

# Halton Senior Co-housing Project



## Affordable Housing Policy and Procedure

### Policy:

Halton Senior Cohousing Ltd. (HSC) will include 6 affordable flats. These will consist of a mixture of Affordable Rented flats and Discounted Market Value (DMV) priced flats available to those who meet the requirements of Halton Senior Cohousing Ltd. and the Lancaster City Council (LCC) stipulations that have been adopted.

### Procedure:

1. The number of flats in each category (Affordable Rented and Discounted Market Value price) will be approved in the final Planning Permission.
2. In line with LCC advice (see email from LCC below) the eligibility priority is to have a strong commitment to cohousing, as well as ecological living.
3. As HSC is a Senior Cohousing Project, residents must be 55 years or older (one partner in a relationship may be younger than 55).
4. Halton Senior Cohousing will make a genuine attempt to meet local housing need for affordable properties. HSC will liaise with Lancaster City Council Housing Register for local need (all of Lancaster District, starting in the rural areas nearest to Halton), See 3.3.1 of the LCC Housing Allocation Policy for definition of local need.
5. As per LCC advice, the local link for Discounted Market Value price flats does not need to be as strong as for rented flats, although it is preferable.
6. Applicants must not own a home which they can sell to fund the purchase of a property, including any other property such as a holiday home or rental property .

7. Applicants are not eligible to join the Housing Register if they have over £30,000 in savings. Additionally, applicant(s) for a one bedroom flat must not have a gross household income of over £40,000, or a gross household income of over £50,000 for a two bedroom flat.
8. Applicants who feel they meet the necessary requirements either to rent or buy a Discounted Market Value price flat shall put this in writing to the secretary for consideration by the Membership Service Team.
9. In all cases, whether through the Housing Register or by direct application of a prospective member, HSC will follow Equal Opportunity guidelines.
10. The prospective tenant or buyer shall then supply all information requested by the Service Team. This may include but not be limited to “Do you agree to the philosophy and participation of cohousing? What is your environmental and ethical ethos? Do you have a house or other property to sell? What are your savings? What is your current income? What are your outgoings (if applying as a tenant)? Will you have a mortgage (if applying as a purchasers)?”. This information will only be used to check whether you meet requirements and will be safeguarded under Data Protection rules. The information supplied will not be passed on to anyone outside of the Service Team dealing with the background checks.
11. Once it is determined that eligibility criteria have been met, successful applicants will be invited to become HSC members (see membership policy).
12. Unless already a member, all applicants will be placed on a waiting list in order of application.
13. Any flat available will be allocated in order of receipt of application. Any flat offered may be accepted or declined. A member declining an offer may remain on the Members Waiting List as long as the requirements of membership are maintained.
14. Rented flats and Discounted Market Value price flats will always remain as such.
15. Members may not purchase a rented flat or buy out the percentage that is not originally purchased of a Discounted Market Value price flat.
16. If a member or the member’s heirs sell the Discounted Market Value price flat, it must always be sold at the same percentage rate that it was originally purchased at. This will be 70% of the full market price (to be set with final planning permission).
17. Any purchaser will have to meet membership requirements.

18. Those who purchase a Discounted Market Value price flat, will be responsible for maintenance and repair at their own expense.
19. Those who purchase a Discounted Market Value price flat, must contribute to the monthly maintenance fees and pay all personal utility and council tax expenses.
20. Any Member wishing to rent a HSC property shall provide Proof of Right to Rent, by way of Passport, Driving License or similar Identity Documentation, as required by Law. In addition, a reference from a previous landlord may be requested.
21. Rent will be set and collected by Halton Senior Cohousing Ltd. within the guidelines set by Lancaster City Council for affordable rent. The rent will include the monthly maintenance fee.
22. Increases in rent will follow guidelines set by Lancaster City Council and all tenants will be notified 2 months in advance of any increase.
23. So that Halton Senior Cohousing has time to find a new tenant, a minimum of 2 months' notice must be given when a Tenant plans to move out.
24. Any tenant in breach of their Tenancy Agreement and expectations of the Halton Senior Cohousing ethos, will be asked to move out with 2 months' notice. There is a set plan for consultation with the tenant to remedy the situation before they are asked to move out. See Tenancy Agreement for full details of management's and tenant's obligations.
25. Deposits will be set by Halton Senior Cohousing .
26. All Terms and Conditions affecting Deposits shall be specified in the Tenancy Agreement as required by law.
27. HSC has received funds from the Community Led Housing grant to assist with affordable housing needs. Therefore the following Lancaster City Council guidelines for affordable properties, has been adopted from their Housing Allocation Policy as follows:

3.3.2 Financial resources: If the applicant has sufficient financial resources to rent privately or purchase a suitable property in the Lancaster district, then they will not qualify to join the Council's Housing Register.

Any applicant who has over £30,000 in savings will not be eligible to join the Housing Register. If an applicant(s) needs one bedroom and has a gross household income of over £40,000...then they will not qualify to join the Housing Register. If an applicant(s) needs two bedrooms and has a gross household income of over £50,000... then they will not qualify to join the Housing Register.

A rural connection means that the applicant has either:-

- Lived in that village for at least six out of the past 12 months or 3 out of the past five years
- Previously lived in that village for at least 5 years
- Has permanent employment in a village
- Has close family who live in the village. Close family includes parents, adult children and adult siblings.

The current maximum rent set by the council is:

One Bedroom Rate: **£113.92 per week**

Two Bedrooms Rate: **£138.08 per week**