

**Fairhazel Co-operative**  
**ALLOCATIONS POLICY**

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## 1. Introduction

The Fairhazel Co-operative is a registered Friendly Society (see Rules, Appendix 1) and a housing association registered with the Homes and Communities Agency (formerly the Housing Corporation). It owns properties which were purchased from private property companies in 1975 when funds were made available to it from the Government, administered through the London Borough of Camden.

In return for this initial funding the Co-op has an obligation to offer vacancies to applicants from Camden's Housing List in accordance with the Nominations Agreement with Camden (see Appendix 4). The Co-op's policy on vacancies is based on the terms of its original Mortgage Deed with Camden, and the Borough's nominations agreement which superseded it in 1995 and again in 2012. The same nominations agreement is signed by all registered housing associations in Camden.

The Co-op's Management Committee (MC) consists of unpaid volunteers who are elected by the membership at the Annual General Meeting (see Rules), and it has various sub-committees and working parties to assist and advise MC as described in Appendix 3, the Co-op Summary. The Allocations Working Party assists and advises MC in all aspects of allocations.

The Council is entitled to 50% of single bed flats and bed-sits and 75% of two bed and larger flats for its nominees. The criteria for those on Camden's housing list is defined by need. Camden employs a points system and those applicants with the greatest number of points are highest on their list.

The Co-op is entitled to 50% of single bed flats and bed-sits and 25% of two bed and larger flats for its nominees. The Co-op keeps a Register of Applicants who have been in contact, and can draw on this register for each size of flat which might fall vacant. The two criteria for those on the Co-op's Register are housing need and co-operability. The latter is because the Co-op needs to draft in individuals and families who offer and are judged likely to contribute to the running of the Co-op, so that it can protect its autonomy and democratic principles.

All Co-op tenants must be members of the Co-op.

The Co-op has agreed a rents policy with the funding authorities. The rents are raised biennially in line with Homes and Communities Agency Guidelines.

Flat shares are designated for key workers in Camden and are not included in the Allocations Policy.

## **2. Aims of the Allocations Policy**

To provide homes for those in housing need who wish to participate in the management of their housing on a co-operative basis. The ultimate goal is to create sustainable tenancies in a stable, self-governing community within the Rules of the Co-op. In all cases the Co-op will actively practise its Equal Opportunities Policy (see Appendix 5).

## **3. Nominations**

### **3.1 Camden Nominations**

The borough has its own criteria for selecting nominees. Camden employs a points system to measure need, which is the primary criterion. Those with the greatest number of points are highest on their list. However, as Co-op membership is involved, Camden recognises that both the Co-op and the nominee should be satisfied that the right choice is made. The Co-op interviews those nominated for membership and tenancy (see 4.4 below).

Camden is entitled to 50% of single bed flats and bed-sits, and 75% of two bed and larger flats.

### **3.2 Co-op Nominations**

The Co-op keeps a register of names of applicants who have expressed an interest in joining, and can draw on it for each size of flat which might fall vacant for its own nominations. This is the Co-op's opportunity to identify active new members. Applicants on the Register must be in housing need, but co-operability, with a commitment to co-op living and willingness to be actively involved with the Co-op is of equal importance.

The Co-op is entitled to 50% of single bed flats and bed-sits, and 25% of two bed and larger flats.

For Co-op nominations the Allocations Working Party considers:

(i) The Co-op's Needs

- willingness to participate in the activities of the Co-op,
- experience or interests useful to Co-op activities,
- sensitivity to the needs of neighbouring households,
- local ties or roots in the neighbouring community.

(ii) The Applicant's current circumstances

- homelessness, actual or potential,
- condition of the applicant's existing housing,
- medical circumstances and disability within the household,
- Social factors such as relationship breakdown, violence, harassment.

## **4. Selection**

- 4.1** When a vacancy occurs in the Co-op the AWP will consult the internal transfer request list to see if there is an existing household which will fit the vacancy (see clause 10). If there is not, the vacancy is available for allocation from the Co-op register.
- 4.2** The AWP will decide whether the vacancy is to be for a Camden nomination or an applicant from the Co-op's Register. A rota is kept of how allocations are apportioned between the Co-op and Camden. It is desirable to keep within the quota.

### **4.3 Procedure for Applicants on the Co-op Register**

When an application has been received and approved, two members of the Allocations Working Party will interview the applicant/s at the earliest opportunity in order to assess their suitability as Co-op member tenants. Using the appropriate interview questionnaires (see Appendix 6), the interviews should take place at the homes of the applicants, so that their current housing situation can be verified. A report on each interview is written by the interviewers to be discussed at an AWP meeting, and it is then decided whether the applicants are suitable to be member tenants.

When a void arises in the Co-op, AWP will meet and recommend a suitable applicant to the Management Committee for approval. The selected applicant from the External Housing Register must then also be able to provide a rent statement or equivalent to show that there have been no rent arrears during the previous 12 months. For Internal Transfers the same applies, but consideration will be shown if an arrears repayment plan has been adhered to, or is recognised as not being a true arrears. A points system is only used when two or more applicants are of equal eligibility (see appendix 7).

When AWP carries out their biennial reviews of housing applications, if the applicant no longer meets the criteria, then AWP reserves the right to withdraw their application.

### **4.4 Procedure for Camden Nominations**

A member of staff will notify Camden online, using a LBC Nominations Request Form, giving information on the vacancy and a photograph, and the maximum number of persons allowed to live in the flat. The Co-op counts every member of a family, including children under 10, as a whole person. The Nominations Request form must include the words: *'The successful bidder must be prepared to be actively involved in the Co-op. There is no right to buy'*. All Co-op vacancies are classified as 'Sensitive Lets'. Camden then advertises the vacancy and invites applicants on their housing list to 'bid' for it. In due course Camden will send a short list of the six applicants or applicant families they have nominated to the vacancy, who are at the top of their list.

A member of AWP will make contact with the top nomination by telephone and establish that their bid for the vacancy is viable. Issues to highlight are the fact that there is no right to buy or exchange with another housing provider, the tenancy agreement is contractual, the Co-op is a membership, and participation is expected. If the vacancy is on an upper floor, the applicant needs to be told that there are no lifts in the Co-op. If the response is positive, then they are sent a copy of the Co-op Summary by email, and asked to telephone back at an arranged time to discuss their interest and ask any questions. This procedure ensures that applicants have some understanding of the difference between co-op living and being a Camden tenant at the very beginning of the selection process. If the top nominee is not suitable, the next nominee on the list is contacted, and so on. A further shortlist can be requested if necessary.

An interview is then arranged with two members of AWP, using the appropriate interview questionnaires (see appendix 6) and giving nominees full information about the Co-op, membership and tenancy. Every effort should be made to discover whether applicants would feel positive about living in a co-op and whether the Co-op can expect involvement from them. It is recognised that some may not wish to share housing responsibilities with their neighbours and would not be suitable for living in a co-op. The applicant must provide written evidence of any relevant medical conditions, and documentary evidence from the previous landlord to show that there have been no rent arrears during the previous 12 months. If the interview has to take place in the Office, then if appropriate, the vacant flat can be viewed at the same time as the interview, if appropriate, accompanied by not more than two members of AWP.

A report is written by the interviewers to be discussed at an AWP meeting, and a vote is taken as to whether to recommend the nominee for membership and tenancy to Management Committee at their next meeting.. If there is a need for a speedy decision an emergency MC meeting may be convened.

Before a letting can be made, Camden need to be informed so that the nominee can be verified. Camden should complete verification within 48 hours of notification.

#### **4.5 Follow-up with new tenants to the Co-op**

The Housing Manager will arrange an informal visit to the new tenants to see how they are settling in and also to encourage them to become involved in Co-op activities.

### **5. Management Committee Decision**

Membership and Tenancy is granted only by the Management Committee.

### **6. Co-op Membership**

This is required by the Rules of a Friendly Society. Tenants become members at the same time as they sign their tenancy agreements. The membership fee is £1.00 (non-refundable). Nobody may be on a tenancy agreement who is not a member. Loss of membership entails loss of tenancy.

## **7. Procedure for letting**

When a nominee has been accepted for membership and tenancy, the nominee will be provided with a draft copy of the tenancy agreement with a recommendation to seek independent legal advice. Then within five working days the Tenancy Agreement can be signed by the nominee and countersigned by a member of staff, and a share certificate issued to confirm membership at the same time. The new tenant will also be issued with a copy of the Co-op Rules, (with '*What the Rules mean*') and a copy of the *Fairhazel Co-operative Handbook*.

If a flat is being divided, or completely refurbished, AWP cannot make an offer to prospective tenants until BWWP has confirmed works are nearing completion.

## **8. Criteria for Housing Fit**

For all new lettings, tenants living as partners or spouses are allocated a flat which provides one bedroom for them and separate bedrooms for any other qualifying adults or children over 10. Younger children of different genders will be offered separate bedrooms where possible.

## **9. Monitoring, Consultation and Review**

The Co-op monitors all its lettings and makes returns to Camden as required. The Borough's lettings Department and the Homes and Communities Agency are informed of any changes in policy or new requirements which are being introduced. The Co-op's rent setting mechanism is kept under review.

## **10. Transfers.**

- a) When a vacancy occurs, the Allocations Working Party will first consider the possibility of making a transfer (which could trigger a chain of transfers) to improve the housing fit of existing members of the Co-op, see 4.1 above. The Co-op keeps a list of members who would like to move. Members are also entitled to apply for a two way transfer within the Co-op. The two criteria are need and fit. In exceptional circumstances, eg. disability, need can override fit. A points system is available to assist if applicants appear to have equal needs for a transfer (see appendix 7.11). The Co-op does not allow like-for-like transfers unless there are exceptional circumstances. Each case will be considered by MC on its own merit but the overriding criterion will be 'housing fit'. Members wishing to transfer will be responsible for any internal decoration. In all cases the rent on any flat involved in a transfer is set to the lower of the target or capped rent before a transfer can take place. Transfers will only be considered if the applicants have not been in rent arrears during the previous 12 months (unless this is waived at the discretion of the Management Committee). After a transfer, members cannot apply for a further move until 12 months have passed (again, unless this is waived by the Management Committee). Any member requesting an external exchange will not be considered for a transfer within the Co-op.

- b) 1. If an applicant has formally accepted an offer, and then has a valid reason for refusal confirmed by MC, the applicant will retain their place on the housing/transfer list.
2. If an applicant has formally accepted an offer, but does **not** have a valid reason for refusal – the applicant will go to the bottom of the housing/transfer list.

Prior to viewing a flat, the applicant will receive a letter which confirms the viewing date and stipulates the above action that will occur if they refuse the flat after a formal acceptance.

### **11. Special Needs Housing**

The Co-op has four flats already adapted to the needs of wheelchair users and four flats adapted for low mobility use.

Ground floor flats with no steps are reserved for those with a medical need for them, unless this is waived at the discretion of the Management Committee.

### **12. Joint Tenancies**

The Co-op grants membership and joint tenancies to spouses or partners. If an internal transfer is made to accommodate a member who has acquired a partner with a family, both partners are issued with a joint tenancy. If a single member acquires a partner, both partners may apply for a joint tenancy after 12 months.

### **13. Assignment of a Tenancy**

Assignment of a tenancy is not permitted.

### **14. Leave of absence**

Leave of absence for a period of up to 12 months can be granted under certain circumstances and with strict conditions.

## **15. Appendices**

1. The Co-op Rules
2. Tenancy Agreement
3. The Co-op Summary
4. Nominations Agreement with Camden
5. Equal Opportunities Policy
6. Interview Questionnaires
7. Points System for
  - i) Fairhazel Nominees
  - ii) Internal Transfers

## **16. Standard Letters**

1. Letter in response to an initial enquiry
2. Letter confirming an application form is received
3. Offer letter
4. Internal transfer offer letter

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