



Lettings policy and procedure

This document describes our policies and procedures (trading as CDS Co-operatives) when letting new and existing properties. It also applies where we carry out the lettings responsibility for an independent co-operative.

A brief introduction to our organisation

We were formed in 1975 to provide rented homes for households in need under the internationally recognised co-operative principles (see page 2). We are a non-profit making housing society, registered and regulated by the Housing Corporation and the Financial Services Authority.

We are the largest co-operative housing service agency in London and the south of England. We are dedicated to promoting, developing, and providing services for housing co-operatives controlled by the people who live in them.

We employ over 40 people providing services to nearly 3000 homes. Of these, 2053 are owned by the 46 independent primary housing co-operatives to whom we provide housing, finance, training and administrative support services. We also own and directly manage 656 rented, leasehold and shared-ownership properties.

The accommodation we manage

We own and manage a range of properties including one- and two-bedroom flats, two-, three- and, a small number of, four-bedroom houses. We also have some specially designed homes for people with physical disabilities.

We own homes, or provide housing on behalf of co-operatives, in the following local-authority areas.

- Ashford
- Bexley
- Canterbury
- Colchester
- Dacorum
- Dartford
- Dover
- Guildford
- Maidstone
- Medway
- Milton Keynes
- Shepway
- Southwark



- Swale
- Tower Hamlets
- Tunbridge Wells
- Waverley
- Welwyn Hatfield

The seven co-operative principles

All our work is guided by the seven co-operative principles. We can summarise these as follows.

- 1 'Open voluntary membership, without discrimination, to all those who can make use of the Co-operative's services and accept the responsibilities of membership.
- 2 Democracy; one member, one vote.
- 3 Limited return on investment by the members.
- 4 Not-for-profit operation. Surpluses arising should be distributed equally among members so as to avoid one gaining at the expense of others.
- 5 Continuous education in the principles and practices of co-operation.
- 6 Co-operation amongst co-operators.
- 7 A commitment to community.'

How primary co-operatives work

Our main activity is to provide services to housing co-operatives. We usually provide homes for rent but occasionally we provide them on a shared-ownership basis (where we sell a percentage of the value of the property to the leaseholder). We also organise most of our own housing on a co-operative basis. This means tenants and leaseholders have a say in how their housing is managed and maintained.

Each co-operative's rules mean that their tenant-members have control. New tenants must become shareholders of the co-operative by paying a fee of £1. Only tenants may become members and so have any control of what the co-operative does. This is why we refer to our tenants as tenant-members.

As members of a democratic organisation we expect all tenant-members to go to co-operative general meetings - at least one a year. In between these meetings an elected committee, made up of tenant-members, meets more regularly to discuss and decide the co-operative's business.

Many members find this a positive experience. They gain confidence and learn new skills as they talk to their neighbours about the services they want.

If we are not the landlord, we act as the co-operative's managing agent. We provide housing-management, maintenance, finance and administrative services along with general advice, guidance and support.

Meeting housing need is the first principle we use when we let homes

Our starting point for letting all property is to make sure that each person who applies really needs housing. To do this we take account of:

- current housing law;
- our own policies; and
- the local authority's strategy for rehousing.

We also follow guidelines for good practice such as the 'Charter for housing association applicants and residents' published by the Housing Corporation and the 'Code of Practice in Rented Housing' produced by the Commission for Racial Equality.

We assess housing need by taking account of:

- homelessness or threatened homelessness;
- overcrowding;
- poor housing conditions including lack of basic facilities;
- the need to move because of racial or other harassment (including domestic violence);
- serious health factors;
- having more rooms than you need in a rented housing-association or council home; and
- low income.

Fairness and equal opportunities

We aim to be fair to all in our work.

We are guided by the first co-operative principle which says that:

"Membership of a co-operative society should be voluntary and available without artificial restriction or any social, political, racial or religious discrimination to all persons who can make use of its services and are willing to accept the responsibilities of membership."

This basically means we are opposed to any form of discrimination, both direct and indirect, and aim to make sure that nobody who applies for housing or employment receives less favourable treatment for **any** reason.

We also try to make sure that access to our homes, and those of our client co-operatives, reflects the balance and needs of the local population.

Assessing people who apply to become co-operative members

We believe that co-operatives can create communities which will last well into the future. To do this they need members who have the skills, or are willing to gain them, to help their co-operative to function efficiently.

When we decide who to give properties to, we will try to assess the skills and commitment that you can bring to the co-operative. You do not need specific experience.

We will only reject your application if you refuse to take part in a housing co-operative.

Access to the housing we own and manage

Most people who apply for housing are put forward by the local authority.

Common waiting lists and choice-based letting schemes help people to gain access to every local housing provider through a single source. We take part in these waiting lists and choice-based letting schemes within the local-authority areas we operate in. Choice-based letting schemes advertise empty properties for people to apply for.

We take part in these schemes on the basis that we let homes according to our, or our client co-operatives', lettings policies. We can refuse nominations from people put forward by local authorities if they do not meet our conditions (generally, people who do not want to live in a co-operative).

If you apply, you must be at least 18 years old.

Waiting lists and referral agencies

We can let very few homes to people who apply to us direct. This is because of the agreements we and our client co-operatives have with local authorities.

If an agreement with the local authority allows us, or our client co-operative, to decide who to give housing to ourselves, we will set up a waiting list. We will advertise this waiting list as widely as possible.

In advertising our waiting list, and those of our client co-operatives, we will work closely with local referral agencies. These will include:

- local housing-advice and community-based organisations;
- other housing providers; and
- organisations providing temporary or specialist accommodation.

We will choose referral agencies according to strict conditions which will include them being committed to making sure they provide equal opportunities and easy access to their services for all people needing housing.

We review waiting lists, in each area, every six months and may close or open them depending on the housing available in each category (size).

Application form

Anyone applying, whether put forward by a council, a referral agency or applying directly, must fill in our standard housing application form.

We will send application forms and supporting information to local referral agencies.

You can also get an application form from us at:

CDS Co-operatives
3 Marshalsea Road
London
SE1 1EP.
Phone: 020 7397 5700 or 0845 450 8545
Fax: 020 7407 4697
E-mail: enquiries@cds.coop

Information we provide

We produce information sheets describing the principles of co-operative living and what it means for members.

We or the referral agencies will send these with our application forms.

We are happy to answer your questions at any time. We will allow time to do this when interviewing you both before and after the start of your tenancy.

Home visits

If no one has visited you at home before, we will arrange to visit you.

The purpose of the home visit is to check the information on the application form and to make sure that you have given us all relevant information.

Match between household and property size

We offer you accommodation which is suitable for the size of your family and your needs.

We aim to meet the standards of accommodation listed below. We take account of the sizes of homes available and housing need in the area concerned.

Size and type of household

Single person

Two people (couple)

Single parent and one child

Size and type of property

Bedsit

One-bedroom flat or house

Two-bedroom flat or house if you need help from a carer overnight

One-bedroom flat or house

Two-bedroom flat or house if you need help from a carer overnight

Two-bedroom flat or house

Two adults (not a couple – for example, a carer)	Two-bedroom flat or house
Couple and one child	Two-bedroom flat or house
A single parent or couple and two children of the same sex with less than four years' age difference	Two-bedroom house
A single parent or couple and two children of the same sex with more than four years' age difference	Three-bedroom house for four people
A single parent or couple and two children of different sexes	Three-bedroom house for four people
A single parent or couple and three children of same sex with less than four years' age difference	Three-bedroom house for five people
A single parent or couple and three children of same sex with more than four years' age difference	Four-bedroom house

- We will treat a pregnant woman as one adult and one child after the 28th week of pregnancy. (You must provide a 'certificate of expected date of confinement' from a doctor or midwife as proof.)
- If you have part custody of a child, we will allow an extra bedroom if you have more than 50% custody and can be prove this with a court order.
- Sheltered housing, and other accommodation with special design features for elderly or disabled people, will only be available for the groups it was designed for.

Confidentiality

We will not release any information you have provided to any other organisation without getting your written permission. The only exceptions to this are if the police, or other public organisations, formally ask for information or get a court order. (Our confidentiality policy contains further details).

You can inspect information we hold about your application for housing. We will be happy to tell you how to do this.

Choosing between applicants

When there is a choice of people applying, we will let properties on the basis of the points system. (See appendix 1 at the end of this report.)

If we accept you on the waiting list, we will write to you confirming this and tell you how many points you have. We will try to give you a realistic idea of how long you can expect to stay on the waiting list. We will do this by telling you where you are on the waiting list and how many properties of that size become empty each year.

We will review our waiting lists every year. In the letter inviting you to confirm you are still interested, and asking for any changes in circumstances, we will confirm your points and your position on the waiting list.

As soon as we know that a property is empty and ready for new tenants, we will either contact the top three people on our waiting list or the local authority to put someone forward for that property.

We will interview these people at the property if it is empty. This will give them an opportunity to view the property.

The Co-operative Support Officer (the member of our staff responsible for that area) will normally carry out the interview. The interview is designed to assess you against the conditions set out in the points system. Interviews also give us the chance to explain how co-operatives work and answer any questions you may have.

We will also ask if you have any support needs. We will make a note of any needs you have that may entitle you to help from the Supporting People scheme.

We will contact the person who has the most points by phone and send them an offer letter within 48 hours.

If this is you, you will have to confirm your acceptance, depending on a viewing, within 48 hours of the offer letter.

If you do not accept the offer or do not respond immediately, we will offer the second-ranked person the property.

Sometimes we only receive one name put forward by the council. We will invite you to an interview and offer you the property immediately after the interview. If you have viewed the property, we will expect you to make a decision immediately and sign the tenancy if you accept.

'Sign up' - handing over keys and signing the tenancy

When we have received written notice from the successful person confirming they are interested, we invite them to sign the tenancy.

We will give you the chance to view the property before you sign the tenancy. When you view the property, we will inspect the property with you and agree what work still needs to be done, whether you will do it, or the amount of redecoration vouchers that will allow the property to reach a lettable standard. You and a member of our staff will sign the report.

If you confirm that you are willing to accept the property, we will ask you to sign the tenancy agreement and give you the keys.

At the 'sign up' we will make sure that you:

- understand the terms and conditions of the tenancy agreement;
- have given us proof of identity and a photograph; and
- have paid a month's rent up front (or equivalent). If you are claiming Housing Benefit, we will tell you to bring the Housing Benefit forms with you when you sign and help you to fill them in.

We will also explain:

- how the services within the property work;
- the responsibilities of being a member of a co-operative; and
- when the co-operative's next meeting will be.

We will ask you to pay £1 to join the co-operative and sign the tenancy agreement. We will then hand the keys over to you.

Follow-up visits for new tenants

We will visit you four to eight weeks after the start date of your tenancy.

The officer who visits you will:

- make sure that you are paying the rent, or are getting or are likely to get Housing Benefit;
- deal with any new maintenance issues that have arisen since you moved in;
- encourage you to get involved in the co-operative;
- find out if you have any other problems; and
- collect the new tenants' questionnaire.

Rejections, appeals and complaints

If you are not successful, we will write to you. This letter will give you the reason why your application was not successful and your right to appeal.

If you appeal against our decision, you must do so in writing and address your letter

to: Housing Services Manager
CDS Co-operatives
3 Marshalsea Road
London
SE1 1EP.

Do this within seven days of the date of the rejection letter. You must give the reasons for your appeal. You have a right to see information about your records

We will refer the appeal to the Housing Services Subcommittee at the next available meeting. If there is no meeting due to take place within the next 10 days, the Housing Services Manager will contact three members of the Housing Services Subcommittee to review the decision. Their decision will be final.

Other relevant policies

Other relevant policies include our equal opportunities policy, tenant participation strategy, data protection policy and the confidentiality policy.

You can ask for copies of these.

Appendix 1

Points system we use in all cases where there is more than one household wanting accommodation

Heading	More information	Points
Current housing situation		
In housing need – not homeless (This does not apply if you have missed rent payments, or caused nuisance or harassment.)	Living or staying with family or friends (have your own bedroom). Couples without children needing independent accommodation. (If you are living with friends or family and sharing a bedroom, see points for overcrowding over the page.)	10
On a temporary lease	If you would like a permanent tenancy and are currently on a temporary lease or renting privately.	5
Potentially homeless (This does not apply if you have missed rent payments, or caused nuisance or harassment.)	<ul style="list-style-type: none"> You are likely to be evicted in the near future (for example, your current landlord has served a notice and is going to evict you – court proceedings have begun, or you are a lodger has and you have been asked to leave). Your parents or friends are selling their home which will leave you homeless. Your home is in an extremely poor condition (in other words a closing order has been served on you by a local authority or environmental health have agreed your property is dangerous to health). 	15
Split family (living apart) (This does not apply if you have missed rent payments, or caused nuisance or harassment.)	If you are married and you are forced to live apart (with or without children) because you have been evicted or your home has been repossessed.	15
	If you and your partner have a child but live apart and would like to live together as a family. You must give details of addresses with proof of the reason for your separation. We may need to investigate this. Or, if you live too far away from places such as work or school.	10
Split family (living together)	If your relationship has broken down. You must provide proof that you have to leave your current home. This only applies when none of the other conditions apply.	15

Statutory or non-statutory homeless (This does not apply if you have missed rent payments, or caused nuisance or harassment.)	You have nowhere to live and are living rough or in temporary accommodation - for example, a hostel. Temporarily staying with friends or family (in other words sleeping on a sofa). If a warrant for eviction has been served.	20
Escaping domestic violence	If you have evidence, a police report or an injunction.	20
	If the only proof you have is a crime reference number or similar.	7
Are you, or a member of your household, experiencing racial harassment or violence?	Victim has evidence, police report, injunction and so on.	20
	If the only proof you have is a crime reference number or similar.	7
Are you, or a member of your household, experiencing any other harassment or violence?	Victim has evidence, police report, injunction and so on.	20
	If the only proof you have is a crime reference number or similar.	7
Do you have use of a garden?	Children aged between 18 months and nine years.	3
	Children aged between 9 years and 15 years.	2
	Households with no children or children aged 16 years and over.	1
Overcrowding – This section applies to your household. The following list shows the size of the property and relevant number of people to live in each type of property. Each extra person in the household scores points (two points for each person under the age of five, five points for each person over the age of five). We will award points to the person in the property that results in the household becoming overcrowded. In other words, we would award two to five points to a single parent or couple with two children of the same sex in a two-bedroom property for three people. This will depend on the children's ages. The points for overcrowding will apply to the youngest child.		
Single person	Bedsit One-bedroom flat or house Two-bedroom flat or house if you need help from a carer overnight	
Two people (couple)	One-bedroom flat or house Two-bedroom flat or house if you need help from a carer overnight	
A single parent or couple with one child.	Two-bedroom flat or house for three people.	
Two adults (not a couple)	Two-bedroom flat or house	
A single parent or couple and two children of the same sex with less than four years' age difference.	Two-bedroom house	
A single parent or couple and two children of the same	Three-bedroom house for	

sex with more than four years' age difference.	four people	
A single parent or couple and three children of different sexes.	Three-bedroom house for four people	
A single parent or couple and two children of same sex with less than four years' age difference.	Three-bedroom house for five people	
A single parent or couple and three children of same sex with more than four years' age difference.	Four-bedroom house	
<ul style="list-style-type: none"> We will treat a pregnant woman as one person until the 28th week of her pregnancy. (We will need a 'certificate of expected date of confinement'.) If you have part custody of a child, it will only count if you have custody for 50% or more of the time. (We will need to see a court order.) 		
Having more rooms than you need (this applies only to local-authority tenants and tenants of registered social landlords): 10 points for each spare room. (Based on above table).		
If you currently live in a flat (only one category of the first five in this section applies to each household. The situation giving the highest points will be the one we use) – we can use point 6 with any of the others.	1 Children under nine years above the 3 rd floor	5
	2 Children under five years living on the 1 st floor or above	4
	3 Children between five and nine years living on the 1 st floor or above	3
	4 Children between nine and 15 years living on the 1 st floor and above	2
	5 All other households in flats	1
	6 If no lift is available for the 2 nd floor and above	1
Facilities (We do not award points for this if you are sharing with your own family)	No bath or shower	5
	Shared bath or shower	2
	No toilet	5
	Shared toilet	2
	No kitchen	5
	Shared kitchen	2
	No living room	2
	Shared living room	1
	No hot water	5
Heating: electric fire, paraffin or Calor gas only	2	
No use of garden	1	
Current condition of home	Poor (we need evidence or to visit your home)	5
	Fair (we need evidence or to visit your home)	2
	Satisfactory	0

Health factors and disabilities	Serious If the accommodation we offered would significantly improve your quality of life, in other words, your current facilities and surroundings affect your health (impossible to use the bath, your property is on a steep hill and you have difficulty walking and so on).	15
	Minor If the accommodation we offered would slightly improve your quality of life, in other words, your facilities and surroundings are difficult to use or make life difficult.	7
Are there any safety issues that affect your present housing situation?	Give the reason for awarding points for example, a railway line.	2
Your experience of co-operatives or similar voluntary-sector organisations.	If you, or a member of your household, have a lot of experience working as an officer of a co-operative, or similar, and proves their ongoing commitment.	20
	If you, or a member of your household, have some experience of working as an officer of a co-operative, or similar, and proves your ongoing commitment.	15
	If you, or a member of your household, have some experience of work as an officer, committee member or active member of a co-operative, or similar, or have relevant experience and skills and prove a commitment to putting them to use for the co-operative.	10
	If you, or a member of your household, have skills which may be relevant to a co-operative or you can show you understand co-operatives and appear willing to take part (for example, have chosen co-operative housing on a local-authority waiting list).	5
Waiting time	We award points for each six-month period you are living in the current conditions.	2

We need evidence for any of the above reasons.

Approved by Board of Management 31 January 2005