1C) LILAC (Low Impact Affordable Living Community), Leeds

- Leeds
- Mutual Home Ownership
- 20 homes

LILAC is a co-housing community of 20 households, managed through a Mutual Home Ownership Society, a financial model that ensures long-term affordability, shared ownership and control over the management of the development.

An initial shared contribution enabled the Society to take out a corporate mortgage and purchase the land to build a neighbourhood.

Residents secure an 'equity share' in the scheme by purchasing a lease from the Society with an initial deposit and monthly payments set at around 35% of household income, no matter what size the house is. Residents on higher incomes effectively subsidise rent for those on lower incomes. Residents slowly buy their home through these payments and once they have bought the property, payments reduce and the money is used for communal benefit. With housing prices continuing to rise in Leeds, this financial system is a form of shared ownership which encourages permanence, affordability and security.

In total, there are twelve flats, eight houses and a communal house, which contains shared facilities like a kitchen and dining area, laundry, multi-purpose room, guest room and workshop.

All properties have small, private outside areas, while larger gardens and play areas are communally maintained, with a 'community contribution' expectation of two hours a week per resident. There are nine 'task teams' running the site and organising social events such as biweekly shared mealtimes.

With a variety of house sizes and facilities, disabled access on all ground floor apartments and a lift in the common house, LILAC accommodates a range of residents. The building design aims to reduce carbon emissions, with solar roofs, triple glazing and super-insulated walls constructed from natural materials (timber and straw bale). An onsite pond collects water for use within the communal gardens, which include shared allotments for food growing.

> *"We've got this thing called the Lilac Equity Fund ... If one household got into difficulties, it could be used for that. They're prepared to pay 35% of their net income to give them that extra security, because it's worth more money at the end of the day, the wellbeing effects you get from that security."*
>
> - PAUL CHATTERTON, RESIDENT + FOUNDING MEMBER

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PERMANENCE

DIVERSITY

NEIGHBOURLINESS

ENVIRONMENT

PLAYFULNESS