

Coin Street Housing Co-operative **Handbook**

Version 1, 2025

Coin Street 

Contents

1. Introduction

2. You

Your tenancy agreement 3

Active Membership Policy 4

3. Your Co-op

The Management Committee 7

Housing management 9

Co-op care 10

Safeguarding 10

Complaints 10

Equity, diversity and inclusion 11

4. Your Home

Rents and service charges 14

Repairs and maintenance 14

Allocations and mutual exchanges 21

1. Introduction

Living in a housing co-operative (co-op for short) gives members the power, and the responsibility, to be involved in the day-to-day running of their homes. It also means that the success of your co-op is down to the work you put in. Co-operative housing gives you an active role in shaping your own destiny, and participation is a necessary and key part of living in your housing co-op.

Participation in co-op life helps you to build relationships with fellow members through a sense of joint purpose. It is also an important way for you to control the cost of running the co-operative.

This Handbook outlines the framework for how the Coin Street Housing Co-operative works and the principles members have decided are important for the smooth running of this co-op.

Not all eventualities are covered within this document. Where there are rules, they should be followed. In the absence of specific rules, members should stick to the co-operative principles and values.



1.1 Seven co-operative principles

1. A co-op is owned and controlled by its members. It exists for the benefit of its members.
2. A co-op is democratic – this means every member has an equal say in how it is run.
3. Every member contributes in some way.
4. A co-op is independent, owned and controlled by its members.
5. It offers education and training to everyone involved, so they can develop the co-op and promote the benefits of co-operation.
6. It co-operates, works with and supports other co-ops.
7. A co-op supports the communities it works with.

1.2 Ten co-operative values

1. Caring for others
2. Democracy
3. Equity
4. Equality
5. Honesty
6. Openness
7. Self-help
8. Self-responsibility
9. Solidarity
10. Social responsibility

The Coin Street Housing Co-operative Management Committee will review the Handbook at least annually, and changes will be made in consultation with members.

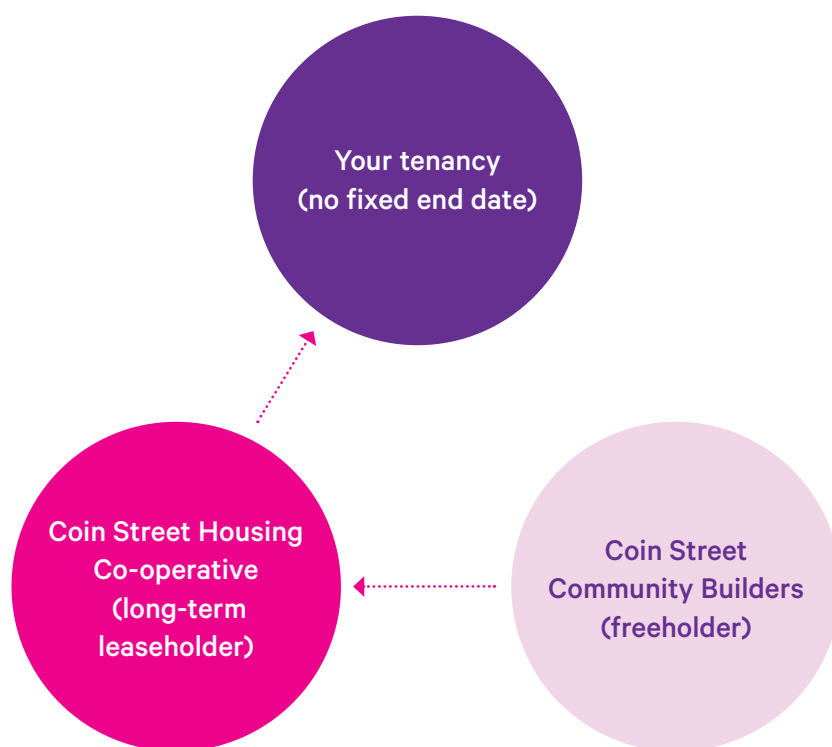
2. You

2.1 Your tenancy agreement

Coin Street Housing Co-operative offers you a tenancy because of the long lease it holds from the freeholder Coin Street Community Builders. This lease currently runs until the year 2109 but is expected to be extended in the future.

Coin Street Housing Co-operative offers periodic, or rolling, tenancies that do not set out an end date but set out circumstances that would end your tenancy. This means that your home is yours for as long as you want it, provided you stick to the terms of your tenancy agreement.

Figure 1. Tenancy and lease structure for your home



Your tenancy agreement sets out important non-negotiable rules, which include paying your rent on time, not behaving in an anti-social way and not subletting your property or permanently living elsewhere in another home.

2.2 Active Membership Policy

You have a role to play in your co-op. Active membership sets the co-operative model apart from other housing models where members do not have the ability to make decisions or take part in the day-to-day running of their homes.

We charge a non-returnable membership fee of £1. Paying the membership fee means you have rights and responsibilities as a Coin Street Housing Co-operative member. Your membership of the Coin Street Housing Co-operative depends on your commitment to follow the Active Membership Policy.

The Active Membership Policy ensures everyone takes part. The roles are tailored to what works best for you but include attendance at meetings, organising social events, looking after the laundry room or garden, consulting with fellow members, helping to induct new members or standing for election for a formal role within the co-op.

The Active Membership Policy is about all members taking part in running the co-op so you feel part of the community and are able to make changes that are important to you and fulfil your tenancy requirements.

The Active Membership Policy also aims to ensure that everyone is treated equally and to encourage young, vulnerable and marginalised members to feel empowered as part of the community. Training is provided, as necessary.



<p>Light touch</p> <p>Your contribution could be to attend the annual general meeting (AGM) and support the Management Committee and sub-committees by giving constructive feedback and suggestions for how to improve co-op life.</p> <p>You could also volunteer to be the representative for your neighbours and to deliver leaflets.</p>	<p>Ad hoc or occasional</p> <p>You could take part in projects such as arranging social events, helping with member surveys, conducting focus groups or inducting new members.</p> <p>These roles enable you to set your own hours and make your contribution at times that suit you, without taking on a year-round role.</p>
<p>Practical</p> <p>If you are more of a hands-on person, you could take on a more practical role around the co-op by carrying out small repairs or improvements.</p> <p>You could also volunteer to do small things to help your neighbours.</p> <p>If you are good at writing and design, you could draft leaflets and posters for the Management Committee and sub-committees.</p>	<p>Operational and strategic</p> <p>If you are more of an operational or strategic thinker, you could take a role on the Management Committee or a sub-committee to ensure decisions are member-focused and that the co-op continues to comply with housing regulation.</p> <p>You could also take on the role of Health and Safety Officer for your site.</p>

You must comply with the Active Membership Policy as a condition of your tenancy agreement. We ask you to think about the best way for you to take part and share your time and skills with your co-op.

2.2.1 New tenants

All new tenants take part in training to understand what it means to be a member of Coin Street Housing Co-operative, the expectations of them and the opportunities available for them to be actively involved. They are 'buddied' with a member in the same building to support their introduction into the community.

Certain information about you and your household is collected and stored confidentially and securely to ensure Coin Street Housing Co-operative understands the demographics and needs of the people living in the co-op.



3. Your Co-op

3.1 The Management Committee

The co-op is governed by a Management Committee made up of seven tenant members and five independent members. All positions on the Management Committee have three-year terms. The Management Committee includes members from each of the co-operatives: Iroko, Palm and Redwood.

An **Election Sub-committee**, made up of three tenant members and two independent members, oversees the selection of Management Committee members. Applications to join the Management Committee are first reviewed by the Election Sub-committee to ensure members have the necessary skills, ability and commitment for the role. An election is then carried out for members to choose between the candidates on a one-member-one-vote basis.

The five independent Management Committee members are chosen to bring particular skills, knowledge and expertise that the co-op needs. These may include essential skills around finance, legal advice, asset management, governance or compliance.

An impartial **Scrutiny Committee** of three independent members (from outside the co-op) provides oversight of the Management Committee to ensure it is operating as a well-run co-operative with sound finances. The Scrutiny Committee helps to safeguard the interests of tenants in providing an additional source of scrutiny over key decisions that happen within the co-op.

Other sub-committees will be set up to help steer essential elements of the co-op, for instance allocations, repairs, active membership, and finance. There may also be short-term working groups for reviewing specific things.

Figure 2. New structure of the combined co-op

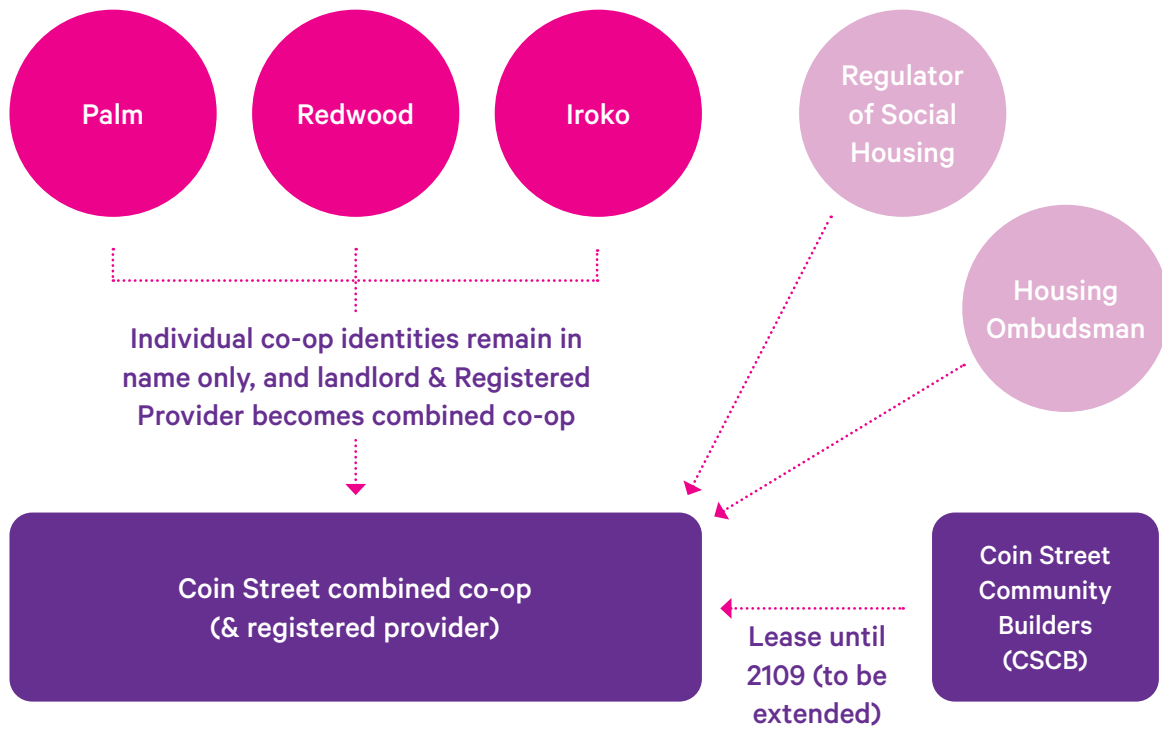


Figure 3. How members will have a say in the running of the co-op



3.2 Housing management

Housing management services are delivered by a managing agent, staff or a combination of the two, and cover key areas such as:

- **Governance and regulation support** – providing advice to ensure that Coin Street Housing Co-operative is compliant with housing legislation and regulation.
- **Rents** – administrating and collecting rents including arrears management and rent increase notices.
- **Allocations** – administrating the allocations process including creating shortlists, liaising with applicants, conducting reference and other checks and completing paperwork.
- **Tenancy issues** – dealing with tenancy-related issues to support you or to address breaches of tenancy and reporting serious breaches to the Management Committee for decision on further action.
- **Day-to-day maintenance and repairs** – providing internal and external maintenance and repair services including out of hours, processing payments, and monitoring the performance and reporting on the quality of the service from contractors.
- **Asset management** – assessing and carrying out maintenance of the building fabric and communal areas, commissioning major repair works and managing those contracts, maintaining records of stock condition to inform and deliver planned maintenance, and reviewing statutory health and safety compliance.
- **Financial management** – paying authorised invoices, providing bookkeeping, annually reviewing and organising insurance payments, maintaining the long-term financial forecast to show stock investment and loan finance requirements, preparing annual budgets, providing regular financial reports including annual accounts for audit, and submitting annual returns to the Financial Conduct Authority.
- **Financial planning** – supporting the Management Committee in managing and negotiating loans.
- **Compliance reporting** – preparing reports in compliance with consumer standards.

Coin Street Housing Co-operative monitors the service through the Management Committee and the appropriate sub-committees.

3.3 Co-op care; safeguarding

As a registered provider, Coin Street Housing Co-operative has a duty of care to you as a member, and all members can play a role in looking out for one another.

Safeguarding relates to a range of circumstances including financial, psychological, neglect, sexual abuse and physical abuse.

We recognise that, left unchallenged or unsupported, abuse can have a significant impact on the victim and the community. In some cases, it can be a breach of tenancy agreement and will be dealt with in line with that and any related policies, such as the Anti-social Behaviour Policy.

The managing agent has a designated Safeguarding Officer, who ensures you know what to do if you have concerns about a fellow tenant or neighbour. The managing agent is your first point of contact if you have any safeguarding concerns. They will liaise with relevant organisations if necessary.

Coin Street Housing Co-operative has a Safeguarding Lead on the Management Committee to have an oversight of safeguarding issues. In line with our commitment to be a supportive, caring and stable community, Coin Street Housing Co-operative addresses safeguarding concerns through these structures and processes.

3.4 Co-op care; complaints

All complaints should be submitted through the Coin Street Housing Co-operative complaints process. You have the right to complain about services in an accessible, confidential and straightforward way. Complaints are dealt with quickly, effectively and fairly.

To submit a complaint, email the managing agent with your details and an outline of your complaint.

The Management Committee monitors the progress and outcome of complaints to ensure they are managed with compassion and within an agreed timeframe. The Management Committee reviews complaints to improve service delivery.

If you are not satisfied at the end of the complaints process, you have the right to take your complaint to the Housing Ombudsman: info@housing-ombudsman.org.uk

If the complaint is about a member, or members, of the co-operative, this is dealt with through other policies such as the Code of Conduct and Anti-social Behaviour Policy.

3.5 Co-op care; equity, diversity and inclusion

Coin Street Housing Co-operative is an equal opportunities housing co-operative. Our aim is to develop a community in which people have personal dignity and realise their potential.

This means that:

- In the provision of housing services, we ensure equality of opportunity and treatment for all.
- All members are expected to operate in a non-discriminatory way, and the co-op has a duty to tackle discrimination within the organisation.
- No person, or group of people, applying for housing or for contracts with the co-op will be treated less favourably than any other person or group of people because of their sex; sexual orientation; race; colour; nationality; ethnic origin; religious belief; physical or mental disability; age; class; appearance; responsibility for dependents; unrelated or spent criminal convictions; being HIV positive; or any other matter which causes any person to be treated with injustice.
- In carrying out our responsibilities and in all other activities, we operate fair and anti-discriminatory policies and procedures.
- We monitor and review equal opportunities practices.
- We gather and store data about equality and diversity within the co-op. The data is stored confidentially and securely.
- Members are given access to our policies and procedures and told how they can be involved in the functioning of the co-op including when meetings take place and how they can stand for elected office.
- We aim to make reasonable adjustments to make sure members with caring responsibilities or disabilities can take part in the running of the co-op.
- Our policies and procedures comply with good equal opportunities practices and relevant equal opportunities legislation.

All members agree to abide by our Equal Opportunities Policy as a condition of your tenancy agreement.

Breaches of our Equal Opportunities Policy will be investigated by the Management Committee. Serious breaches will be treated as grounds for suspension, and potentially termination, of membership and therefore tenancy.

3.5.1 Allocations

We are committed to equal opportunities in the provision of our housing service and ensure that our allocations policies and procedures are fair, equitable, non-discriminatory and open to all.

We periodically review whether the co-op's membership reflects the ethnic composition of our area and ensure our allocations process considers the needs of disabled people and of those whose first language is not English.

We ensure the interviewing process is fair and equitable to all prospective tenants and we regularly monitor and review the allocations service.

3.5.2 Repairs and maintenance service

We aim to provide an efficient and cost-effective repairs service to all tenants. We ensure all contractors on the approved contractor list are aware of our Equal Opportunities Policy and abide by it.

We review the performance of contractors, noting any concerns raised by tenants to the Maintenance Sub-committee or through the completed tenant satisfaction survey.

3.5.3 Tenancy issues

We ensure there are no barriers to people with protected characteristics (see summary at the beginning of Section 3.5 for examples of these) applying for co-op membership, exercising their membership rights or getting involved in the running of the co-op. Members with protected characteristics are not discriminated against in the provision of housing services. We do not tolerate comments and casual remarks about members' protected characteristics.

4. Your Home

Coin Street Housing Co-operative is a fully mutual housing co-operative and a registered provider of social housing. 'Fully mutual' means all tenants are members of the co-operative and have the right to control and manage co-op affairs.

There is no right to buy your Coin Street Housing Co-operative home, so it remains a social housing provision for people in the future.

Tenant members have a minimum of **one right of succession**, meaning that someone living with a tenant member who dies will be able to succeed their tenancy.

The issue of succession, and how it might more effectively play a role in encouraging young people in the co-ops to see their future here, is managed by the Management Committee and relevant sub-committee.

You are allowed to take in a lodger/lodgers but you must stick to the terms of the Lodger Policy and get approval from the Management Committee.

You cannot rent out all or part of your home as a holiday let including via Airbnb, similar organisations or holiday exchange schemes.



4.1 Rents and service charges

There are two costs for your home: the rent and the service charge. Both are set by the Management Committee each year and follow the co-operative's Rent and Service Charge Policy. These policies are based on government guidance and must comply with the Rent Standard set by the Regulator of Social Housing (RSH).

Your rent generally includes all charges associated with the occupation of your home, such as maintenance and general housing management services. Service charges cover additional services which may not be provided to every tenant, or which may relate to communal facilities, for example servicing of lifts and lighting in communal hallways. Service charges are subject to separate legal requirements and are limited to covering the cost of providing the services. This means that your rent is set in line with formula rents, currently Consumer Price Index (CPI) +1%. Coin Street Housing Co-operative does not set rents based on household income¹.

Your service charge is reviewed and set each year in compliance with the Landlord and Tenant Act 1985. The Management Committee provides clear information on changes to the service charge before it is introduced.

4.2 Repairs and maintenance

As a tenant you are responsible for looking after your home, which helps reduce the need for repairs and maintenance. See examples opposite. The Management Committee is responsible for internal and external repairs and maintenance, except those that individual members are responsible for – detailed below. The Management Committee's responsibility includes defining the scope and contracts and overseeing all planned and responsive maintenance.

Coin Street Housing Co-operative is responsible for complying with housing regulatory standards including the requirement to:

- Provide an effective, efficient and timely repairs, maintenance and planned improvements service for the homes and communal areas for which it is responsible.
- Comply with the Decent Homes Standard.
- Identify and meet all legal requirements that relate to the health and safety of tenants in their homes and communal areas.
- Have an accurate record, at an individual property level, of the condition of all homes, based on a physical assessment, and keep this up to date.
- Clearly communicate to tenants and relevant organisations how they will assist tenants seeking housing adaptations services.

The following sections set out the co-op's approach to repairs and maintenance.

1. A formula rent as set by the government : 30% of the property's relative value (based back to 1999), 70% of the relative local income levels (based back to 1999) and applying a weighting based on the number of bedrooms so that smaller properties will have lower rents. From 1 April 2020, registered providers can not increase rents by more than CPI (as at September of the previous year) + 1 percentage point in any year]

4.2.1 Day-to-day repairs

Repairs are jobs carried out following a report or request from a tenant member.

Repairs are grouped into the following categories:

Category	Examples	Target time
Emergency repairs – repairs that may result in harm to people or damage to property.	<ul style="list-style-type: none">— Electrical faults and dangerous fittings— Burst water pipes— Leaking roofs	24 hours
Urgent repairs – repairs that could severely inconvenience residents if not addressed urgently.	<ul style="list-style-type: none">— Faulty lights— Small water leaks	5 working days
Routine repairs – repairs that can be delayed without causing serious inconvenience.	<ul style="list-style-type: none">— Broken bathroom tiles— Doors coming off their hinges	30 working days

Routine repairs may be delayed if specialist work is required (e.g. putting up scaffolding) or delayed if they are intended to be part of a forthcoming planned maintenance programme.

The managing agent prioritises repairs and maintenance work dependent on the nature of the work and the needs of the tenant. Priority will also be given to repairs arising from harassment or racial harassment, domestic violence or abuse, the co-op's safeguarding responsibilities or offensive graffiti.

It is important you provide up-to-date information to the managing agent about your needs or those living in your home if they are vulnerable.

4.2.2 Delivering the repairs service

The Management Committee is committed to delivering a high-quality repairs service. There is a planned maintenance programme across the co-op informed by the stock condition survey. Members are involved in defining specifications, contractor selection and liaison, and monitoring performance.

The process is overseen by the Asset Management Sub-committee, made up of elected members, with tenant member Health and Safety and Repairs Officers who monitor work and provide local contact.

The Management Committee, via the Asset Management Sub-committee, periodically reviews the best way to provide a high-quality, cost-effective responsive repairs service.

4.2.3 Active membership; repairs and maintenance case study

Bite-size/light touch	Regular/hands on
Take responsibility for knowing who to report repairs to.	Agree to be the representative for your co-operative to lead on communication to others when there are communal repairs, e.g. by putting up notices provided, or by letter dropping.
Know the fire evacuation strategy for your home if you live in a flat.	
Look out for vulnerable neighbours, e.g. help them with reporting repairs or by alerting managing agent.	Take part in communal inspections.
Complete repair survey feedback forms.	Gather feedback from your neighbours to help improve the repairs process, e.g. problems logging a repair; language difficulties.
Provide feedback and updates through, for example, WhatsApp groups.	Help induct new tenants about their repair responsibilities, e.g. plugs; toilet seats.
Notify managing agent of communal problems, e.g. lights not working.	
Attend meetings about topics such as fire safety.	
Help to keep communal areas clean and clear of obstructions.	
Help with communal gardening.	

Operational support

Join the Asset Management Sub-committee made up of representatives from each of the existing co-operatives.

Monitor contractor performance by reviewing information about contractors – both the cost and quality of their work and how satisfied tenants are.

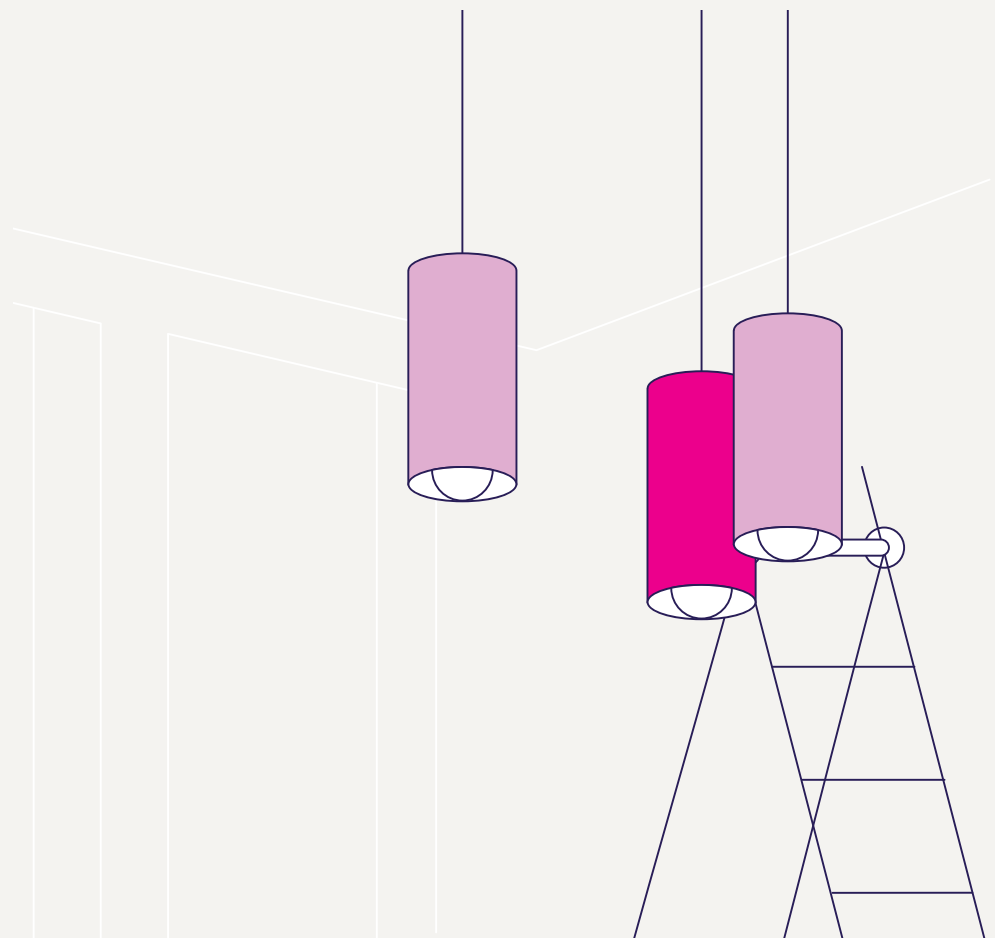
Liaise with current co-op representative to ensure the Management Committee is aware of local priorities, e.g. car parking, CCTV and communal paving.

Take part in regular joint inspection of the co-operative estate with the managing agent.

Strategic input

Get elected as a Management Committee member responsible for approving budget and policies, which will include:

- The annual planned maintenance programme.
- The strategy for ensuring that all homes are inspected regularly.
- The policy for approving contractors.



4.2.4 The role of the managing agent

The role of the managing agent is to support co-op members to run the co-op. The Management Committee (and its sub-committees) is responsible for the services of the co-op but sub-contracts some of these services to a housing managing agent.

During the transition period, these services are delivered by a third-party managing agent, i.e. Novo Property Management for Iroko; Co-op Homes for Palm; and Lewisham Family Self Help Association (LFSA) for Redwood. The Management Committee decides who fulfils this role on an ongoing basis.

Decisions are made by member-led groups such as the Asset Management Sub-committee, Repairs and Maintenance Sub-committee and Allocations Sub-committee, who give instruction to the managing agent.

A summary of the work of the managing agent is provided to members by the Management Committee and/or relevant sub-committee in an annual report.

The managing agent provides services such as:

- Receive, log and prioritise maintenance and repair requests.
- Deliver the planned maintenance programme in accordance with the Asset Management Policy.
- Commission contractors to carry out work.
- Benchmark performance against similar organisations.
- Carry out inspections before and after maintenance/repair work as necessary.
- Conduct health and safety checks.
- Report to the relevant sub-committee.

The managing agent provides responsive repair reports either quarterly or six times a year including:

- Number and nature of repairs completed.
- Number and nature of repairs outstanding.
- Performance against target timescales.
- Explanations of where targets have not been met.
- Contractors used for work.
- Costs of repairs and comparison with the repairs budget allocation.
- Safety checks carried out in the period and action taken or planned.

4.2.5 Monitoring the repairs service

The Management Committee ensures that a satisfaction survey is carried out with members who have received a repairs service. The Asset Management Sub-committee periodically reviews satisfaction levels and information received in the repairs surveys. The Management Committee ensures that reports of unsatisfactory service are investigated.

The Asset Management Sub-committee aims to ensure that at least 10% of the work carried out is inspected by a qualified person after completion. The results of these inspections are reported to the Asset Management Sub-committee and the Management Committee.

4.2.6 Planned maintenance and asset management

Coin Street Housing Co-operative will arrange periodic stock condition surveys of the homes to ensure they are able to effectively plan for ongoing and cyclical maintenance. These surveys ensure that the co-op meets the government's Decent Homes Standard. The surveys include visits to all households every three years to assess what work needs to be done and to understand your needs.

Through the Asset Management Sub-committee, the Management Committee agrees a lifespan for all major components in the homes, such as kitchens and bathrooms, and aims to replace them at the end of their lifespan and in line with guidance such as the Decent Homes Standard.

Each year the Management Committee publishes the plan of works to be carried out in the planned maintenance programme in accordance with the long-term business plan.

4.2.7 Tenant responsibilities and DIY repairs

You are responsible for small repairs and maintenance within your home as well as any damage you cause including:

- Replacing keys and locks for any reason other than wear and tear.
- Damage to windows or any other part of homes that are caused by a third party without a crime reference number.
- Plumbing of white goods not supplied by the co-op.
- Blocked drains or pipes where blockages are caused by your household pouring fat, grease, or other.
- Bleeding radiators, cleaning of extractor fans and internal decoration.

Where the Management Committee must carry out work relating to your responsibilities, the cost will be charged to you.

Where the Management Committee, or their appointed contractor, has to lift flooring to gain access and make repairs to the fabric of the building, it will not be responsible to relay and make good the flooring.

You can carry out other repairs yourself except repairs relating to gas, electricity or water supply to the home.

Before starting repairs, other than the small repairs, please notify the managing agent. The managing agent will determine whether it is safe for you to carry out the repair. If you carry out repairs yourself, you will be required to accept liability for any loss or damage caused by your negligence. If you carry out repairs without seeking authorisation, the Management Committee may arrange inspections of the repair and charge you for the cost of the inspection and any remedial work that may be necessary.

4.2.8 Health and Safety

To comply with legal obligations, the Management Committee follows the co-op Health and Safety Policy in relation to implementing our Repairs Policy, in particular to:

- Carry out fire safety risk assessments and provide information to members.
- Maintain our asbestos register.
- Carry out legionella inspections.
- Test electricals and service gas.
- Service lifts.
- Ensure contractors comply with relevant co-op policies.

4.2.9 Risk

The Management Committee keeps a Risk Register to monitor and review risks within the co-op. The Risk Register is reviewed at Management Committee meetings. Risks that the Management Committee assesses include:

- The risk of harm to co-op residents and their families, lodgers or guests.
- Health and safety risks including gas safety and fire risks.
- The suitability of repair workers and contractors in completing work within the co-op.
- Long-term planning for maintenance work to avoid expensive responsive repairs.

4.2.10 Adaptations

If you need an adaptation to your home due to your accessibility needs, or the needs of someone permanently living with you, Coin Street Housing Co-operative can provide a budget of £1,000 for work to be completed. If your adaptation costs over £1,000, the Management Committee will support you to approach your local authority for an Occupational Therapist Assessment and application for a Disabled Facilities Grant. Where planned maintenance works are scheduled, the ability to accommodate adaptations within these works will also be considered.

The Management Committee will gather information about the needs of members so it can plan adaptation requirements for the future. Do not forget to provide up-to-date information to the managing agent about your needs and your household.

4.3 Allocations and mutual exchanges

A fair and transparent allocations and mutual exchange process is central to the co-op to ensure that the process is fair and we meet the regulatory requirements for registered social housing providers. It is also about ensuring applicants understand what it means to be a member of our co-operative and the contribution and opportunity that entails.

The principles underlying the policy are to support a caring, stable community – one that allows us to address the changing needs of people within our community, including those who are young, vulnerable or ageing. The Management Committee supports internal transfers to meet the changing needs of members and, in the case of new members, the process ensures they understand the requirement to participate and what it means to be in a co-op.

4.3.1 Regulatory requirements

The regulatory requirements on registered social housing providers state that we must:

- Allocate and let homes in a fair and transparent way that takes the needs of tenants and prospective tenants into account.
- Support relevant tenants living in eligible housing to mutually exchange their homes.
- Develop and deliver services that seek to address under-occupation and overcrowding in their homes. These services should be focused on the needs of tenants.

4.3.2 Our aims

Our aim is to ensure that homes are let with minimum possible 'void loss' (having homes without a tenant). We make the best use of our housing stock to address the needs of the existing community, including those brought up and living within the co-op.

We allocate homes fairly and transparently and in accordance with the Tenancy Standard and nomination agreements made with Lambeth and Southwark Borough Councils.

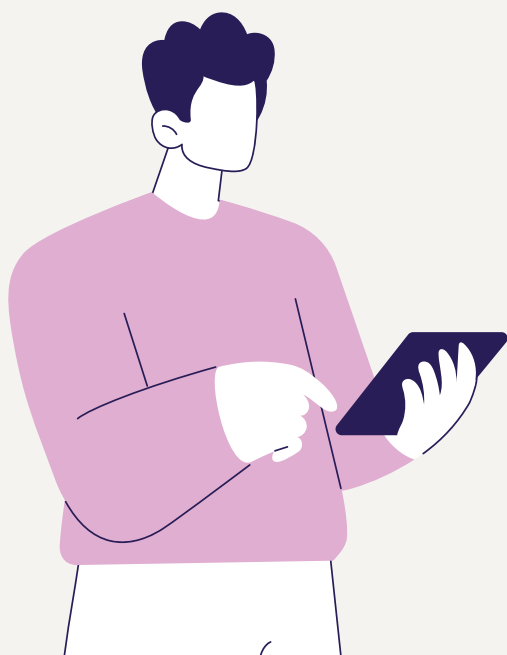
4.3.3 Allocations Sub-committee

The Allocations Sub-committee consists of a member of the Coin Street Housing Co-operative Management Committee and a representative from Iroko, Palm and Redwood co-op buildings.

The Management Committee delegates the Allocations Sub-committee to work alongside the managing agent to deliver the Allocations Policy. The Allocations Sub-committee:

- Oversees the allocations process.
- Liaises with Lambeth and Southwark Borough Councils to review and implement the co-op's nominations agreement.
- Assesses the housing need of potential applicants from a shortlist provided by the managing agent based on a points system.
- Liaises with applicants, conducts interviews, hosts viewings and notifies applicants of the outcome.

The Allocations Sub-committee deals with all applications. It reports quarterly to Coin Street Housing Co-operative's Management Committee to ensure compliance and transparency. The Allocations Sub-committee signs the co-op's Code of Conduct, which requires it to keep applicants' personal data confidential and only use it in relation to the potential allocation of homes.



4.3.4 Active membership; allocations case study

Bite-size/light touch	Tenant support
<p>Take part in welcoming new members and tell them about how things work, e.g. what day the bins are collected.</p>	<p>Help to deliver a six-week settling in programme for new members, e.g. visit to check they know about the co-op; attend training.</p> <p>Act as a buddy.</p> <p>Co-ordinate social events to welcome new members.</p> <p>Review policies and materials for lodgers, succession, etc, and feed back to the Allocations Sub-committee.</p>
Operational engagement	Strategic engagement
<p>Members of the Allocations Sub-committee are responsible for making sure policies are operating smoothly, e.g. the re-let process is effective and efficient and homes are let in line with the policy.</p> <p>The committee is responsible for overseeing the allocation of homes and making sure that those moving out leave their home in good condition.</p>	<p>Elected Management Committee members approve policies, e.g. allocations, lodgers, succession, and make sure they follow legal requirements and good practice.</p> <p>The Management Committee is responsible for ensuring the Nominations Agreement with the local authority is up to date.</p> <p>The Management Committee is responsible for having a process in place to check that policies are implemented fairly and equally – this is often called an internal audit or quality assurance check.</p>

4.3.5 Types of applicant

There are three types of applicant: internal, external and council nomination.

4.3.5.1 Internal applicants

When a home becomes vacant, the Allocations Sub-committee will first consider applications on the internal waiting list. They may exercise discretion to authorise a management transfer for reasons that could include:

- Needing to move a member whose home needs major repair.
- A member who has been subject to racial harassment.
- A member who is the victim of domestic violence or whose children have been subjected to violence.
- Other reasons related to safeguarding adults and children.

The following applicants will generally not be considered:

- Any member with 4 weeks' rent arrears.²
- Any member who is persistently in arrears.
- Any member in breach of the Tenancy and/or Membership Agreement.
- Any member on formal notice for having breached any of the co-op's policies.

Any member wishing to take part in an internal transfer will need to register on the internal waiting list and complete the internal transfer application form, which will be assessed by the managing agent for eligibility before being added to the list.

4.3.5.2 (Internal) succession

Coin Street Housing Co-operative is a fully mutual housing co-operative with no automatic legal right to succession. However, there is at least one right of succession, established through your tenancy agreement. The Succession Policy is managed by the Allocations Sub-committee.

² This exclusion clause will be overlooked in exceptional circumstances, where a transfer to a property of lower rent would be beneficial to both the co-op and the tenant concerned.

4.3.5.3 Local authority nominations

Lambeth and Southwark Councils have 50% nomination rights. Where they wish to make nominations, we offer vacant homes in line with our agreements.

On behalf of the co-op, the Allocations Sub-committee and managing agent ensure that nominations are conducted on the following basis:

- Those nominated by the council are given information about Coin Street Housing Co-operative before they are nominated. They are informed that they will be required to become co-op members and buy a £1 share, and they will have a contractual tenancy that does not and will not include a right to buy their home.
- The council provides three nominees per vacant home and the co-op interviews the three applicants, choosing between applicants based on housing need and co-operability.
- If a nominee does not respond, or if Lambeth or Southwark Council don't supply a nominee or nominees within a reasonable timescale of being asked, or where a person nominated by Lambeth or Southwark Council unreasonably rejects a property offered to them, it will be considered that the nomination requirement has been fulfilled. The home can then be allocated through the external waiting list.

4.3.5.4 External waiting list applicants

The top three applicants on the waiting list for the property size and type that is available are interviewed by at least two members of the Allocations Sub-committee, choosing between applicants based on the points system.

Once an application is received, the managing agent checks references and any documents providing evidence to support their application, as well as conducting the Right to Rent checks.

The Allocations Sub-committee reviews the waiting list once every six months. If applicants do not respond to a review letter, they will be taken off the list.

Applicants are not limited to one offer of housing, provided there is a good reason for the rejection of any offer made.

The co-op may stop making offers if, in the opinion of the Allocations Sub-committee, applicants have acted unreasonably in refusing an offer of housing or if the co-op is unlikely to be able to make any suitable offers.

4.3.6 Mutual exchange

Coin Street Housing Co-operative actively supports and encourages mutual exchange as a way for members to address their changing housing needs.

Anyone wanting to exchange into Coin Street Housing Co-operative **must meet the membership criteria of co-operability** and be suitable for the property offered within the exchange, i.e. avoiding over- or under-occupation.

Mutual exchange is managed by the Allocations Sub-committee.

4.3.7 The process

4.3.7.1 Priority and points

Individuals or households on the internal waiting list are considered first for all vacancies. This helps the Allocations Sub-committee to identify if there is potential for a mutual exchange.

If there are no suitable applicants, the vacant property will be allocated to applicants on the external waiting list or a council nomination in turn.

The external waiting list is kept to a maximum number for each property type.

As well as housing need, priority will be given to those who:

- Live, or have a significant connection locally, within a one-mile radius of Coin Street.
- Can demonstrate co-operability and an understanding of what it means to live in a co-op and be an active member.
- Are working or have received a firm offer of employment within the neighbourhood.
- Are a key worker.

All successful applicants must be in housing need. The extent of that housing need will be assessed when considering whether to make an offer and will be balanced with the capacity of the co-op to meet the needs of the new member.

The Allocations Sub-committee periodically compares the diversity of external waiting list applicants with that of the local population. If the list is not representative of the local population, efforts will be made to address any imbalances.

4.3.7.2 Interviewing applicants (internal, external and nominations)

Members of the Allocations Sub-committee involved in interviewing shall behave with impartiality and integrity. Where they are related to or have a close personal, business, or other connection to an applicant, they will declare their interest and not participate in any discussion or decision about the allocation.

Where decisions relate to applicants known widely in the co-op, a member of the managing agent staff will participate in the interview.

4.3.7.3 Rejecting council nominations, external applicants and those applying to join the co-op via mutual exchange

External applicants or Lambeth and Southwark Council nominees may be rejected if they are from applicants who:

- Refuse to become a member of the co-op and/or refuse to accept the responsibilities of co-op membership (including willingness to be an active participant in the life of the co-op).
- Are already adequately housed or have no need to move.
- Can access suitable accommodation through other means, particularly people who can afford to buy or rent a home on the open market.
- Have support needs that cannot be met by the co-op.
- Have arrears owing to this co-op from a previous tenancy.
- Have arrears owing to another landlord from a previous or current tenancy unless the landlord, at the request of the nominee, provides written proof that such arrears have been reducing for the previous three months through an agreed payment plan, in which case the Allocations Sub-committee will exercise discretion.
- Have been reasonably proved to have been responsible for racial harassment, anti-social behaviour or nuisance, or caused intimidation or harassment to other residents, members of the public, agents, contractors or committee members of the co-op.

4.3.7.4 Appeals

Applicants can appeal against any decision made by the Allocations Sub-committee about their application. Appeals must be made in writing and within the proscribed timescale (to be defined). Coin Street Housing Co-operative will hear appeals through three members of the Management Committee.

Appendix A:

Coin Street Housing Co-operative Active Membership Policy

1. Introduction/context

- 1.1** Building an active membership is a key thread that runs through the development of the Coin Street Housing Co-operative arrangements. Members involved in Iroko, Palm and Redwood co-operatives have been clear they want to see this process resulting in a reinvigorated environment of engagement, ownership and involvement of members in the co-op.
- 1.2** Key issues raised to date from the existing co-ops around membership, participation and control include the following:
- Everyone needs to understand the co-op.
 - It's not about being perfect – it's about being better.
 - Concern about burnout. We need a process for new members to come forward.
 - Regular activities build connections.
 - Need to accommodate how busy people are!
 - Bad past experiences discourage future involvement.
 - Allocations process needs to link to co-op values and the principles of active participation.
 - Encouraging different participation routes – not everyone wants to be on a committee. People have different strengths/skills; not all participation is sitting in meetings!
 - Structure needs to NOT hold all power at strategic management level; opportunities for engagement need to flow at all levels.
 - Trust between existing co-ops needs to be addressed and strengthened.
 - Communication mechanisms with members – enabling them to understand what's been decided and simply contribute to decisions – need to be explored.
 - Understanding the tenant profile. However, trust must be built so that people understand the regulatory requirement that drives this.
- 1.3** Central to the development of the policy are the core fundamentals which underpin the new arrangements:
- The new co-op is a fully mutual membership organisation and, in this co-op, membership is only granted to a member on the signing of a tenancy agreement. So, there are no prospective tenants in the membership and all members are tenants.
 - The co-op charges a non-returnable membership fee to members of £1. Paying the membership fee means that members have rights and responsibilities to attend co-op general meetings and actively participate in the co-op's decision-making. Members are

also required to uphold the vision, values and principles of the co-op.

- The co-op's Management Committee is legally accountable to the membership. The membership has the right to call general meetings of the co-op, to attend and vote at them, and to elect the Management Committee.
- The co-op's legal membership is intrinsic to the co-op, but membership of the co-op is also about:
 - The identity, ownership, guardianship and stewardship of the co-op. Co-op members must be encouraged and supported to share the values and vision of the co-op.
 - Compliance with the new Transparency, Influence and Accountability Standard. This is important to ensure accountability to co-op members and to offer opportunities to all its members to be involved in decision-making.
 - Enabling two-way dialogue on different levels, taking into account that people engage in different ways.
 - Ensuring that the co-op makes best business use of the time, energy and knowledge of its members – building the co-op on the basis of good knowledge of what members want and aspire to.
 - Ensuring that members are offered opportunities to develop themselves personally.

1.4 The co-op particularly should aim to encourage active membership from all people who use the co-op's services. The co-op will operate its Active Membership Policy in ways that promote equality and diversity and actively seek out and encourage involvement and representation from protected characteristic groups.

1.5 An Active Membership Policy will enable the newly branded co-op to:

- Reset and refresh the organisation.
- Address concerns of burnout in current arrangements.
- Link engagement with co-operative values.
- Provide opportunities for engagement throughout the organisation – not just at strategic management level.
- Provide a clear, consistent message of expectation of members to step up and step forward!

1.6 The Management Committee and members will develop an Active Membership Policy during the implementation phase. This should run at the same time as the detailed structures are developed around how the new co-op will look and feel, with an associated action plan for development as the new co-op is put into place.

Appendix B:

Management Committee role description

Coin Street Housing Co-operative

Management Committee role description – member positions

As a fully mutual housing co-operative, it is important that the Management Committee of Coin Street Housing Co-operative is majority members and that the lived experience of members directly shapes the decisions of the co-operative. We recognise that members also have a broad range of skills, knowledge and life experience that are relevant to the effective running of the co-op.

The following sets out the desired attributes, commitment, responsibilities and tasks of a Management Committee member.

Skills, behaviour, and experience

Essential:

- Act always in the best interests of Coin Street Housing Co-operative.
- Effective communication skills.
- Ability to work constructively with other committee members as part of the management body.
- Accept collective responsibility for decisions, policies and strategies.
- Always represent Coin Street Housing Co-operative positively and effectively, including in local communities and when attending meetings and other events.
- Experience of handling large amounts of written information.
- Be able, with training, to understand, agree and take ownership of a business plan including financial, policy and procedural and legal aspects and maintain and develop your personal knowledge of relevant issues and the wider housing sector.
- Interest in housing and community issues.
- Commitment to the aims and objectives of the housing movement and Coin Street Housing Co-operative.
- An understanding of and commitment to equalities and community relation issues.
- Willing to attend and learn from training on housing issues and governance.
- Be open and receptive to both positive and negative feedback on individual contributions of the committee decision-making process.
- Ability to implement committee decisions confidentially as detailed in the Code of Conduct for Committee Members.
- Respect and maintain confidentiality of information.

- Treat colleagues with respect and foster effective working relationships within the Management Committee and between the Management Committee and staff.

Desirable (e.g. experience or ability in one or more area):

- Strategic/business planning knowledge or experience.
- Housing management and/or assessment of housing needs knowledge or experience.
- Financial management, investment or risk management knowledge and skills.
- Experience of running a successful business or other leadership experience.
- Property management or building skills or knowledge.
- Legal knowledge or experience and ideally in social housing or related areas.
- Involvement in housing or regeneration issues.
- Public relations skills.

Commitment

- **Time** – ability to attend regular Management Committee meetings and a nominated sub-committee meeting, as well as occasional training sessions and an Annual Review session. These will involve evening and very occasional weekend commitments.
- **Preparation** – in all these cases, Management Committee members need to commit to preparing adequately for meetings, including reading papers to contribute effectively.
- **Values & Principles** – commitment to the values of co-operative housing and those of Coin Street Housing Co-operative in particular.

Responsibilities

As a fully mutual housing co-operative that is also a registered provider, all Management Committee members share:

- **Legal responsibility** – ensuring compliance with a range of regulatory and legal requirements and considering these in any decisions made.
- **Financial responsibility** – ensuring that Coin Street Housing Co-operative remains a viable organisation so that it can continue to provide affordable homes into the future.
- **Member accountability** – ensuring that decisions made are in the best interests of our members and taking account of their views (through the sub-committees and general meetings).
- **Good governance** – ensuring that Coin Street Housing Co-operative is compliant with relevant regulatory requirements and our adopted code of governance.

Main tasks

- To contribute to formulating and regularly reviewing Coin Street Housing Co-operative’s values, strategic aims, business objectives and performance standards.
- To monitor performance.
- To be informed about and ensure Coin Street Housing Co-operative’s plans take account of the views of members.

- To ensure that Coin Street Housing Co-operative operates within and is compliant with the relevant legal requirements and regulatory frameworks.
- To ensure that risks are realistically assessed and appropriately monitored and managed.
- To ensure that Coin Street Housing Co-operative is adequately resourced to achieve its objectives and meet its obligations.
- To oversee and ensure Coin Street Housing Co-operative's financial viability and business sustainability whilst maintaining rents at levels that are affordable to tenants and in line with regulations.
- To act, along with the other members of the Management Committee, as the employer of Coin Street Housing Co-operative's staff and managing agents.
- To ensure that Coin Street Housing Co-operative is open and accountable to members, regulators, funders and partners.

In recognition of this commitment that member Management Committee members make, Coin Street Housing Co-operative will provide:

- A welcome and introduction when you first join the Management Committee.
- A mentor from the Management Committee and a named staff contact for the first six months, with ongoing support.
- Clear guidance, information and advice on your responsibilities and on Coin Street Housing Co-operative's work.
- Formal induction training to assist settling in.
- Papers which are clearly written and presented and circulated in advance of meetings.
- The opportunity to put your experience, skills and knowledge to constructive use.
- The opportunity to develop your own knowledge, experience and personal skills.
- The chance to network with others with shared commitment and ideals.



Appendix C:

Summary of regulatory requirements

1. Repairs & maintenance

Regulator (Consumer Standard – Safety & Quality Standard)

1.1 Stock quality

1.1.1 Registered providers must have an accurate, up-to-date and evidenced understanding of the condition of their homes that reliably informs their provision of good-quality, well-maintained and safe homes for tenants.

1.2 Decency

1.2.1 Registered providers must ensure that tenants' homes meet the standard set out in section five of the government's Decent Homes Guidance and continue to maintain their homes to at least this standard unless exempted by the regulator.

1.3 Health and safety

1.3.1 When acting as landlords, registered providers must take all reasonable steps to ensure the health and safety of tenants in their homes and associated communal areas.

1.4 Repairs, maintenance and planned improvements

1.4.1 Registered providers must provide an effective, efficient and timely repairs, maintenance and planned improvements service for the homes and communal areas for which they are responsible.

1.5 Adaptations

1.5.1 Registered providers must assist tenants seeking housing adaptations to access appropriate services.

2. Specific expectations

2.1 Stock quality

2.1.1 Registered providers must have an accurate record at an individual property level of the condition of their homes, based on a physical assessment of all homes, and keep this up to date.

- 2.1.2 Registered providers must use data from across their records on stock condition to inform their provision of good-quality, well-maintained and safe homes for tenants including:
- a) compliance with health and safety legal requirements
 - b) compliance with the Decent Homes Standard
 - c) delivery of repairs, maintenance and planned improvements to homes, and
 - d) allocating homes that are designed or adapted to meet specific needs appropriately.

2.2 Health and safety

- 2.2.1 Registered providers must identify and meet all legal requirements that relate to the health and safety of tenants in their homes and communal areas.
- 2.2.2 Registered providers must ensure that all required actions arising from legally required health and safety assessments are carried out within appropriate timescales.
- 2.2.3 Registered providers must ensure that the safety of tenants is considered in the design and delivery of landlord services and take reasonable steps to mitigate any identified risks to tenants.

2.3 Repairs, maintenance and planned improvements

- 2.3.1 Registered providers must enable repair and maintenance issues to be reported easily.
- 2.3.2 Registered providers must set timescales for the completion of repairs, maintenance and planned improvements, clearly communicate them to tenants and take appropriate steps to deliver to them.
- 2.3.3 Registered providers must keep tenants informed about repairs, maintenance and planned improvements to their homes, with clear and timely communication.
- 2.3.4 Registered providers must understand and fulfil their maintenance responsibilities in respect of communal areas.
- 2.3.5 Registered providers must ensure that the delivery of repairs, maintenance and planned improvements to homes and communal areas is informed by the needs of tenants and provides value for money, in addition to the requirements at 2.1.2.

2.4 Adaptations

- 2.4.1 Registered providers must clearly communicate to tenants and relevant organisations how they will assist tenants seeking housing adaptations services.
- 2.4.2 Registered providers must co-operate with tenants, appropriate local authority departments and other relevant organisations so that a housing adaptations service is available to tenants where appropriate.

3. Rents & service charges

Regulatory Standards (Economic Standard – Rent Standard)

Regulations mean that your rent can only be increased in accordance with government-determined formulas that restrict how much housing associations and housing co-ops can raise their rents by.

- 1.1 Registered providers must set rents from 1 April 2020 in accordance with the government's Policy Statement on Rents for Social Housing 2019 (hereafter Rent Policy Statement), which can be found on the Ministry of Housing, Communities and Local Government (MHCLG) website.

These rents are subject to a 'rent cap', with service charges sitting outside of that (7.7% max rise in 2024/5).

Further details can be found at:

<https://www.gov.uk/government/collections/rent-standard-and-guidance>

4. Allocations & exchanges

Regulatory Standards (Consumer Standards – Tenancy Standard, April 2024)

Registered providers must allocate and let their homes in a fair and transparent way that takes the needs of tenants and prospective tenants into account.

Allocations and lettings

- 2.1.1 Registered providers must co-operate with local authorities' strategic housing functions and assist local authorities to fulfil their duties to meet identified local housing needs. This includes assistance with local authorities' homelessness duties and through meeting obligations in nominations agreements.
- 2.1.2 Registered providers must seek to allocate homes that are designated, designed or adapted to meet specific needs in a way that is compatible with the purpose of the housing.
- 2.1.3 Registered providers must develop and deliver services that seek to address under-occupation and overcrowding in their homes. These services should be focused on the needs of tenants.
- 2.1.4 Registered providers must take action to prevent and tackle tenancy fraud.
- 2.1.5 Registered providers must have a fair, reasonable, simple and accessible appeals process for allocation decisions.

2.1.6 Registered providers must record all lettings and sales as required by the Continuous Recording of Lettings (CORE) system.

Registered providers must support relevant tenants living in eligible housing to mutually exchange their homes.

Registered providers must offer a mutual exchange service which allows relevant tenants potentially eligible for mutual exchange, whether pursuant to a statutory right or a policy of the registered provider, to easily access details of all (or the greatest practicable number of) available matches without payment of a fee.

2.4.2 Registered providers must publicise the availability of any mutual exchange service(s) it offers to its relevant tenants.

2.4.3 Registered providers must provide support for accessing mutual exchange services to relevant tenants who might otherwise be unable to use them.

2.4.4 Registered providers must offer tenants seeking to mutually exchange information about the implications for tenure, rent and service charges.

Consumer Standard Code of Practice: Tenancy Standard – Allocations and Lettings

(Relevant to the Tenancy Standard required outcome 1.1.1 and specific expectations 2.1.1, 2.1.2, 2.1.4 and 2.1.6)

70. Registered providers should have effective policies and processes in place for allocating their homes and should work effectively with local authorities to help meet identified local housing need. They should clearly set out their decision-making criteria, including in relation to transfers.

71. In order to be able to take the needs of tenants and prospective tenants into account in the allocations process, registered providers need to have a robust and accurate understanding of local housing need and their homes, including in relation to which homes have been designed or adapted to meet specific needs.

72. Tenancy fraud can take a number of forms. Actions registered providers can take to prevent and tackle tenancy fraud include conducting effective checks before the start of and during a tenancy, publicising their approach including outcomes to tackling tenancy fraud, and providing guidance to staff on how to prevent, detect and take action against suspected tenancy fraud.

73. Information on the government's CORE (Continuous Recording of Lettings and Sales in Social Housing in England) system is available at: <https://www.gov.uk/government/publications/continuous-recording-of-social-housing-lettings-and-sales-system-core-guidance>

Mutual exchange (Relevant to the Tenancy Standard required outcome 1.4.1 and specific expectations 2.4.3)

83. Support to relevant tenants wishing to mutually exchange may include, for example, registered providers supplying them with clear and simple information about the mutual exchange process, including the associated responsibilities of the landlord and of the tenant, and helping tenants to register with an online mutual exchange service if required.

to the study. The study was approved by the local research ethics committee. The study was carried out in the Department of Health, Behavior and Society, Johns Hopkins University, Baltimore, MD, USA. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia.

Methods

Study area

The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia.

Study design

The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia.

Study population

The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia.

Data collection

The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia. The study was carried out in a community health centre in a rural area of the north-western region of Zambia.