



Application Pack

for new members





Membership Application Information

Hello and welcome to Lowfield Green Housing Co-op.

We are delighted you are considering joining our community. In this pack you will find lots of information to help you with your application.

- Our vision, mission, values
- Project details, including important dates and site plans
- Ownership model, including the relationships between YorSpace and Lowfield Green Co-op
- Buying and selling your home
- Benefits of living in an intentional community
- Who we are looking to join us: our eligibility criteria
- How to apply and what happens after we have your application

If you have any questions, no matter how small, please get in touch with us and we'll be happy to answer them.

Email community.lghc@gmail.com

You can also sign up to our newsletters/mailling list on our website to be kept up-to-date with all the latest co-op news!

<http://eepurl.com/iddC3r>



Our Vision, Mission and Values

Lowfield Green Housing Co-operative will deliver York's first Housing Co-op; an environmentally sustainable intentional community with mutually owned communal areas.

Vision

To live in an affordable, supportive, ethical, inclusive and fair community that treads lightly on the earth. To work together as a community to make our vision a reality and to help plant the seeds of similar communities around York.

Mission

We have three key areas that we are building our neighbourhood around: Affordability, Community and Sustainability, .

Affordability: We are committed to doing all that we can to try and ensure that our homes are as affordable as possible, whilst maintaining our missions of sustainability and community. We do this by:

- Working with our not-for-profit Community Land Trust partner, YorSpace who will lease us our land and sell our homes to us at cost, using a lease-hold sale tenure
- Homes will be purchased by Co-op members at around 75% of the local housing market
- Sharing resources such as; buying food items in bulk, car-sharing, household subscriptions, equipment.
- Applying for grants and funds which may reduce overall building/development costs



Community: Every member of the co-op is valued and contributes to the community. We are an intentional community, listening to one another and building our neighbourhood with respect for each others hopes and needs:

- Working together to create an active and supportive community, whether that's helping with admin, finances, babysitting, dogwalking, weeding the flower beds or cooking a meal to share.
- Creating communal spaces where we can come together as a community
- Sharing resources, equipment, cars etc
- Using sociocracy to make decisions equitably and using non-violent communication

Sustainability: reducing our environmental impact to central to the decisions we make - both in the way the homes are designed and how we will live in them:

- Building highly insulated homes
- Using natural materials, where possible
- Encourage bike usage by providing safe storage spaces
- Reducing car ownership to 0.8 cars per household and creating a carpool
- Generating as much onsite renewable power as possible
- Committing to building/living by [One Planet Living](#) Principals

Our Values

- Diversity
- Inclusive decision making
- Integrity
- Teamwork
- Sustainability



About The Project

This is an exciting time to be joining Lowfield Green Housing Co-operative as we are about to see work starting on site to build the homes very soon.

Currently we have 12 adult members, and 5 children (with another on the way!). If you decide to apply you would be joining a community with a mix of ages, backgrounds, and experiences.

We have partnered with YorSpace and Pure Haus (based in York and Bradford respectively) to build the homes and the cost of the development has now been finalised.

On site, electricity has been installed and a number of building materials have been delivered ready to start this summer.

Phases of development

We are building the homes and shared facilities in two phases:

Phase 1

Includes 3 x 2-bed, 8 x 3-bed and 3 x 4-bed homes as well as shared outdoor and storage space.

Phase 2

We are redesigning the North-East corner of the site and will submit planning permission this autumn. It is likely to be a blend of common facilities and 2-bed flats.

Important Dates

This is our planned timeline but is subject to change.

Summer 2024

Phase 1 homes start to be built on site
Portion of house deposits will be requested by YorSpace

Autumn 2024

Planning permission to be submitted for Phase 2

End of 2024

Remainder of house deposits will be requested by YorSpace

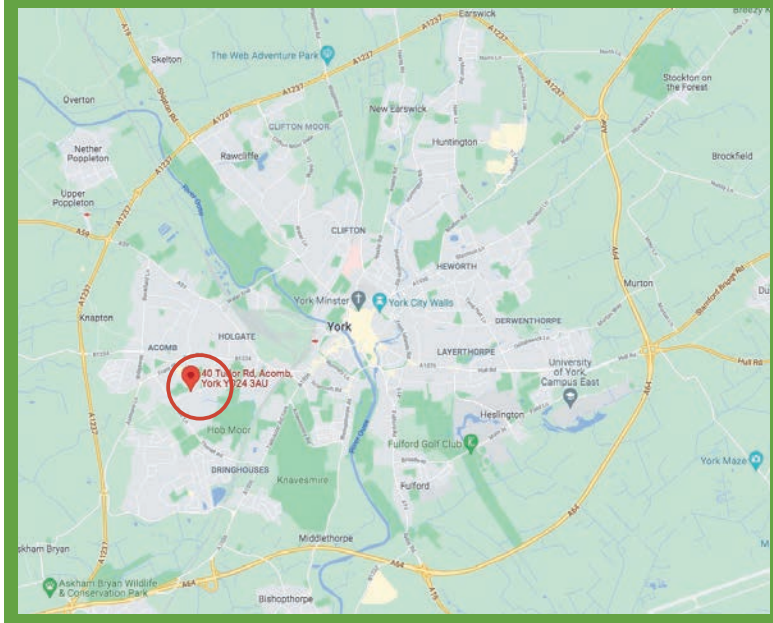
Summer 2025

Phase 1 residents move into their homes

Winter 2025

Phase 2 residents move into their homes



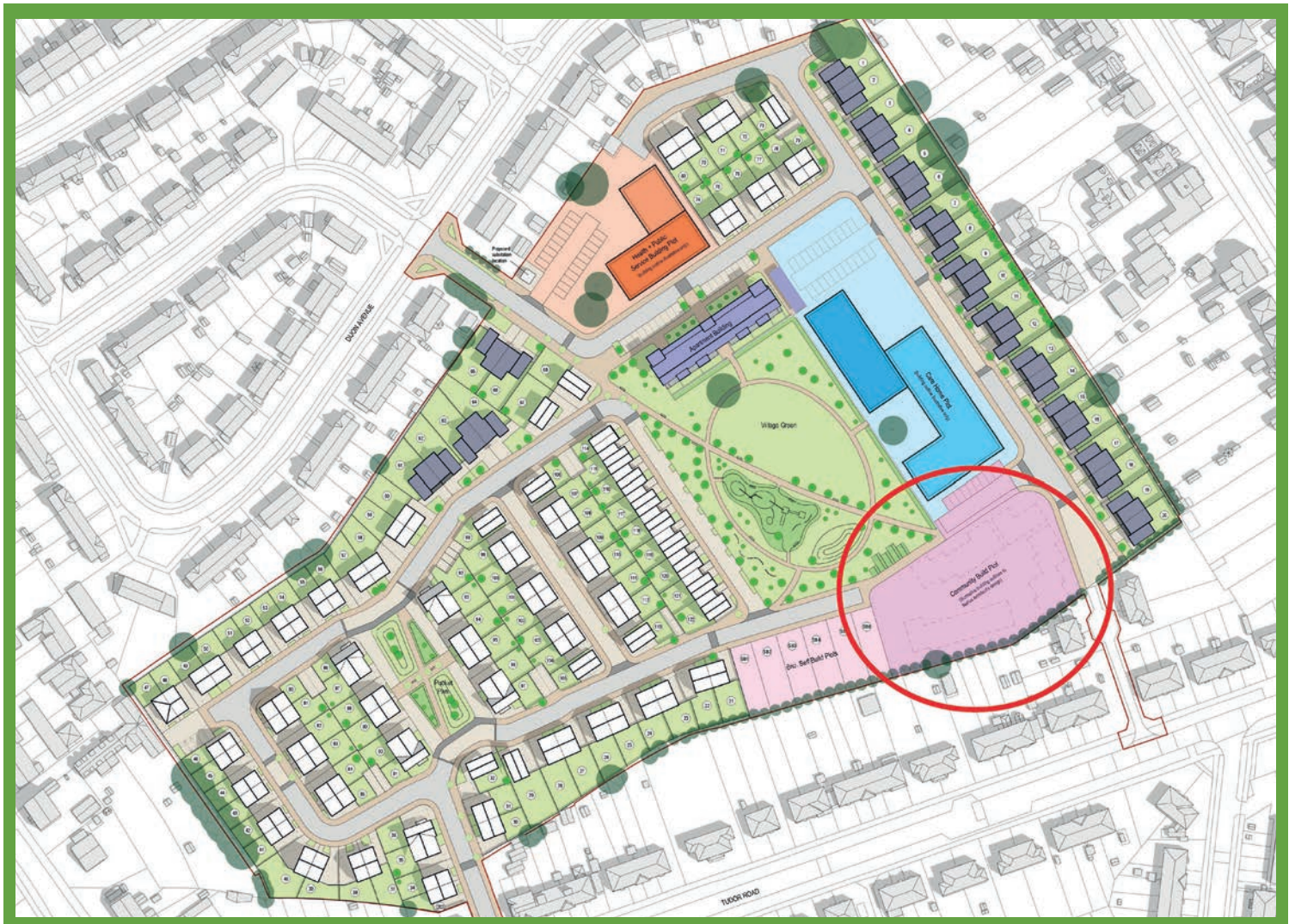


Site Location

The site is situated in Acomb (see map 1), in the South East corner of a larger housing development on the old Lowfield School site (see map 2). This has recently had homes built on it by the City of York Council and private developer Shape Homes.

Lowfield Green Housing Co-operative
Restharrow Road
Acomb
York
YO24 3FS

MAP 1



MAP 2



Current Site Plans

Below is our current site plan with phase 2 marked within the dotted line.

Phase 1

- 3 x 4-bed houses
- 8 x 3-bed houses (6 available)
- 3 x 2-bed houses (1 available)

Phase 2

5 x 2-bed flats plus communal facilities (TBC - design and planning permission pending)





Our Relationship with YorSpace

Although Lowfield Green Housing Co-operative is working closely with YorSpace to design and build the homes that our Co-op members will live in, the two organisations are separate and distinct legal entities.

YorSpace is the Community Land Trust who owns the freehold of the land the homes will be built on. They are also the developer of the properties. This means they will engage and manage the building process and deliver finished homes to the Co-op.

Lowfield Green Housing Co-op is a housing cooperative who pays the leasehold on the land to YorSpace, but will own the communal space and facilities on the site. The Co-op will also make many of the decisions involved in the development stage.



YorSpace - Background Info

YorSpace is a collection of active and engaged citizens working together to deliver an innovative answer to York's housing crisis. Originally inspired by the frustration of feeling shut out of home-ownership, YorSpace has grown into a commitment to creating community-led, sustainably-built and affordably-financed homes.

YorSpace is a Community Land Trust (CLT) and Community Benefit Society (CBS). It exists to buy land and hold it forever for the benefit of the community. Within its founding rules, YorSpace has two "asset locks" - legally binding rules that prevent any assets being sold off for any other purpose than benefiting the community

YorSpace is controlled by its ~**600 members** who pay a £2 lifetime membership which gives them the right to vote at the Annual General Meeting, including for the Board of Directors, who run the society on behalf of the members. Unlike public and limited companies, the number of shares owned in YorSpace does not increase the number of votes. All shareholders have one equal vote.

YorSpace's purpose is to act as an enabler and community-led developer. This means they support and facilitate resident coops who are actively involved in creating the affordable housing that YorSpace builds. For Lowfield Green Housing Co-op, YorSpace has been able to raise **£420,000** of investment funding from the wider community which they have used to buy the land at Lowfield Green and begin the development process. They have also secured a number of substantial grants that will contribute significantly to making the homes below market value.

More info <https://yorspace.org/>





PRE-DEVELOPMENT

Yorspace does most of the leg work by working on the project - finding investors, applying for funding, working with architects to design the plans, get planning permission etc.

Lowfield Green Housing Co-op is born!



DEVELOPMENT/BUILD PHASE

YorSpace takes on the role of developer, engaging with all the professionals and consultants to develop the site and take out the development loan.

The co-op takes over the resident applications, works with Yorspace on the final plans and decisions.



POST-DEVELOPMENT (RESIDENTS HAVE MOVED IN)

YorSpace hands over the finished site to the co-op and allows the co-op to function on their own. They will remain the owner of freehold which is leased to the co-op for 999 years.

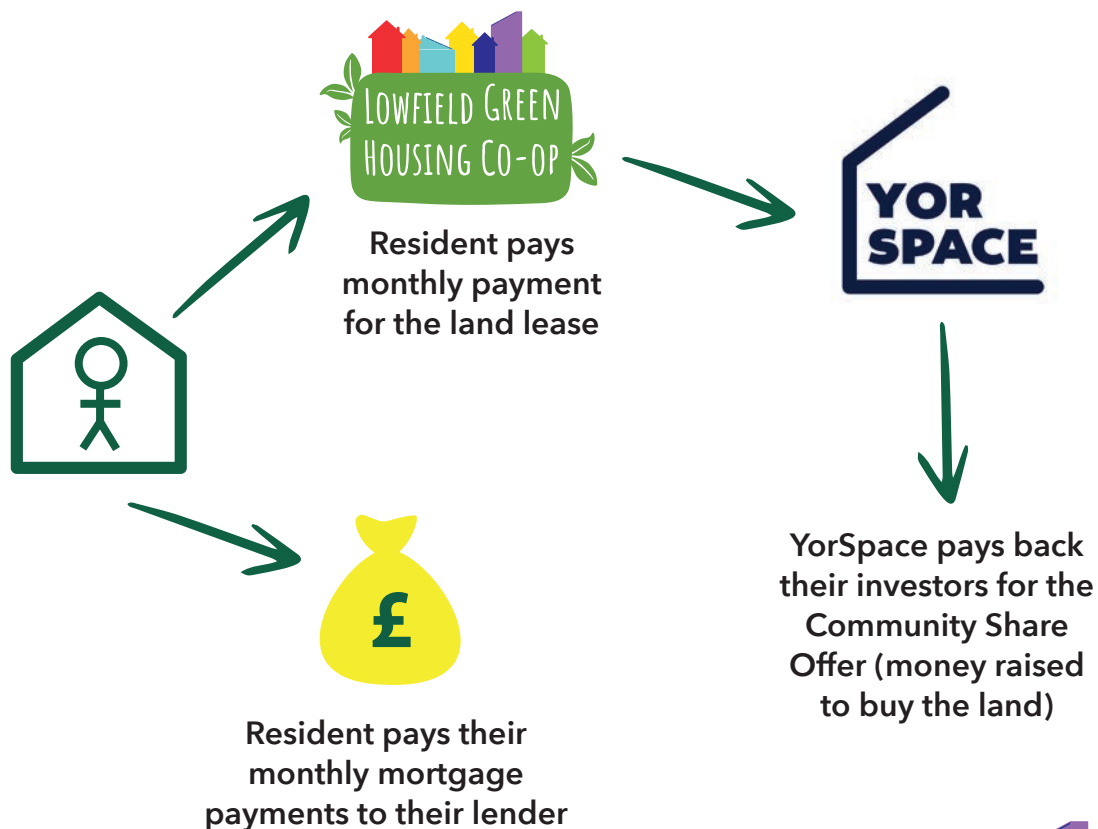
The co-op now has full responsibility and manages their own finances, repairs and site operations.



Who owns what?



Who pays what?



Buying your home

You will be buying your home directly from YorSpace. To be eligible to do this you must first become a member of Lowfield GreenHousing co-op.

Any mortgage to buy the home will be between your household and the bank. YorSpace is selling the property at cost, not market value. YorSpace will also be selling you a 999 year lease on the land that your home is built on. It is likely that this joint cost will be approximately 75% of market rate.

Co-operatively owned spaces

All shared buildings are owned by Lowfield Green Housing Co-op. The land that these sit on, and all shared outdoor space is leased under a 999 year lease with YorSpace. As a co-op member you will pay monthly contributions to cover this lease.

Unscrupulous organisations are known to take advantage of leasehold agreements. We are confident we can trust YorSpace as it is a Community Land Trust and Community Benefit Society, it is an ethically driven organisation, that is legally committed to ensuring that land is for the benefit of the community.

Selling your home

When it comes to moving out of your Lowfield Green home there are a couple of differences to conventional home ownership:

1. The leasehold that YorSpace sells you will contain a covenant that will specify that you cannot sell your home for more than approx 75% of it's market value (exact percentage will be that which you purchased at). This makes it legally binding that the house is sold with the same % reduction in value that it was bought with so the affordability is carried through the lifetime of the homes.
2. Owning a Lowfield Green home means being a Lowfield Green Co-op Member. The household you sell on to will therefore need to join the co-op and meet the co-op criteria, as you did. This is to keep the intentional community ethos going into the future. Work continues to finalise this part of the arrangement via ongoing professional (or legal) advice, after which we will be pleased to share more details.



Benefits of living in an intentional community

- We aim to address the UK's ongoing housing crisis - future proofing affordable housing for future generations and keeping the land in community hands
- The co-op has a collective say in who joins its society and become a resident
- Somewhere safe to live
- Living in eco/sustainable homes means much lower energy costs and reduced environmental/carbon impact
- Shared tools, equipment, cars and facilities etc mean residents can save on money, time and physical space.
- Living in a community has many health and well-being benefits - including fostering neighbourliness, interconnectedness and a sense of belonging whilst serving as an antidote to loneliness and isolation.



Lowfield Green Housing Co-op Eligibility Criteria

Below is the criteria by which we evaluate applications. You can find out more detail about each one on the following pages:

1. Applicants must be able to either obtain an individual mortgage or afford to purchase their housetype.
2. Applicants must be willing to contribute to our society and align with our mission and values.
3. Preference is given to applicants from the local York area.
4. Preference is given to applicants in housing need (*see page 17 for definition).
5. Applicants must agree Lowfield Green will be their primary residence. Second Home Ownership or Buy-to-lets are not acceptable.
6. Applicants must be willing to share a car with at least one other household (unless exceptional circumstances apply).



1. Ability to meet the minimum financial contributions

Our current **estimate** of the costs per property type, including deposit and monthly payments, is given below.

Table 1: A breakdown of the financial contributions to be made according to property type.

	Est. Min Deposit	Initial lease cost inc discount	Est. Monthly Costs	25 year lifetime cost to members
2 bed flat	TBC	TBC	TBC	TBC
2 bed house (80m ²)	£18,544	£185,440	£1,094	£328,200
3 bed house (92m ²)	£22,252	£222,520	£1,313	£393,900
3 bed house (99m ²)	£22,948	£229,480	£1,353	£405,900
4 bed house (110m ²)	£25,497	£254,970	£1,504	£451,200

* These figures are based on assumptions of a 10% deposit, 25 year mortgage and 5% interest rate. Monthly costs include mortgage and YorSpace land lease but not additional maintenance or service charges that may be incurred.

In order to be successful in your application, you must be able to afford the deposit and monthly costs as outlined above, by either obtaining an individual mortgage or have the cash to buy your property outright.

Finance FAQs

Q. How will you know if I can meet these payments?

When you become a Co-op member you will be required to share financial information and evidence of a mortgage in principal and/or deposit savings which will be required by end of 2024.

Q. What do my monthly payments pay for?

Your monthly payments will go towards:

- 1) paying back your individual bank mortgage
- 2) paying Lowfield Green Housing Co-operative for the land lease which gets paid back to YorSpace and their investors
- 3) contributing into a co-op maintenance pot (TBC).



2. Contribution and values

All adult residents must align with our mission and values (page 3) and contribute towards the running of the Co-op both in the building stage and once we are living there.

Community Contribution Expectations

The Co-op is designed around sociocratic principles. In order to effectively create and sustain our community we operate through a number of working circles with each adult member contributing time and skills. The tasks of these circles will change as we move from building to living in the community.

Building Stage

All adults contribute a minimum of 2 hours per week which includes attending being part of meetings and completing tasks outside of meetings.

During your 2-month trial membership you will be expected to attend/ shadow meetings to experience how they are run and gain a further insight into the project. Once you have been accepted as a permanent member of the Co-op you will be asked to take on tasks and work pro-actively on these inbetween meetings.

Some members may have additional tasks or responsibilities to ensure the project runs smoothly.

Our working circles are:

Affordability circle: overseeing funding applications, contract/lease agreements, liaising with the bank, membership fees, coordinating deposits and financial checks of applicants.

Community circle: overseeing allocations, trial membership, policies relating to intentional community living, arranging socials, overseeing sociocracy and non-violent communication.

Sustainability circle: overseeing design of the site, including sustainable materials, insulation, power, interiors and landscaping.

In addition to ensuring we meet our aims as a community, working circles enable members to become embedded in our community and get to know your future neighbours!



Living on site

The members who move into Lowfield Green will ultimately decide how tasks are delegated and shared. All adult members will continue to contribute towards the running of the Co-op.

It is likely that this will include:

- A contribution of time towards maintenance of the site and communal areas, upkeep of tasks
- Taking part in a working circle or taking on an official governing role
- Each member will take on an area of One Planet Living to look after
- A member from each household attending a monthly meeting to discuss matters that affect the whole community
- Regular shared meals and activities



3. Connection to the local area

Priority is given to applicants who currently have a connection to the local area. This will be determined by the following factors (in order of rank):

- Currently living in the YO24 postcode area
- Currently living in York
- Previously lived in York
- Currently working in York
- Close family live in York

4. Housing need

'Housing need' is defined by the Co-op as those whose housing needs are not currently met by local housing market. Therefore we prioritise:

- People who are renting
- People who cannot afford to buy a home in York
- People who cannot afford a house large enough for their family in York
- People who need to downsize
- People who are socially isolated
- People who are seeking to live in an intentional community

5. The 'Only Home Agreement'

We believe that homes are for living in and not for profit, and that the buy-to-let market is a principal reason why houses on the open market have become increasingly inaccessible/unaffordable to those who need them. Our houses are therefore not available for individual buy-to-lets and all residents must enter into an agreement that this will be their only home and not rent out any other properties for profit.

6. Car share

We have designed the site to promote sustainable transport and community living, chose to prioritise land for gardens, shared outdoor spaces, homes and bike storage. We intentionally designed 12 parking spaces shared between 19 homes to promote reduced car use and shared resources. These parking spaces are situated at the side of the site, and not next to each home.

This may mean that some households share cars. Therefore all Co-op members must agree to car sharing in their application, unless there are clear and exceptional circumstances which you can tell us about in your application, or you don't own or wish to use a car whilst being a resident.



7. What size home can I apply for?

Effective use of space will be a factor in home allocation. Our rule is one bedroom per person living in the home +1. You are welcome to apply for a smaller house size than this.

If you require a home that has more bedrooms than the number of residents + 1, please explain on your application form how you will make use of this room.



3-6 people
eligible



2-5 people
eligible



1-4 people
eligible



1-3 people
eligible



How to apply and what happens next

You can apply to become a member of Lowfield Green Housing Co-operative by completing this [Google Form](#) or you can email us at community.lghc@gmail.com for a word doc or pdf version.

Please ensure you are familiar with the information contained in this document before applying.

Application submitted

All applications are reviewed by a few co-op members and a YorSpace representative

Applicant meets eligibility criteria

- Applicant assigned a score based on:
1. Alignment to LGHC values & mission
 2. Proximity to local area
 3. Form of housing need

Homes are then allocated in order of this score

Home available

Applicant emailed with an offer of a house type and 2-month trial membership

Home unavailable

Applicant emailed with opportunity to be added to the waiting list

Applicant doesn't meet eligibility criteria

Applicant emailed with outcome



Trial Membership

When you accept a trial membership you will be invited to join in-person and online meetings. We encourage you to come as many as you can, so you can learn more about the project, get involved and to meet existing members..

An existing member will be assigned to you as a 'buddy' who will be there to support you and answer any questions you have. They will meet with you at least twice during your trial membership.

At the end of the 2 months you will meet with your buddy to discuss whether you would like to progress to Full Membership. Your buddy and a few other members of the Co-op will meet to discuss your application for Full Membership. If both sides are in agreement then you will offered a Full Membership and a home at Lowfield Green!

Full Membership

Becoming a Full Member means:

- Allocation of a home at Lowfield Green
- The right to buy this home from YorSpace (when it is built)
- Access to co-op owned outdoor and shared spaces
- A non-refundable £150 joining fee (per adult member). This pays for ongoing running costs of the co-op.
- £6 monthly membership fee paid by Direct Debit (per adult member). This pays for ongoing running costs of the co-op.
- Being an active member of the co-op which includes joining one in-person social and task meeting a month and one online task meeting a month
- Completing assigned tasks. Tasks are generally allocated to at least two people so that we support one another and build relationships. For more see the "contribution and values" section above

Deadline

The deadline for applications is **31 July 2024**.

We will let you know in August if you have been successful.

We hope you can join us!

