

Findhorn Ecovillage Land & Housing Trust
Housing Support Policy
for the WEST WHINS Cluster

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1 Definitions

Ekopia	Ekopia Resource Exchange Ltd.
Land Trust	The Findhorn Ecovillage Land and Housing Trust, a Division of Ekopia created to hold land and buildings in trust and provide support to members of the community seeking affordable housing.
Land & Housing Trust Committee	A committee set up to allocate housing support to community members. It is responsible to the board of Ekopia and currently comprises representatives from Ekopia, the Findhorn Foundation and the New Findhorn Association. Abbreviated to ‘L&HT Committee’.
PET	Park Ecovillage Trust
The Landlord	Park Ecovillage Trust
West Whins	A cluster of houses developed by PET & Duneland Ltd.
Allocations Policy	A method of determining the suitability or otherwise of applicants for Housing Support.
Housing Support	Support provided via the Land Trust for the provision of housing.
Cluster	A group of houses or other properties forming a recognisable collective entity and having various associated by-laws to regulate relevant procedures.
Community	The community of individuals associated with Findhorn Ecovillage.
House	This shall be interpreted to include ‘flat’ ‘unit’ or other essentially self-contained form of housing.

The singular includes the plural for the purposes of this document.

2 Scope

This policy describes the method by which a member of the Community may receive support from the Land Trust to live in accommodation at West Whins. It does not set out to describe the general circumstances in which an individual may apply to receive support from the Land Trust – this is contained in the **Allocations Policy**.

These policies are owned by Ekopia and administered in tandem by the Land and Housing Trust Committee.

3 Background

Housing Support funds are accumulated through:

- Grants and donations made to PET.
- A Section 75 developer's planning gain made available by Duneland Ltd. as required by planning consent.
- Shares and loans, at both zero interest and low interest provided by members and supporters of Ekopia and PET.

Housing Support funding is available in respect of **Rentals** only.

4 Review of Policy

The principles underlying this policy were reviewed at an open community meeting on 3rd October 2016. This review was informed by the results of a community-wide survey carried out earlier in the year and the views of a volunteer 'focus group' who helped craft the proposals. Unanimous support for these principles as set out in Sections 5.2 (Landlord's Criteria) and 5.3 (Community Criteria) was received at the meeting.

This Policy shall be reviewed annually by the Land and Housing Trust Committee, who will propose amendments (if required) to Ekopia. When the amendments are accepted, Ekopia will issue the revised Policy. This process may require consultation with the membership of Ekopia, the community at large and other interested parties.

5 Principles and Mechanisms

The allocations process is a straightforward choice of a suitable individual(s) to receive a letting. A balance may need to be struck between housing need and ability to pay. Housing for rent at a subsidised rate shall therefore be made available via the Allocations Policy on the following basis.

5.1 Mechanism

Rentals are provided via a tenancy agreement, available from PET on request.

The rent charge is based on the Moray Council Local Housing Allowance Rates (2015-2020). It may vary in future, in agreement with the Moray Council.

5.2 Landlord's Criteria

The Landlord (Park Ecovillage Trust) has agreed the following policies in respect of these properties:

Multi-generational living is an effective way to create social sustainability in a

neighbourhood. We are striving for a broad range of ages in the block of flats to facilitate multigenerational living, as a suggestion 2 tenants >65, and 2 <35.

We also wish to attract tenants with an interest in co-housing engagement. This includes active participation in co-housing culture and group activities (social and administrative) as well as chores and dues that are levied by the WW Residents Association.

The full text of the policy is provided as an appendix.

5.3 Community Criteria

As a result of the extensive consultation undertaken in 2016 the L&HT Committee are encouraged to continue to prioritise those who fall into the category of being in financial need (as defined in the Allocations Policy) and also to prioritise those who have significant medical or care needs.

The Allocations Policy that “Length of service to the community, including a suggested minimum period of two years with an organisation affiliated to the Ecovillage” shall be one of the key criteria was also re-affirmed.

It was also agreed that the L&HT Committee be asked to take into consideration “the applicant’s fit with the community and their capacity to contribute.”

The Land & Housing Trust Committee were also encouraged to use a points system, reflecting these priorities to screen candidates, followed by an attunement process.

The L&HT Committee are given broad latitude to interpret these criteria and they may request community input into priorities and changing needs from time to time.

5.4 Allocation of Property

Properties available include both 1-bedroom and studio flats, at nos 553 to 558 West Whins. They have an internal floor area of between 38 and 42m². Please note that these are small internal floor areas approximately the size of the Foundation’s ‘Wellspring’ visitor centre between the Community Centre and the Phoenix Shop.

The allocation process is carried out jointly by the L&HT committee, PET and Ekopia. The roles of these different groups in the process is explained in the appendices. All applications for housing support are assessed based on the Allocations Policy and this housing support policy.

A rental will be paid to PET, the owner of the property, and the L&HT Committee must therefore assess candidates on the following criteria that are additional to those spelled out in the Allocations Policy.

- a) The ability of the candidate to pay the charge/rental. This shall be assessed according to the information provided by the candidate and by undertaking a

- simple check to ensure candidates are not in breach of any of the "Disqualifications and Exclusions" identified in the Allocations Policy itself.
- b) The suitability of the candidate for the accommodation available.
 - c) The needs of the candidate. This may include their financial and family circumstances, and their likely level of future commitment to the Community. Candidates must be in a position to pay the rent, but given the very limited supply of good quality subsidised accommodation, those on low wages should receive suitable consideration. Individuals or families who are in a position to purchase suitable accommodation should not normally be considered.
 - d) For the purposes of this exercise "suitable accommodation" means a house, flat or other permanent structure.
 - e) Units should be allocated on a best fit basis i.e. so that the overall size and accessibility is adequate for the household concerned.
 - f) Considering the size of these properties, single people, couples and a single parent with a young child will be considered for allocations.
 - g) Couples who are married or in civil partnerships may become joint tenants. For other situations. Joint tenancies may be available on discretion of the Landlord. Where an individual is the named applicant/tenant, the obligations of the tenancy shall fall entirely on that named tenant.

5.5 Re-allocations

If a tenant breaches the conditions of their tenancy this agreement may be discontinued by PET and the Committee will be asked to re-allocate the property.

5.6 Final Decision

Given the substantial stake that the community has invested in such properties the role of the L&HT Committee is to recommend individuals for this form of support to the Landlord for approval. The Landlord shall always take cognisance of this advice but may carry out further investigation of the circumstances.

6 Appendices

These appendices are for guidance only and do not form a part of the Housing Support Policy.

These appendices explain the allocations process and the role of the L&HT committee, PET and Ekopia. The L&HT committee will not enter into discussions of individual cases. If an applicant wishes to appeal or lodge a formal complaint, this should be done through the appeals/complaints procedure in the Allocations Policy (i.e. made in writing to the Ekopia board).

6.1 Advertising a Vacancy

PET is responsible for advertising any vacancies, for collating applications, and forwarding them to the L&HT Committee.

6.1.1 Advertisement

This shall contain:

- The date any applications must be in by (see Timeline below). State that late applications will not be considered.
- Details about charges such as how the Hoco and cluster charges are levied.
- Common assets and responsibilities of occupants in relation to them.
- An up-to-date version of the application form shall be made available as a Word document on the PET website. This shall make it clear who completed applications should be forwarded to (normally a PET appointee). Electronic applications only will be accepted.

An example of a recent advertisement is included in section 6.2

6.1.2 Distribution

- NFA members by email
- Foundation members by email
- Ekopia members by email
- Duneland members by email
- Article placed by PET in the Rainbow Bridge

6.2 Typical Advertisement

OPPORTUNITY FOR AFFORDABLE RENTED FLAT AT WEST WHINS

[No.] one-bedroom flats will become available in [month] for community members at the West Whins (WW) Co-housing cluster. The rent levels are controlled by Moray Council and/or the Scottish Government and the flats are owned and administered by Park Ecovillage Trust (PET).

If you are interested and

- * are applying as a single person, a couple or a single parent with a young child
- * can pay rent of £[amount] per month.
- * can cover Hoco charges which are currently £4.05 per m² internal floor area
- * can cover THA fund charge of £4/month
- * can cover utilities, and any WW Residents Association charges agreed on (PET can provide more details of these charges)
- * can cover Moray Council Tax Bill; the units will be Band A
- * have been a community member for two years;
- * and otherwise meet the criteria set out in the Allocations and Housing Support Policies.
- * would be able to move in the [date range]

Studio Flats 553 and 556 are on the first floor, 38m² internal floor area, and consist of an open plan kitchen/dining/living/sleeping space with additional loft storage space; flats 557 and 558 are on the first floor, 42m² internal floor area and consist of one bedroom and an open plan kitchen/dining/living room with additional loft storage space; flats 554 and 555 are on the ground floor, 42m² internal floor area and consist of one bedroom and an open plan kitchen/dining/living room. All the flats are designed to a high eco specification and should have low running costs. In addition you will be part of the new West Whins Co-Housing community, with access to the common facilities in West Whins (consisting of a 36m², and an 11m² multifunctional room, utility room with washing machine and toilet/shower). Flats on the first floor, accessed by stairs, and would be less suitable for people with limited mobility or who have significant medical or care needs.

We'd love to hear from you at housing.alloc@findhorn.cc - closing date noon on [date] - N.B. Late applications will not be considered. If you have any questions about your application or the application process, please contact this email address.

An application form is available from the PET website or the Ekopia website at <http://www.ekopia.org.uk/ecovillage/affordable-housing/>

Also on this Ekopia page you can read:

- * the Allocations Policy document
- * the West Whins Housing Support Policy

All applications must be submitted, in electronic form (including any required supporting documents), by the closing date to housing.alloc@findhorn.cc

6.3 Assessing the Applicants and Awarding the Tenancy

Two processes will happen in parallel at this point. PET will check the references of the applicants and their recent tenancy history.

The Land and Housing Trust Committee is responsible for assessing the applicants' suitability for the tenancy. Usually this is done by screening against the criteria in the Allocations and Housing Support Policies, short listing of applicants and then an attunement. Ideally this will come up with a ranked list of applicants, so that if for any reason the 1st choice candidate turns down the tenancy, the next candidate on the list can be notified. If further clarification / information is required on a particular applicant, the Committee will contact the applicant directly for this information.

The Committee will advise PET of the ranked list of successful applicants and the list of unsuccessful candidates. In this communication, the Committee will confirm to Ekopia that all the conditions of the Allocations and Housing Support Policies have been met, so that these bodies can discharge any responsibilities they have in this matter with Moray Council. PET is responsible for communicating the outcome of the application process to the applicants, and carrying out any further checks on the successful applicant, if required. PET will send the tenancy agreement to the successful applicant for review and signature and agree the entry date for the property.

An example of a the tenancy agreement is available from PET (see section 6.5 for information). Note that PET administers the tenancy agreement, while Ekopia administers this document.

6.4 Timeline

A timeline is included here to give applicants and people involved in the process an idea what is involved in the whole allocation process, and why particular steps take a certain time.

The process assessed below covers where a sitting tenant decided to leave the property and covers all the steps to get a new tenant in place. This is started by the sitting tenant giving 2 months notice to PET. Durations given below are estimates for a typical process and may be longer or shorter.

The initial process for allocating new properties is similar to this timeline, though there is more flexibility, in that the process can be started much earlier.

Task	Action	Duration	Elapsed Time
1	PET Housing advertise the vacancy, make sure Policies and word copy of application form are available on their web site.	1 week	7 days
2	Application time.	2 weeks	21 days
3	PET Housing compile the applications, and send to L&HT Chairperson.	2 days	23 days
4	L&HT Chairperson distributes applications to the Committee and organises meetings for screening and attunement.	1 day	24 days
5	Committee review all applicants. Ekopia, NFA and FF each have one vote on the Committee, so relevant Committee members need to meet up before the meeting to agree on their ranking. Duration will depend on number of applicants; for example 10 applicants has taken 4 days.	4 days	28 days
6	Screening meeting.	1 day	29 days
7	Clarifications from applicants. It may be possible to go ahead with the process, noting that specific applicants still need to clarify some issues.	7 days	36 days
8	Attunement meeting. Outcome reported back to PET Housing.	1 day	37 days
9	PET Housing checks references and tenancy history.	7 days	44 days
10	PET Housing reports to the PET board and obtains their agreement. PET Housing reviews the L&HT recommendations and carries out any final checks of the references and financial details.	3 days	47 days

	PET Housing notifies all applicants of the outcome of the process.		
10	PET discusses tenancy agreement with successful applicant and agrees and entry date. This may or may not take into account the notice period the applicant is required to give their current landlord.	7 days	54 days
11	PET checks out the old tenant and ensures the property is ready for the new tenant. PET checks in the new tenant		

6.5 Example of Tenancy Agreement

In process due to changes in Scottish legislation coming into effect in December 2017. This will be available on request from PET from their website in due course.

6.6 The Landlord’s “Multigenerational Living and Co-housing Policy”

This version was issued: 17.10.2016

Park Ecovillage Trust (PET) is committed to building affordable, multi-generational, sustainable community housing that improves the quality of residents’ everyday lives, develops a strong sense of community, and simultaneously delivers lower overall living costs, while conserving and improving the environment.

This policy seeks to ensure that housing provided by PET will balance the ages of the residents within any housing cluster and that suitable shared facilities are provided to encourage social interaction.

- Seniors:

According to Moray Council's HNDA, in 2011 39% of Moray’s households were headed by someone aged 60+, and the National Records of Scotland project this to increase to 46% by 2023. The growing demand for housing for older individuals is therefore a key aspect of the local housing market.

Moray is experiencing a shortage of accessible housing due to demographic change and the increasing number of elderly and disabled people requiring suitably designed housing. In April 2016 Moray Council draft supplementary guidance sought to respond to alleviate the shortfall by requiring private sector developers to deliver more accessible housing for sale and increase tenure choice for people requiring this type of accommodation. A report to the Planning and Regulatory Services Committee stated: “Surveys suggest that over 60% of older people would prefer to move into a bungalow in later life. However, there is a growing under-supply and addressing this mismatch is a challenge for those planning, designing and developing housing for an

ageing population.” (Item 4.6).

- Younger people:

In 2015, approximately 23% of the Scottish population were in the 18-35 age bracket (National Records of Scotland mid-2015 tables). For 20 to 34 year olds interested in coming to live and work in west Moray, a significant stumbling block is the shortage of affordable housing. This fact is mirrored in 2013 studies by the Office of National Statistics, which concluded that the number in this age group living with their parents has increased by 25 per cent over the last decade.

An estimate of The Park's population suggests that only c. 6.5% of residents are in this age group, an outcome that is clearly linked to the high cost of housing on the Findhorn peninsula. (In 2010 the Rural Policy Centre's 'Scotland in Focus' report identified the parish of Findhorn as one of a handful of locations in Scotland where the 'lower quartile house price to average earnings ratio' exceeded 11:1). Providing affordable housing for young people is therefore crucial to the long-term sustainability of the community.

Multigenerational living and co-housing is a way to tackle these important social problems. Successful private-public-cooperation examples in Germany and the Netherlands over many years, show that this model can improve life for people of all ages and types: e.g. solving loneliness of the elderly, providing therapy for dementia patients, improving child care provision and giving meaning to all under-utilised and under-stimulated age groups within the population.

Our policy on Multigenerational Living & Co-housing is:

- PET seeks to balance the ages of the residents, whenever possible, to achieve its multigenerational goal e.g. in the West Whins project, creating social sustainability in the neighbourhood is a key outcome. PET strives for a broad range of ages in the block of flats to facilitate multigenerational living: as a suggestion 2 tenants >65, and 2 <35;
- the initial residents group contributes significantly to the design of, and takes an active role in creating the community;
- where possible, design is used to encourage social interaction, for example by keeping fewer cars (including Moray Carshare vehicles) on the periphery and putting common houses in the centre of sites;
- to maximise where practicable, shared facilities such as cooking and dining spaces, meeting and playing areas, laundries and guest rooms and shared outside space for children's play, parties, gardening and food growing;
- residents manage their own community's maintenance and its development, their own common assets, tending the gardens, organising shared activities;
- the community is governed in a non-hierarchical way and adults are expected to take part in decision making and, when agreed, community chores;
- to comply with general Findhorn Foundation Community policies and guidelines.

We will:

- actively participate in co-housing culture, by assisting and supporting residents' associations social and administrative activities, in order to achieve these goals;
- strive to balance the multi-generational nature of co-households by giving when practicable appropriate weight to age distribution during the tenant allocation process;
- continue to encourage the successful development of each co-housing community.

Please email any questions to enquiries@parkecovillagetrust.co.uk.

Review:

This Multigenerational Living and Co-housing policy shall be reviewed annually upon its adoption.