

How are we planning to work with our pool of new Horizon ‘Explorers’?

Numbers

There are currently just under 30 people interested enough in Horizon to wish to attend our meetings. Ten of them are in five couples. From this group there might be just over 20 home-owners interested in a cohousing development in the Stroud area. There are more than a dozen others who have expressed some interest and are wanting to be kept in touch with any significant developments.

Developing more than one site

While we are currently looking principally at smaller sites, we would like to be led by demand, not restricted by the number of homes potentially available at a particular site. So it may well be that Horizon eventually develops more than one site.

This will depend on how many people remain keen and how many people have the skills and the time to help make things happen. The existing Project Team will need additional capacity to develop even a single site, and we’ll certainly need more people coming forward from the pool of Explorers to take on major responsibilities if larger numbers of homes are to be built across more than one site.

Project Team

There are seven founder directors of Horizon who form the Project Team. They will continue to meet, usually monthly, to drive the wide variety of necessary work.

- Chair (and interim small-scale Treasurer) Ted
- Meeting notes Rhona
- Building design/costings Rod
- Whole group meeting planner/facilitator Philip
- Explorer pool listing and communications Jane
- General Advisers/Website Cressida and Chris

We will invite Explorers from the pool to help the Project Team, according to the tasks we face and the experience/expertise/enthusiasm of those who have time to offer.

We know already that additional skills in relevant legal processes, accounting, and website/social media management would be welcome additions to our Project Team’s existing skills base.

Different types of meeting

Alongside the Project Team's meetings we want to build up our social gatherings now that we are not restricted from meeting face to face by Covid. The more we can all get to know one another, the more we start to build our future community/communities. So we're on the look-out for Explorers able to set up ways of bringing us together in all sorts of informal gatherings, large or small. Picnics, theatre trips, group events, meal invites, etc.....

There will be times when the Project Team wants to report face to face with everyone in the pool. There will also be times when the Project Team wants to hold a meeting to get a feel for the views of the whole pool of Explorers as particular important issues arise.

Between such whole group meetings we will periodically send email progress updates to all Explorers in the pool.

Priority for buying a home

Founder Directors have been working on Horizon since 2019. They will have priority when any site becomes a reality.

We hope that in time, at one site or another, there may be homes for everyone who can afford to buy one. This should minimise a 'selection process', but if there are more people wanting homes than the number of homes initially available we will agree a process for prioritising.

To date we have considered a variety of factors if potential residents need to be prioritised – such as ensuring the group has a range of skills and a cross-section of ages. (Everyone becoming 95 at the same time does not seem like a good idea!)

Helping the Project Team does not necessarily advantage anybody if the prioritising of potential home-owners becomes necessary. But evidence of having made a commitment to help in some way or another is certainly likely to be a factor.

Getting more involved

All Explorers in the pool are encouraged to find out more about cohousing. We suggest the following:

- Arrange group visits to other cohousing communities. The Project Team can suggest contacts.
- Read everything on our website - www.horizoncohousing.org
- Read the UK Cohousing Network website – www.cohousing.org.uk and especially its online publication 'A Practical Guide to Cohousing'.
- Borrow cohousing books held by the Project Team.
- Take part in the second session of our consensus training (we have deliberately paused since the first session so that more people can take part).

Formally Becoming Members of Horizon

Once the feasibility stage of a potential site has been completed and we know the number of homes available, those who are allocated homes will be invited by the Founder Directors to become Members. Rights and responsibilities are set out in the Articles of Association on our website.

Finances

There are a number of building and funding procurement routes available to us for consideration. And for any particular opportunity we'd need to appraise the alternatives and choose the one which seemed most appropriate.

We would discuss this with the whole group before any decision was made, so that we all understood the benefits and risks involved. But whatever route was chosen there will come a point where it will be necessary for us to put money up-front and to some extent 'at risk'.

For example, we may want to employ architects to make a planning application on our behalf which might cost £85k. We would, of course, try to minimise the chances of a refusal through pre-application discussions but the application may still fail. And even if a developer was funding the planning application rather than ourselves, they would at some point need a deposit from each household as a demonstration of their commitment - which might be in the order of £10k per household.

We would, of course, try to minimise the chances of a refusal through pre-application discussions but the application may still fail.

Obviously, most of us will need to sell our home to buy our new cohousing one and, unless we go into rented accommodation, the bulk of the funding will not be available until close to completion. Horizon would therefore need a loan to bridge the period from site purchase until completion of the construction.

However, if this funding can be reduced by private loans from individuals within the group, this could significantly reduce interest charges and thus reduce the cost of the overall development. The private lenders from within the group might still receive interest but not at the prohibitive rates charged by commercial lenders. Any loan made by an individual to Horizon would be deducted from the purchase price of their new home.

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