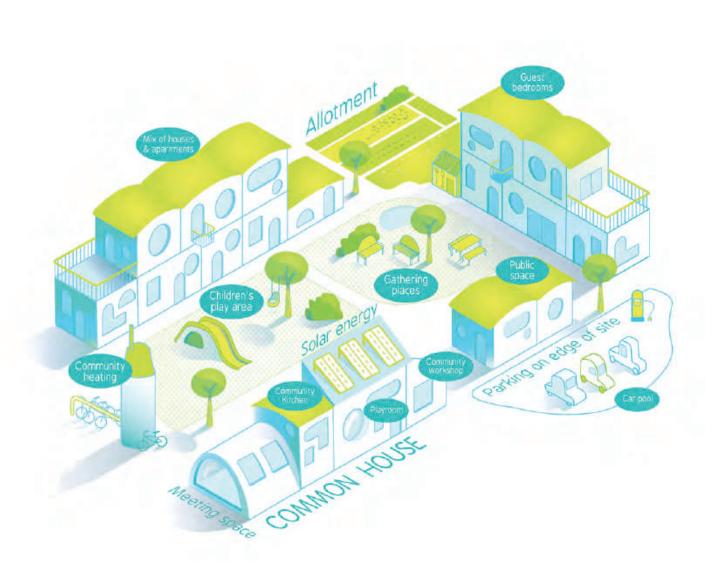
Building Belonging

Bringing Cohousing to the heart of Falmouth





Please note: this document is a living document and will be updated as the project moves forward.

Ambos is proudly supported by:

























Content

- 5 AMBOS IN A NUTSHELL
- 6 WHY FALMOUTH NEEDS COHOUSING
- 8 WHAT WE KNOW ABOUT HOUSING NEED IN FALMOUTH
- 12 THE POLICY CONTEXT
- 14 THE NATIONAL PICTURE
- 15 BEYOND HOUSING THE INGREDIENTS OF A VIBRANT, FUTURE FALMOUTH
- 19 THE BENEFITS OF COHOUSING
- 20 FINANCIAL MODEL
- 21 WHAT FALMOUTH IS SAYING
- 24 WHAT AMBOS MEMBERS ARE SAYING

Illustrations and lay-out by Creat' Eve illustration www.createveillustration.com



AMBOS IN A NUTSHELL

Ambos, meaning 'agreement or promise' in Cornish, was born to support community-led development in and around Falmouth & Penryn; Capturing land for community benefit and building a sense of belonging. We want to encourage a culture where it is normal to collectively design, build and manage our built environment, sharing resources every step of the way. Building affordable homes is one part of our misison and we think cohousing is a common sense solution to addressing the housing crisis.

Land banking and property price speculation has kept affordable land, homes and business rents beyond the reach of many local residents. This has left many households caught in high private rent, increasing the sense of insecurity and economic pressure people live with. This situation whilst felt all over the UK, is exacerbated in Cornwall by wages being significantly lower than the national average.

We believe a part of the solution revolves around increasing common ownership of land and using simple legal models, like Community Land Trusts and Mutual Ownership Societies to lock the value of land to local wages, taking the focus away from short-term profitability in favour of long-term community belonging and well-being and economic stability. We like to think Ambos combines the spirit of the pioneer with the wisdom of age-old tradition, to create vibrant, inclusive places that foster a deep sense of belonging.



WHY FALMOUTH NEEDS COHOUSING

With its unique historic seaport character and world-class beaches, Falmouth and it's close neighbour Penryn is considered one of the most desirable places to live in the UK. With a combined population of 46,105 over approximately 18,000 households, the area is also one of Cornwall's largest urban settlements.

Falmouth hosts over 40% of Cornwall's businesses and around 30% of its jobs. The growth of the University has led to an increase in student accommodation and outside investment. The success and vibrancy of the place has inevitably led to high business rents and house prices, particularly due to second home ownership and HMOs. With only 28% of working age people in full time employment and full time wages running at 84% of the national average, housing costs push many people who work locally out of the house buying market and into high private rent.

By 2030 an estimated 2,800 new homes and 47,417sqm of employment space is expected to be delivered in Falmouth and Penryn to meet targets specified within the Local Plan. This will undoubtedly attract further investment to the area for continued economic renewal. The current serious lack of affordable homes and workspace could be exacerbated during this period of expansion if more equitable and ecological methods of development are not encouraged

For this very reason Ambos was set up, to help local people through 'solution activism' find imaginative ways to make affordable homes, workspace and community space possible. With the right mindset, challenges can become opportunities and Ambos can envisage a future Falmouth where cohousing and all the benefits it brings, is a much loved, community enhancing part of the mix in a thriving, vibrant town.





WHAT WE KNOW ABOUT HOUSING NEED IN FALMOUTH

We know that there are many individuals and families who have not registered for either affordable rent (through Homechoice) or affordable to buy (through Help to Buy) in Falmouth. There are those who earn too much to qualify for 'affordable housing' but who earn too little to qualify for a mortgage which would enable them to purchase a house in the town.

To give us a general sense of housing need, we can look at both the Home Choice and the Help to Buy registers for Falmouth.

Households looking to rent in Falmouth

The number of households requesting affordable rented property with a local connection to Falmouth is currently 1073.

These 1073 households require different size housing, as follows:

No of Households	Requirements		
560	560 1 bed home		
353	2 bed home		
110	3 bed home		
39	4 bed home		
11	5 bed home		

Households looking to buy in Falmouth

When it comes to homes to buy, the number of households registered for affordable home ownership in Falmouth through Help to Buy as of June 2020 was 73.

Again these 73 households require different sized housing

	Bedrooms				
	1	2	3	4	Grand Total
Falmouth	19	40	13	1	73

Since Ambos will involve the future residents of the cohousing community in the design, build and management of its homes and businesses, the size of homes will depend on the size of households coming forward to live within them. But it is not unreasonable to expect that demand for specific size homes might reflect the Homechoice and Help to Buy splits.

According to the Housing Strategy Final Report 2016, a key ambition is to achieve a balanced community across Falmouth. "At present the population, compared with Cornwall as a whole, is slightly under- represented by the youngest in society, but over-represented by the 18-23 year olds (nearly 16% of the total population). The proportion of working age people (24-65) is slightly less than Cornwall's and so too is the proportion of the over 65s. There is a slight but not unmanageable imbalance, caused primarily by the influx of students". The Evidence base for the Neighbourhood Plan suggests that the most significant growth in Falmouth in coming years will be in the over 65's.





10





A 2015 survey of the Falmouth community carried out for the Neighbourhood Plan asked the question 'What kind of housing should be built in the next 20 years?'

The top 4 answers were

(Highest ranking first)

- Affordable housing
- Small starter homes for young people
- Dwellings built to take into account changing requirements
- Smaller homes for older members of the community

What do you consider are the most important design features in a new development?

(Highest ranking first)

- Exisiting trees and hedging
- Provision of open space and community facilities
- Car and Bike parking
- Scale and character of surrounding buildings
- Connectivity with local facilities (footpaths etc)
- Refuse and recycling storage

THE POLICY CONTEXT

The Neighbourhood Plan is a cornerstone document for Falmouth that sets out the ambition, the priorities for change and the approach that will guide future Planning decisions in the town.

The intention outlined in the Neighbourhood Plan is for the required housing numbers allocated within the Site Allocations Development Plan Document, to be met through building on either more peripheral Urban Extension sites or in Urban Capacity Site/infill sites within the town

Ambos would prefer to be sustainably located within the centre of Falmouth so as to deliver the maximum reciprocal benefits for both Ambos and the wider community through brilliant connectivity, permeability and integration.



Importantly the 3 principle objectives of sustainable development that are embedded within the Neighbourhood Plan are congruent with the aims of Ambos.

- Social: Ensuring a strong, healthy and just society
- Economic: Achieving a sustainable economy
- Environmental: Living within environment limits

Cohousing is specifically supported within the Falmouth Neighbourhood Plan (Policy HR4)

POLICY HR4: Cohousing and self build developments

Cohousing and self build developments will be supported for urban capacity sites near to the town centre providing that the development

- 1. Provides an appropriated mix of dwelling types and sizes to meet identified local need
- 2. Incorporates the principles of the Building for Life 12 standard and the Cornwall Design Guide NDP Policy DG1
- 3. Will not have a significant adverse impact on the character of the area by following the requirements on design and local distinctiveness (NDP Policies DG3 and DG4

"Urban capacity sites can also lend themselves to innovative forms of tenure and occupation such as cohousing initiatives which involve the building of a community around a shared development, created and run by its residents... The broader benefits of co-housing initiatives include reducing isolation, creating community well-being and resilience, building skills, the sharing of resources and energy, increasing efficiency and reducing waste and thereby reducing carbon footprint. They also require less parking provision and are more likely to be able to incorporate the highest standards of sustainable building at higher densities..." Falmouth Neighbourhood Plan.

THE NATIONAL PICTURE

Nationally, awareness of cohousing is continuing to grow, with 21 schemes now complete and another 48 developing in the UK (UK Cohousing Network). Recently completed schemes such as LILAC in Leeds and OWCH (Older Womens CoHousing) in London have raised public awareness and have prompted interest in cohousing in policy circles. This has started to show in funding initiatives such as the Community Housing Fund and the Power to Change's Homes in Community Hands programme.

In addition, support mechanisms such as the Community Housing Hubs, specifically aimed at supporting cohousing projects have begun to spring up. Policy research, not just within the housing sector, but across sectors into health and wellbeing has also seen a surge, including a number of studies looking into the benefits of cohousing to help reduce social isolation and loneliness and improve wellbeing.



BEYOND HOUSING - THE INGREDIENTS OF A VIBRANT, FUTURE FALMOUTH





"If the town centres of Falmouth and Penryn are to flourish they need to develop a complementary mix of uses including creative business uses, high quality public realm and spaces and leisure tourism roles where the shops form part of a wider experience". Falmouth Local Plan.

Alongside the 30-50 homes, Ambos will include workspaces, public and private green and outdoor spaces and indoor community space. As a future fit, sustainable, inclusive and multi-generational community, connectivity and transport will be key and carbon neutrality and circular thinking will be central from concept design through to the living, breathing reality.

One of Ambos' founding principles is Resourceful — to make the most of all resources, which applies not only to materials like food, water and waste, but also to people and knowledge. As a University town, with a strong maritime heritage and a growing reputation for excellence in the creative arts as well as digital technology and innovation, the mix of workspaces within Ambos will be designed to reflect genuine need, identified both through our conversations with stakeholders and the local community as well as the Neighbourhood Plan.

Ambos thinking is delightfully in line with the ambition for a future Falmouth, as outlined in the Neighbourhood Plan and within other key plans for the town such as the Falmouth and Penryn Town Framework April 2017, the Falmouth and Penryn Employment Paper April 2017, Falmouth Town Council Corporate Strategic Plan 2019-2023 and the Falmouth Area Coastal Economic Plan June 2016/Economic Action Plan.



Workspaces and supporting livelihoods



"Falmouth has a rising number of creative businesses generated by the presence of the Universities. Opportunities for Falmouth and Penryn to take advantage of these creative assets should be encouraged and that the potential for a mix of creative business/office uses such as digital media and creative digital technologies would be supported in appropriate locations within the town centres". Falmouth Neighbourhood



Our plan to create new greenspaces and to enhance existing ones, by introducing growing areas, edible landscaping, trees, wild areas, play areas, and outdoor quiet areas into the project, is also congruent with the



Connectivity



Our intention around transportation and connectivity, is to encourage a move away from car use to foot, bike and public transport, as well as to introduce electric car-pooling and

charging points. Connecting up with existing infrastructure, whilst also setting exemplary standards for living a low carbon lifestyle.



Culture, Community and Wellbeing

The vision for Falmouth around culture and leisure within the Neighbourhood Plan is "To be α regional centre for excellence and enjoyment of arts, culture and heritage, where residents, visitors and communities can be entertained, develop inspiration, learning and wellbeing".

It is our intention for Ambos to be a place that is a rich and fertile soil for creative and cultural activities, led by its residents and the people of Falmouth. An environment that is not only receptive to innovation and ideas but one which is sparking them too. Providing spaces and opportunity for stuff, from events and exhibitions, classes to pop-ups to happen. We want to be part of the movement to further enhance Falmouth's reputation as a Festival Town and to be a warm, welcoming

place that will have a role in reducing isolation and loneliness within the wider community.

One of the key aspects of cohousing are the common spaces that are designed into the place. The benefits of designing quality common spaces into housing developments is well known within UK retirement complexes. It increases the chances of informal interactions between people and encourages wider participation in planned activities, like celebratory meals and exercise classes. It gives people more opportunity to develop meaningful connections with neighbours and build a deeper sense of belonging. Cohousing simply opens up this opportunity for every generation, not just those in later life.







With sustainable development in mind,

What do you think are the most important benefits the Neighbourhood Plan should bring to Falmouth?

Top ranking 4

- Protection of local green spaces
- A better sense of community
- More skilled jobs
- A community with a balance of ages and incomes

How would you like Falmouth to be described in 15 years time?

67.8% "Friendly"

(Taken from Neighbourhood Plan Community Survey 2015)

THE BENEFITS OF COHOUSING



Studies have shown that cohousing can bring a number of benefits to residents (and the area that is home to the project) when compared to the estates and street landscapes we are more used to



- AFFORDABLE LIVING By disconnecting the property from the underlying land value, homes are kept affordable in perpetuity. Sharing facilities, meals, energy can also reduce overall living costs
- LOW CARBON LIVING A 2017 study looking at 23 cohousing communities suggested that they had smaller ecological and carbon footprints than traditional housing, plus residents tended to live in a more sustainable way (Daly 2017)
- IMPROVED HEALTH AND WELLBEING An increasing number of studies are showing the benefits to health through living in cohousing. Reduced isolation and loneliness not just amongst the older generation but also amongst younger households has been shown.
- ENCOURAGING SOCIAL INTERACTION and PROMOTING

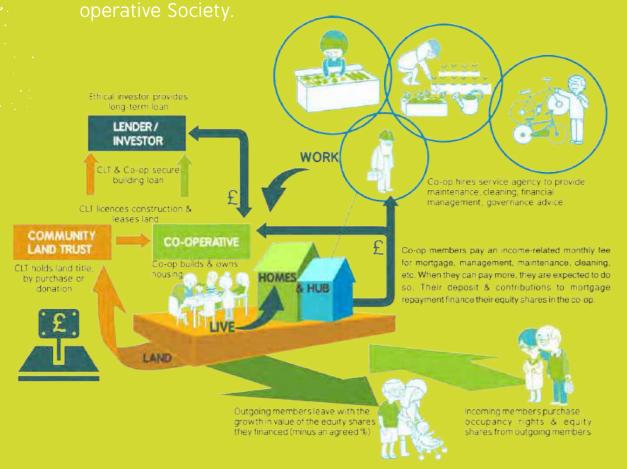
 NEIGHBOURLINESS Fostering conversation, cooperation and collaboration through co-design.
- CREATING A SENSE OF PLACE Building belonging and ownership, not just for residents but within the wider town.
- **COMMUNITY FACILITIES** Shared spaces within the project, from kitchens to growing areas, halls and woodlands can be accessed and made full use of by the wider community.





FINANCIAL MODEL

Ambos propose to use a Mutual Home Ownership Society model (MHOS) as an alternative to conventional home ownership. Rather than owning their own homes, properties are owned by the Co-operative society and residents can build up equity shares in them through making monthly payments. How much they pay depends on how much they earn. The land itself is held by a Community Land Trust which leases the land to the Co-operative Society.



WHAT FALMOUTH IS SAYING

PROFESSOR MIKE JENKS, CHAIR FALMOUTH CIVIC SOCIETY

"For Falmouth to thrive into the future, it is appropriate that we consider additional ways to bring life and vibrancy into the town centre, ideas that complement what already exists here. A cohousing scheme, which would add to existing community provision, enhance the visual appearance of the town through quality design, and provide affordable homes in perpetuity for local people working here, could certainly become an interesting piece of the picture. Especially given Ambos' intention to ensure the design process involves the local community and future residents from the word go. Cohousing projects in Europe demonstrate the capacity of these type of intentional communities to improve quality of life and reduce loneliness and isolation, especially with multi-generational projects. Delivered well, wider Falmouth would feel the benefits too."



COUNCILLOR JAYNE KIRKHAM

"Fostering a sense of community and building a distinctive identity are key to successful place-making. Involving people in decision making and design, ensuring that local community wants and needs are heard in the process are what helps to create places to live that are inclusive, well-balanced and sustainable. As Falmouth continues to grow and thrive into the future, putting people and environment first makes good sense. Resilient, resourceful neighbourhoods are multi-generational ones where people feel a sense of belonging, where they know their neighbour, can share their ideas and experiences and where they have the infrastructure and resources to enable them to live sustainably. The ambition of Ambos to create a cohousing community in the town is an exciting one which has the potential to fit very well into the vision of a vibrant future Falmouth"





MARK WILLIAMS, FALMOUTH TOWN TEAM

"In this challenging climate it is clear that our town centres and high streets must evolve. Falmouth is already a vibrant and friendly town, we need to help it continue to thrive into the future.

Ambos' ambition to create a cohousing community within the town, delivering homes for local people working in and around Falmouth, as well as connecting into the community that already exists is an interesting and progressive idea and one which would sit well within the Neighbourhood Plan vision for a flourishing town centre"



KIRSTIE EDWARDS, PLASTIC FREE FALMOUTH

"Creating a place to live around what the local community actually wants and needs is something we should do far more of. Local communities know their patch better than anyone so it makes absolute sense to involve them in all aspects of the design from the energy efficiency of the homes, to well-connected foot and cycle paths, to the provision of excellent, well signposted recycling facilities. I'm encouraged by the approach that Ambos are taking to their cohousing project and look forward to seeing how their community led ideas develop".



CLLR GRENVILLE CHAPPEL, CHAIR NEIGHBOURHOOD PLAN GROUP

"The Neighbourhood Plan for Falmouth supports co-housing as a way to deliver affordable housing whilst also recognising its potential to bring wider community benefits to the town such as reducing isolation, creating community well-being and sharing resources. The Plan sets out a vision for how Falmouth will continue to develop as a distinctive, vibrant, resilient, inclusive and well-balanced town into the future. We believe co-housing and indeed Ambos could be an exciting part of that future picture."



"Through Covid-19 we have seen communities come together and a new, strengthened sense of neighbourliness emerge. We shouldn't underestimate how important that connection and support has been in getting people, particularly the vulnerable and isolated, through some really hard times. It is so important that we do what we can to foster a sense of community in the places where we live, which is why we admire the ambition of Ambos to deliver a cohousing project in Falmouth that aims to not only provide much needed affordable homes to those working locally, but through being community-led and by focusing on shared spaces designed to create a sense of welcome and belonging, also aims to tackle loneliness and isolation".



RICHARD MAY, MANAGER DRACAENA CENTRE

"People are what make a place come alive, whether a community centre, a park or a street of homes, it's people that bring the vibrancy and energy and from that springs community. Community is all about relationships and connection, a strong community is one in which people feel a sense of belonging, where they feel part of something and where they feel supported. We build that sense of community at the Dracaena centre by listening to what people who live in and around us want and need and it really works. By taking an approach to designing a place to live that truly involves local people from the word go, Ambos stand a great chance of creating that sense of ownership and belonging that so often can be missing in new developments. This has got to be a good thing. I wish them every success".



WHAT AMBOS MEMBERS ARE SAYING



"Ambos, for me, is a communal development solution to the global population increase. It will provide a fair share of amenities and space, allowing social collective interactions for community well-being"



"I wouldn't buy shoes the wrong size and force my feet in - why should I try and cram my life into ill-fitting buildings? Ambos offers custom-fit homes and social utilities. It is tailored to life's variety, in contrast to a housing market, often imposing limits on it"



BECKY

"The current housing market is unsustainable. To me Ambos is about creating a fairer model of home ownership and an exciting way of living more cooperatively. I also really like that the project will create communal space that will benefit the wider community"





"Ambos is an exciting new way to provide homes for our communities. Bringing people together first to co-create their homes is a unique opportunity that you wouldn't normally get"



VICKY

"It is far too common for new homes to be built with a focus on maximising profit. Putting profit first means that often new build communities lack soul and sense of place. When you put people first, when you ask what they actually want, it is very unlikely they will ever describe what is in a developers spreadsheet. They talk about wanting a sense of community, wanting homes that are low cost to run and which don't impact negatively on the planet, they want green space and wildlife, they want to be able to get about without necessarily having to get in a car. Which is why involving people in the design and management of their own communities is the way we should be doing things, because that way we create places that are loved by the people who live there"



MIGUEL

"They say home is where the heart is, but too often today we build homes without the heart and fail to create a sense of belonging. Ambos believes that it can be done better. We believe that places that grow community from the outset have the greatest chance of becoming vibrant, resourceful, resilient and supportive communities. That's why we have chosen the cohousing model"



ANNA

"The first time i sat down with Miguel and he told me about the co-housing model I was in!

Renting a home, isn't a sustainable way of living. Quite the opposite, in fact. Ambos provides a way to build a resilient community that can sustain the needs of many of us, for the benefit of many more! What's not to love about a secure, resilient and vibrant future?!"





MAT & STEPH

"To us Ambos means belonging to a community that would like to live in a more shared and sustainable way. The opportunity to share spaces, ideas and experiences is really appealing to us as a young family"

