



# Community-led affordable rental housing in Scotland - the five phases and funding gaps

Phase 1: Developing a vision and organisational structure	Phase 2: Creating a viable project	Phase 3: Getting ready for the build [pre-construction]	Phase 4: Construction	Phase 5: Occupation and operation
<p><b>Tasks</b></p> <ul style="list-style-type: none"> <li>Forming or developing the organisation</li> <li>Establishing the character of the build</li> <li>Designing the build</li> <li>Policy development</li> <li>Applying for feasibility funding</li> <li>Evaluation</li> </ul>	<p><b>Tasks</b></p> <ul style="list-style-type: none"> <li>Finding + obtaining the site</li> <li>Gaining planning permission</li> <li>Establishing costs + the financial model</li> <li>Applying for pre-construction funding</li> <li>Evaluation</li> </ul>	<p><b>Tasks</b></p> <ul style="list-style-type: none"> <li>Obtaining fire, engineers + surveyors reports</li> <li>Renewables study</li> <li>Legal review</li> <li>Final design</li> <li>Statutory duties e.g. building warrants</li> <li>Tendering + applying for construction funding</li> <li>Evaluation</li> </ul>	<p><b>Tasks</b></p> <ul style="list-style-type: none"> <li>Access</li> <li>Building construction</li> <li>Landscaping</li> <li>Groundworks</li> <li>Final legal review of policies</li> <li>Evaluation</li> </ul>	<p><b>Tasks</b></p> <ul style="list-style-type: none"> <li>Maintenance</li> <li>Management</li> <li>Rent collection</li> <li>Governance</li> <li>Evaluation</li> </ul>
<p><b>Funding + gaps</b></p> <p>Government money and local advice may be available</p> <p><b>Cost gap:</b> most projects will need support or to raise funds around design and governance</p>	<p><b>Funding + gaps</b></p> <p>A site may come via a local authority/trust/etc.</p> <p>Modelling via development trusts + bodies</p> <p><b>Cost gap:</b> Getting a site and planning permission</p>	<p><b>Funding + gaps</b></p> <p><b>Cost gap:</b> No obvious source of funding for most projects. Even for a small development this phase can add up to over £100,000</p>	<p><b>Funding + gaps</b></p> <p>Government grants</p> <p>Mortgage/loans repaid through rents</p> <p><b>Cost gap:</b> Communal areas are tricky to fund - £150,000 for HCH</p>	<p><b>Funding + gaps</b></p> <p>Rents</p> <p>Other funders may be needed for the development of shared facilities and activities etc.</p>
<p>Escalating costs: each phase costs more than the last</p>				