

Introduction

Bridport Cohousing Community Land Trust (BC) aims to create a cohousing neighbourhood which offers an affordable, sustainable, mutually supportive community to local people, and which provides benefits and facilities for the wider locality. In nominating potential residents and allocating homes, the aim is to operate a process which is transparent, fair, unbiased, and applies to all tenure types.

It is recognised that the nomination and allocation policy [1] for this project must meet the needs of the local authority, the potential residents who have already invested much time in the project, and the housing association, and must be agreed by all of them. This Policy is also intended to fulfil Government objectives to create mixed communities and provide a range of affordable housing as defined in Annex 2 of the NPPF:

Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

1. Tenure Types

A primary aim of BC is to help meet local affordable housing needs. To achieve this, a range of tenures are proposed:

- a. Social Rent: this term is used to describe:-
Social rental homes leased and managed by a registered provider (housing association) and rented at 50-60% of open market level;
Tenancies would be for 10 year periods and the right to buy outright or acquire will not apply to these homes;
This includes 6 homes for which local NHS staff can be nominated in accordance with the conditions set out in the NHS Nominations Agreement.
- b. Help to Buy Shared ownership homes with the potential to buy between 30% and 75% and with rent paid on the retained equity to BC or a Housing Association. Eligibility for buying these homes will be dependent on assessment with Help to Buy South. Owners can staircase up to 80% of OMV. Subsequent sales will be at the percentage owned by the vendor.
- c. Shared Ownership Intermediate Affordable Housing: the high level of local house prices relative to local pay means that there is a substantial need for intermediate affordable housing.
The intention is for BC or a Housing Association to offer 80% shared ownership with BC or the Housing Association holding 20% and with rent paid on the retained equity. Subsequent sales will be at 80% of OMV in perpetuity.

2. Resident obligations and resale restrictions.

BC will require a number of special provisions as a residents' agreement to be attached to the lease/rental agreements, on similar lines to other cohousing projects. These are intended to help ensure that the project continues to deliver its key aims, including mutual support, affordable living, high levels of sustainability, and benefits to the local community. Key provisions have already been agreed in principle by all Members, and detailed proposals will be agreed by Members.

The key provisions are:

- An equality and diversity policy to ensure that the opportunity to live in the cohousing community is open to all.
- Every adult resident to give unpaid time to help run/maintain shared facilities, eg 2 hours a week. The time will be decided by all the residents when the amount of work required and the personal circumstances of residents are known.
- There will be regular meetings, probably monthly for 2 hours, to make neighbourhood decisions that affect us all.
- Residents will make agreements about recycling, noise, pets and antisocial behaviour, and other aspects of our lives in the neighbourhood. These agreements will be reviewed regularly.
- There will be a service charge to pay for shared services & use of facilities, which is included in the rent of Housing Association residents.
- When a resident leaves, BC members of the Resident Group have three months (for affordable market homes) OR at least two weeks (for Housing Association homes) to nominate a preferred replacement resident. Any new resident will be subject to the same selection process and lease/rental commitments as the original residents.
- To maintain affordability, residents of any tenure type who own part of the equity in their property can only resell for the same percentage of market value at the time of the sale. For example, someone who purchased 80% of the equity in 2018 market value, selling the house in 2020 would receive 80% of 2020 market value, using an agreed valuation process.

3. Membership requirements during the development phase

All potential residents are required to become Members of Bridport Cohousing: this applies regardless of tenure. A basic principle of cohousing is that potential residents are actively involved and consulted in the development stage, and thus become a community even before moving in. The criteria and process for membership are agreed by all Members, and are written in a policy document to make the process as transparent as possible. Key are:

- *A prospective member attends at least 4 BC open meetings or events to meet other members;*
- *A commitment to work voluntarily with other members to help create the project in whatever way they can;*
- *Support for the aims of the project, such as sustainability, which form part of our planning commitments;*
- *Maintaining confidentiality for sensitive matters eg other members' personal information;*
- *Agreement to attend monthly meetings and relevant training (where possible).*

A condition of becoming a Member of BC is signing a written commitment covering the main points above.

4. Nominations Policy

The term **nominations** is being used for the process by which households are designated as eligible for a home within the cohousing project and is determined by the Nominations Sub-committee.

The **allocations** policy, in section 5, covers allocation of specific dwellings to specific households within the scheme.

To create a diverse and inclusive neighbourhood we need a selection process for the following reasons:

- a) There may be more households wishing to live in BC than there are homes
- b) To prioritise local people.
- c) To achieve household diversity – experience in many cohousing groups has shown that some degree of selection is crucial. For example, allocating on a first-come, first-served basis is likely to exclude families – many of those initially interested are older single people; families do not have time to offer in the early stages, and often apply much later.

BC Members are committed to making the selection process fair and transparent, hence the policy documents and procedures will be published, and records of decisions will be documented and maintained, in line with the GDPR law. The housing association partner and the local Parish and County Councils, will be involved in selection decisions for all homes, see details later.

During the early phases of the project, there has been no limit set on the number of potential residents accepted for membership. This is to give as many people as possible the opportunity to explore actively whether the project will suit them or not. Members are advised that acceptance into Membership of BC can in no sense mean a guarantee of a home.

Nominations will begin when the number of dwellings, in total, by tenure, by size and cost is known. The aim at this stage would be to match the mix of tenure types and home sizes as closely as possible with the needs of those Members wanting a home. It is also at this stage that financial contributions will be sought from all prospective Leaseholders; for shared leasehold ownership this would be a purchase deposit.

Nomination criteria:

The criteria for selecting residents for Bridport Cohousing CLT are:

1) Local connection:

For all potential residents

- First priority will be given to local residents who live or work in Bridport or nearby: this area comprises the following parishes: Allington; Askerswell; Bothenhampton & Walditch; Bradpole; Broadwindsor; Chideock; Burton Bradstock; Litton Cheney; Loders; Netherbury; Powerstock; Symondsburys; Shipton Gorge.
- Second priority will be those who live or work within the boundaries of the former West Dorset District Council;
- The third priority will be residents in the County of Dorset.

Additional details

For those wishing to live in a housing association rented home:

They will need to be on Dorset Council housing register.

In all cases, Local connection means people living for at least 2 years OR having close family living in the area for 5 years, OR working within the designated area for at least 6 months (with a permanent contract of 16 or more hours).

Housing Register Priority:

If all other criteria are equivalent, preference will be given to those households with the highest priority rating for housing need on the Housing Register.

Properties will be advertised through Dorset Home Choice.

For those wishing to lease a 30-75% shared ownership home:

They will currently need to register with Help to Buy South.

For those wishing to lease an 80% shared ownership home, or rent a BC owned home if available:

These households will not have to be on the housing register; and there will be a fourth tier, beyond Dorset.

All properties will be advertised by Bridport Cohousing.

2) Diversity. Bridport Cohousing aims to create and maintain a diverse community in terms of age, gender, ethnicity, and household type (families, couples, and single people), etc. We will therefore prioritise allocation of homes to households to help achieve such diversity. 40% of homes in the project will be prioritised for families with at least one child living at home in full-time education or younger. There will be a maximum of 40% of homes available for households with residents over 60. These limits will be regularly reviewed as the neighbourhood population changes.

3) Time commitment. Priority will be given to households which have already invested a substantial amount of unpaid time by attending meetings and working on the project. This is periodically logged by members.

4) Size of house.

Households in rented properties will follow the current HA and DC regulations for eligibility for number of bedrooms;

Shared ownership households can buy a home if they so wish with the number of bedrooms equivalent to one for each resident and one spare bedroom.

5) Annual Income

In addition, all prospective households must have a gross annual income not exceeding £50,000.

- Residents of the housing association homes will have provided evidence of income to Dorset Council's Housing Register and the Housing Association;
- Residents of 25-75% shared ownership homes will liaise with Help to Buy South to determine the optimal purchase for their household budget;
- Residents of 80% shared ownership homes will be required to make a statutory declaration to BC that they meet the income criteria.

The Nominations Sub-committee will assess **all** prospective residents on the above criteria. Assessments using these criteria will be made by the Nominations Sub-committee; the members of which, and their roles, are defined by the legal constitution of the Society;¹ with 50% being members of BC and 50% external membership: this includes representatives of the parish council, district council and housing association. Those not currently satisfying the criteria for a home will be able to reapply when their circumstances satisfy the criteria and will be held in a waiting pool.

The decisions of the Nominations Committee will be binding and can only be changed if there is a reapplication by the potential resident.

5. Allocations policy

This covers the allocation of a specific home within the scheme. For example, the 3-bedroom homes vary in characteristics, such as orientation, size of plot etc.

Since different households will have varying preferences, the process will be

1. to ask for the housing criteria of those households nominated and selected for a given home size and tenure type.
2. to ask for preferences for specific homes
3. to match up these criteria with the available properties.
4. to meet together with a facilitator to see if they can agree between them an allocation which fits all their needs. This may take more than one meeting.
5. Where this is not possible, allocation priority will be based upon the amount of time commitment which each household has already put into the project
6. Members will be able change their minds within one week of the meeting of the initial allocation group, as long as there are alternative homes available.
7. Allocation decisions will be logged and made known a week after the final choices.

6. Ratification

These policies have been discussed and agreed by a full meeting of BC Members.

Footnotes

[1] The nomination and allocation policy was formerly referred to as the Selection and Allocation Policy.

Bridport Cohousing Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014, using the Wessex Community Assets model rules which ensure that all the society's assets are held for the benefit of the community, generally referred to as an 'asset lock'.