This was a reason 8 students stated³¹ for why they chose to join Edinburgh SHC:

For what reason(s) did you decide to join the housing co-op?



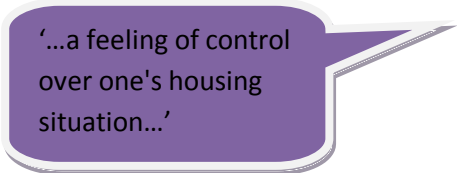
And also something that 6 of 21 respondents mentioned specifically as a 'pro'.

2. **QUALITY** – housing is selected by the members, who are motivated to look for good quality accommodation as part of their social purpose, especially if they are living it in themselves.

³¹ See Appendices: Methodology and Survey

Maintenance and improvements done collectively or in agreement by those living in it, who will want to keep the house at a nice standard³².

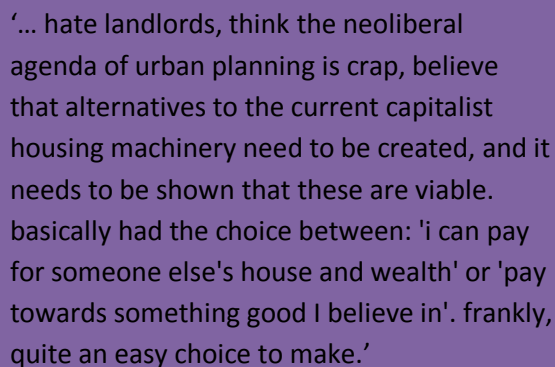
3. CONTROL OVER LIVING SITUATION – everyone who lives in the coop has a ‘share’ which means they are part of democratic decision making. There is no landlord to go through so decisions are made mutually and residents will be able to treat their rooms as their own, make improvements etc. Residents in Edinburgh reported:



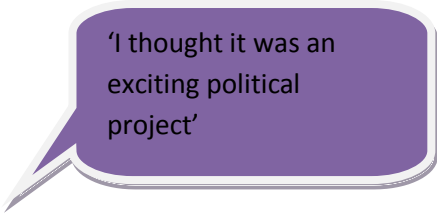
‘...a feeling of control over one's housing situation...’

In addition to the aforementioned ‘solutions’ that co-ops provide, I found that students valued them for additional reasons³³:

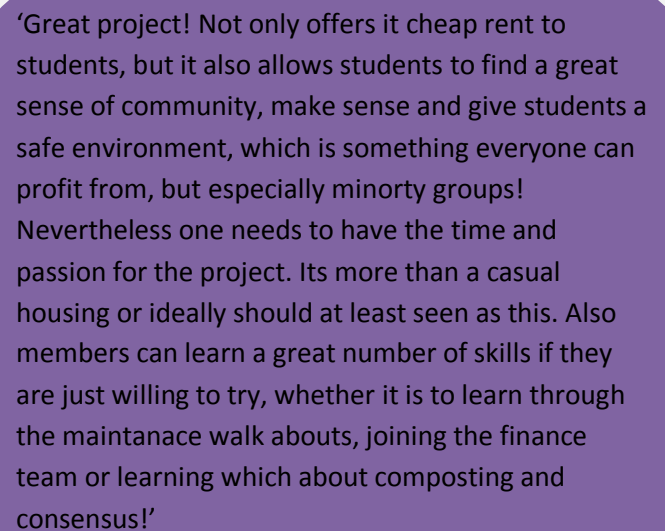
- Community/communal living
- A political element (alternative to capitalist model, or an expression of distaste with the ‘normal’ housing system)
- Feeling of ownership they would never have in rented housing
- Skills gained in running the house



‘... hate landlords, think the neoliberal agenda of urban planning is crap, believe that alternatives to the current capitalist housing machinery need to be created, and it needs to be shown that these are viable. basically had the choice between: ‘i can pay for someone else's house and wealth’ or ‘pay towards something good I believe in’. frankly, quite an easy choice to make.’



‘I thought it was an exciting political project’

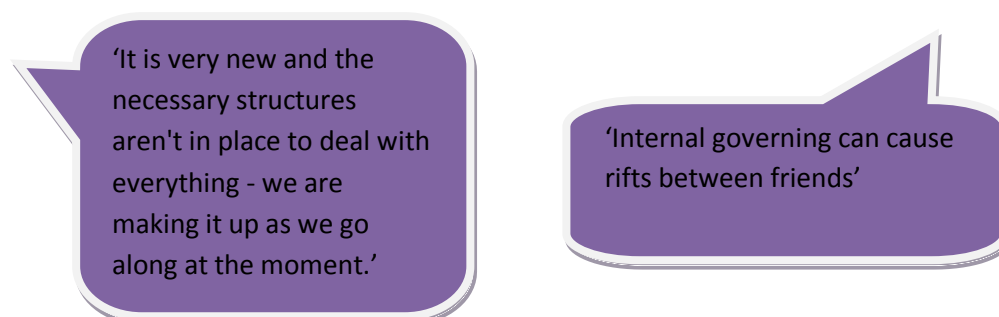


‘Great project! Not only offers it cheap rent to students, but it also allows students to find a great sense of community, make sense and give students a safe environment, which is something everyone can profit from, but especially minority groups! Nevertheless one needs to have the time and passion for the project. Its more than a casual housing or ideally should at least seen as this. Also members can learn a great number of skills if they are just willing to try, whether it is to learn through the maintainace walk abouts, joining the finance team or learning which about composting and consensus!’

³² Rosie Evered

³³ These were outlined by Rosie Evered, Edinburgh SHC residents, Cathy Warren and Tom Harrison

It should be noted, however, that housing co-operatives also come with a few of their own problems:



They did note that many of the problems came from this being a new model which people weren't used to.

Nor will they serve as a total solution to problems in the student housing sector. Co-ops in this country are currently at a level where they serve only a tiny percentage of the student population of a given university/city³⁴. However, there is the potential for growth, as in the USA.

Overall, students in Edinburgh seemed very satisfied with their living situation, with a Net Promoter Score of 86 given by the respondents about their co-op³⁵:

How satisfied are you with your housing arrangement now?

	Extremely dissatisfied	Slightly dissatisfied	Neither satisfied/dissatisfied (neutral)	Slightly satisfied	Extremely satisfied	Total	Weighted Average
(no label)	4.55% 1	0.00% 0	0.00% 0	22.73% 5	72.73% 16	22	4.59

Overall, it seems to be an effective model in terms of providing a genuine alternative to the usual housing options, which for many students will be more satisfactory and an exciting, innovative new model that they desire to be a part of and may satisfy them more than other options could – perhaps even if aforementioned issues were overcome.

³⁴ Sarah Woods noted 'any potential investment would have to be weighed up against how many of our members would actually benefit from it and how it will really impact on the 'housing options' for our students.'

³⁵ It should be noted that this is a small sample size, even within Edinburgh housing co-op itself it only represents about 1/5 of residents.

RECOMMENDATIONS

In this section I make recommendations for the future of Sheffield SU and Sheffield SHC, some of which will be relevant for other student movement organisations.

Basis for students' unions' involvement in housing co-ops

- Student welfare – co-ops provide a living situation which is a solution (for the students living there) to the commonly experienced issues in other housing³⁶
- They are a form of student innovation and social enterprise. Students' unions should support this as it has a socially beneficial end, provides the given students with life skills due to the collaborative nature of the co-op, and because students' unions exist to support their students in their endeavours.
- They are an innovative opportunity for student movement organisations to diversify and develop, keeping up-to-date with student needs.
- Although they represent only a small proportion of the student population, there is opportunity for growth, and the symbolic value of the co-op as an alternative and 'better' housing option should not be overlooked – it is a way for the students' union to explore the housing world on a small, non-competitive scale, whilst also subtly giving the message that the common housing problems in traditional and private renting are not acceptable.

Additional context for Sheffield SU

Their vision is: *'WE WILL BE RECOGNISED AS A LEADING STUDENTS' UNION: EXCITING, DYNAMIC AND STUDENT-LED'*³⁷

I argue that this is relevant to innovation such as the student housing co-op. 'Leading' 'exciting' and 'dynamic' all suggest innovation in new, trailblazing activities in line with 'student-led' desires and trends. The housing co-op meets those criteria³⁸. Innovation itself is also specifically part of a strategic value of the SU: to be *'Ambitious, Innovative & Creative'*.

³⁶ Sheffield SU defines its purpose as: *'To represent, support and enhance the lives of The University of Sheffield Students.'* Housing is a central part of students' lives, affecting their welfare and even their ability to perform well in their studies. As housing is an issue for so many students, the SU should seek to 'support' them in dealing with these issues but also find ways to tackle the underlying roots of these issues ('represent' students) and fight for better housing (to 'enhance the lives' of the student body). As aforementioned current solutions to housing problems are not guaranteed to be completely effective, supporting student innovation in co-ops may be one way to do this.

³⁷ All strategic plan references from The University of Sheffield Students' Union, 2014

³⁸ As discussed in the Introduction

Possibilities and Recommendations

Setting up a housing co-operative is reported to be a difficult and lengthy process³⁹. Expert help would be useful to new student housing co-operatives and so should be considered by other students' unions.

Sheffield SHC has identified and secured a property, but I believe there is room for a relationship between the co-operative and Sheffield Students' Union at this stage, for multiple reasons.

1. Support to the students living in the co-op

The students living in the co-operative may benefit from specialist support. Students indicated that it can be difficult to make decisions and live in a politicised environment.

Where students are expected to contribute to house upkeep and maintenance, some skills training in such things could be helpful.

Recommendation – Welfare advisers in the SU will continue to give valuable input to the students in the co-op. The SU should consider extending an offer of a group advice session tailored to the students living in the co-op. This may include providing conflict resolution training, and also could include skills sessions, such as basic maintenance and housekeeping. As an organisation with a large pool of skills and knowledge, this should be something we could easily provide⁴⁰. This is limited by staffing time/resources, but longer-term it may be that the SU, if its involvement in housing increases, finds it appropriate to increase the staffing resource dedicated to it. It could be that funding from organisations seeking to support student social enterprise, or various activities related to housing or student living, would support additional staffing that could be involved in Sheffield SHC⁴¹.

2. Provide a stable base in the community

The co-operative could benefit from a stable base, as the residents are transient, keeping it running smoothly and also allowing it to be more embedded into the local community. Currently the continuity is provided by ex-students who founded the co-op but now live in London – they may have less time to invest in the future, and are limited in their involvement by their location. The SU's involvement has up until now depended largely on the passion of the current Welfare Officer, which is not guaranteed going forwards.

Recommendation - The SU should jointly with the co-op establish relationships with organisations in the network of student housing cooperatives (and non-student cooperative organisations) in the UK and Britain. Students in co-ops can take advantage of the experience and knowledge these have, and

³⁹ Rosie Evered, Cathy Warren

⁴⁰ Lisa Scanlon

⁴¹ Elva Lynch-Bathgate

they may be able to assist with funding development of the co-op⁴². The SU in this case will provide continuity in the relationship, so that as students turnover in the co-op there is stability. They could also use current community links to establish the co-op's presence in the city⁴³.

3. Help identify and secure new houses

As the co-op expands as planned, there will be new possibilities for assistance. For example, writing business plans is something else that students may never have done, which will be essential in helping secure loans for new properties⁴⁴. Reserves are intended to eventually fund new properties; however, if the co-op wanted to expand sooner, they would need funding for deposits. Additionally were they to provide or identify alternative funding sources for expansion into additional houses, rent could potentially be set lower, thus further benefiting students living in the accommodation. The SU could either provide, or help identify other sources of, financial support.

Recommendation - The SU should aid the co-op when it seeks to expand by assisting in business planning, and aid the co-op with the sharing of staff business knowledge. Housing specialists within the staff will be able to help identify suitable properties in the city.

Students' organisations can also help student co-ops identify income sources in several ways. Firstly, the co-operative movement values the establishment of new co-ops, and so students may be able to secure investment from another co-op – students' unions could as mentioned earlier help them establish relationships with such co-ops. Sheffield SU will not be in the position to actually put up the capital for new property for the foreseeable future⁴⁵, however long-term it may be something they would invest in⁴⁶.

4. A platform for innovative diversification for the SU

As it is an innovative and exciting project, it would be suitable for the SU to be involved from a perspective of supporting student entrepreneurship. It would also be suitable for the SU to be involved as they seek to keep up-to-date with student behaviour and diversify their offer and activity. This could represent an opportunity for the SU to begin diversifying its offer and activity. It is not infeasible to imagine that, in coming years, the organisation may have to adapt to reflect the changing environment and student behaviour/needs, as many

⁴² As the 6th principle of the co-op movement is 'Cooperation among Cooperatives', members commit to aiding others in the movement to establish and develop co-ops. Students for Cooperation, 2015

⁴³ For example, the SU could introduce the co-op members to residents groups such as BBEST (<http://bbest.org.uk/>) to allow the co-op to develop community ties.

⁴⁴ Rosie Evered

⁴⁵ Sheffield SU is currently not financially in the position to do so. If the SU were investing in property it may be more likely that this would be seen as competition with the University anyway.

⁴⁶ Their business plan outlines that this is a viable model for return on investment. This would not be a major money-maker for the SU, but might help to fund activity around the co-operative.

organisations in the non-profit sector are doing and diversifying income sources⁴⁷. Some projects the SU currently invests in may become unsustainable⁴⁸, and this co-operative offers a way for the SU to get involved with housing in a way that it isn't directly competing with University services. As housing is something that is so central to student life, it is likely to be both a viable and useful activity for the SU to get involved in.

Recommendation - Communications around the fact that the SU is supporting students in this project, furthering its reputation as a leading students' union, could be distributed in the SU and the city. If the SU were to be involved in the housing co-operative in ways as discussed, this could align with its desire to be seen as an exciting organisation that others (students and potential partners) want to be connected with.

The co-operative may also act as a platform for the SU, in partnership with students, to explore other innovative concepts⁴⁹. This would not only be an innovative way of testing out new ideas, but may allow the partnership to secure additional funding for its activities, allowing expansion of the co-op to reach more students. Students and the SU could explore other projects within the co-operative, for mutual benefit. There would have to be discussion around this, obviously.

Next steps for Sheffield SU

- Talk to current SSHC members about these recommendations and handing over responsibilities in a way that is mutually beneficial.
- Seek an introduction or handover of relationships that Sheffield SHC currently holds in the co-op movement, before implementing recommendations as outlined

CONCLUSION

The problems students face in housing, which are largely indicative of a national problem, may not be fully solved in the foreseeable future. Student housing co-operatives can, for the students whose values align with them, provide not only a solution to problems they may experience in housing otherwise, but an exciting living situation that aligns with their values. The student movement should support students in their living situations, and one innovative way to do so is to be involved in student housing co-ops. For some, this will mean being aware of the model and prepared to support students wanting to establish them. For Sheffield SU, there are opportunities to form a relationship with this innovative body, for mutual benefit. Longer-term, it may be just one route into increased investment in student housing, especially as the co-operative expands.

⁴⁷ Elva Lynch-Bathgate, Lisa Scanlon

⁴⁸ Such as some commercial ventures – this is something I have heard discussed at the SU, reflecting trends across the student movement

⁴⁹ For example, Lisa Scanlon suggested that the house could have a focus on sustainability and 'green' lifestyle.

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