

# Findhorn Ecovillage Land & Housing Trust Allocations Policy

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### 1) Scope

This policy describes the circumstances by which an individual may apply to receive support from the Land & Housing Trust. It explains who may be eligible and who may be disqualified from such support, and how priorities will be allocated. It does not set out to describe the specific nature of such support, which will change from time to time and will be set out in a Housing Support Policy as may be applied to a specific property or cluster.

### 2) Context

Ekopia Social Investments Ltd (“Ekopia”) conducted a housing needs questionnaire in 2004 and produced proposals for a land trust in 2005 and 2006, which were discussed at various community meetings.

In September 2006 an agreement was reached between Ekopia, Duneland Ltd. and the Barrels East Cluster/Soillse Group. This set up the Land & Housing Trust as a division of Ekopia, the main aim of which is to provide subsidies to members of the community seeking affordable housing.

In 2010 an agreement was finalised to enable support for Station House Co-operative members to be realised.

In 2010 an agreement was discussed/reached with the Moray Council and Duneland Ltd. to enable affordable housing to be made available at the East Whins cluster.

In 2016 the community was extensively consulted about issues relating to affordable housing support at the proposed West Whins site. This consultation, and further related research led to amendments to the text of this document, which were approved by The Moray Council on 19<sup>th</sup> October 2016.

In 2020/2021 the Silvertrees affordable housing development was carried out by New Findhorn Directions Ltd (NFD). Like the West Whins development this included a grant from the Rural Housing Fund, with some additional requirements which have been covered by amendments to this document. Some of the learnings from the allocation process have been incorporated into updates to this document. These changes were approved by Moray Council on 21 July 2021.

In 2019/2022 the Woodside affordable housing development was carried out by Park Ecovillage Trust (PET) Like the West Whins and Silvertrees developments this also included a grant from the Rural Housing Fund, with some additional requirements which have been covered by amendments to this document. Some of the learnings from the allocation process have been incorporated into updates to this document. In 2023 the North Whins Phase 3 affordable units for sale were scoped out. These changes were approved by Moray Council in October 2023.

### **3) Applications**

Applications are welcome from any member of the community who wishes to be supported to reside in the area and who supports the purposes and aspirations of the Ecovillage and its associated community. These aims are broad and may be described as an intention to create a human settlement that is ecologically, economically, socially and spiritually sustainable. A commitment to the ideals expressed in 'Common Ground', (available from the New Findhorn Association) is expected.

Further reading is available in such documents as: 'The Essential Guide', available from the Titleholders' Association; The 'Deed of Community Conditions' also available from the Titleholders' Association; Numerous other books, magazines and publications.

Membership of Ekopia is not a pre-requisite of Housing Support, and neither is formal membership of any other community group or association, although such memberships may be reasonably interpreted as providing evidence of support for the Ecovillage.

All applications shall be supported by references. Current Land & Housing Trust Committee members cannot give a reference for an applicant.

### **4) Administration of Applications**

The Land & Housing Trust is a division of Ekopia. It is administered by the Land & Housing Trust Committee who shall deal with all applications. Membership of this group is broadly representative of the many stakeholders involved.

Membership comprises 2 representatives appointed by each of the Findhorn Foundation, New Findhorn Association and Ekopia.

## **5) Acceptance of Applications**

A register shall be kept of all successful applications. This register shall be open to inspection by members of the Land & Housing Trust Committee.

## **6) Disqualifications and Exclusions**

The following are criteria which shall disqualify any applicant.

1) One who is, or who has been in the 12 months prior to their application, a member of the Land & Housing Trust Committee. Where the Committee are advised of the development/rental schedule with less than 12 months notice, any Committee member wishing to apply shall immediately resign from the Committee.

(A close relative of the above shall not be disqualified, but must complete full details in the declaration of the application form. A 'close relative' is defined as a parent, grandparent, child, step-child, spouse or co-habittee.)

2) One who is not or has never been resident in the counties of Moray and Nairn for at least six months.

3) The following are criteria that, at the discretion of the Landlord, may exclude any applicant from the application process who has a demonstrable history of unacceptable behaviour, including but not limited to:

evictions for anti-social behaviour

non-payment of rent

non-payment of other monies owing to local organisations

leaving a property in an unacceptable condition at the end of the tenancy/occupation.

4) Exclusions may also be based on financial circumstances (see below under Awards.)

5) Anyone wishing to receive Housing Support for a property which is part of a Cluster may also require to receive the acceptance of the Cluster group itself. Whether or not this is the case may be determined by examining the bye-laws of any particular Cluster.

## **7) Awards**

Awards of support from the Land & Housing Trust shall be made according to the following criteria.

### **a) Length of service to the community**

This shall be measured by years of employment with or continuous part-time service (including paid self-employed status or recognised voluntary service) to any organisation affiliated with the Ecovillage project. In the case of individuals aged 65 or over, a prior demonstration of committed work shall be an

acceptable criterion. Whether or not any given organisation has such an affiliation shall be determined by the Land & Housing Trust Committee from time to time.

For those not currently or historically connected to the community then being willing to demonstrate a commitment to the ethos of and being in service to the community upon taking up a tenancy shall suffice.

b) Financial Circumstances

Candidates are expected to make a full disclosure of their financial circumstances (such information to be held in confidence). The Committee shall take cognisance of the following criteria (the calculations for which appear in Appendix A and which shall be updated as required). This currently excludes those whose gross household income is:

- more than £29,500 for a single adult household.
- more than £37,500 for a 2 or more adult household.

c) Equal Opportunities

Ekopia operates an Equal Opportunities Policy and the operation of Ekopia is based on the principle of full involvement where everyone, regardless of sex, marital status, disability, special needs, race, colour, religious belief, political belief, sexual orientation, nationality, ethnic origin, age, trade union activity, responsibility for dependants or employment status, has an equal opportunity to contribute to and participate in the organisation.

We are therefore committed to the principle of equal opportunities and will work towards it in practice as a community organisation. This policy shall apply in full to this Allocations Policy.

Shared Ownership, Right to Occupy and Rental housing is a financial partnership between the community body that is the sharing owner / landlord and the occupant(s) of the house. The above criteria are therefore not intended to provide a rigid system of points, but are rather the basis for an attunement to an appropriate outcome for all concerned.

## **8) Tenure**

a) Shared Ownership

'Shared Ownership' support in which the individual is the owner or part owner of the property and wishes support with the capital costs of purchase.

b) Right to Occupancy

'Right to Occupy' support in which the individual has made a financial agreement with the landlord to support the capital costs of purchase but is not a part-owner.

c) Co-operative Ownership

This applies to housing co-ops and may take the form of support for either capital costs or rentals.

d) Rentals

Rental properties are low cost rentals, where the landlord is one of the community bodies.

**9) Appeals/Complaints**

Any appeal against a decision made by or complaints concerning the operation of the Land & Housing Trust Committee may be made in writing to the Board of Ekopia.

**10) Review of Policy**

This Policy shall be reviewed as required and as a minimum prior to each new set of allocations 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.

Under the terms of the Rural Housing Fund grants to West Whins (PET), Silvertrees (NFD) and Woodside (PET), the Scottish Government must be informed of any changes to this Policy. It is the responsibility of Park Ecovillage Trust (PET) and New Findhorn Directions Ltd. (NFD) to do this.

## Appendix A Financial Criteria

The Scottish Government 'LIFT' scheme support excluded those whose gross household income was:

- more than £19,700 for a single adult household.
- more than £25,100 for a 2 or more adult household.

However, these limits ceased to be published at some point prior to 2016. The Allocations Policy shall therefore review these criteria from time to time and instate above under the 'Financial Circumstances' heading the following so as to equal the product of the following calculation:-

$$\text{Income (new)} = \text{Income (old)} \times (Y+1)$$

Where:-

$$"Y" = \frac{\text{Index (new)} - \text{Index (old)}}{\text{Index (old)}}$$

"Income (new)" is the maximum limit at the Review Date;

"Income (old)" is the original LIFT scheme maximum limit;

"Index (new)" is the last published Retail Prices Index prior to the Review Date;

"Index (old)" is the Retail Prices Index at January 2013 (close to the last time the LIFT data was used by the L&HTC);

"Retail Prices Index" is the Index as published from time to time on behalf of HM Government of the United Kingdom of the Office for National Statistics and in the event of (a) discontinuation thereof such other inflation index being the nearest reasonable equivalent or (b) a notional change in the basis of such index, such index duly modified in such manner as the Land and Housing Trust, acting reasonably, may determine to accommodate such change in the basis of such index.

All results shall be rounded up or down to the nearest £100.

### Current Calculation

Using ONS CHAW MM23 data series.

July 2013 Index	249.7
July 2023 Index	374.2

Result:  $Y = 0.499$

Single adult household income (new)

19,700 x Y = £29,530 - rounded to **£29,500**

2 or more adult household income (new)

25,100 x Y = £37,624 - rounded to **£37,500**