

The Fold Residential Community Guidelines document

A journey in the art of living well with all life.

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A. OUTLINING THE PROJECT

1. Introduction

Welcome to our community housing project which aims to create a vessel for a group of like-minded souls to share a journey in the art of living well with all life. We know that business as usual is not an option, that we need to create something different and want to practice conscious positive change in terms of self-development, self-reliance and community resilience; where learning and living from nature are core.

This document attempts to articulate the framework that we propose as a basis for our arrangements and culture. The accompanying questionnaire will enable you to feedback on points raised and no doubt some points missed. It's a journey!

2. Intention:

Our intention is to be on a journey in the art of living well with all life. To create a conscious, intentional community of members and guests, including participants on residential courses and paying visitors; all living and supporting the objects of the Fold Foundation such that we offer the whole site and culture as a gift for future generations, while exploring and practising the art of living well with all life.

The residential community is to include 11 new dwellings, shared vegetarian kitchen, social and dining space, laundry, fire circle, children's play area, yoga space, plus hopefully workshop and car charging points.

3. Objectives:

- a. To grow the current small residential community into a co-housing community of around 30 residents living on site & supporting the Fold's objects and activities particularly including the maintenance and development of its farm, site and educational elements.
- b. To provide accommodation for 20+ participants on short term courses
- c. That the Fold becomes more self-reliant and self-sustaining.
- d. To create a culture of mutual aid, reverence, and devotion to all life.
- e. To finance, through sale or lease of the building plots, the cost of site services, materials for the visitor accommodation dwellings and community buildings.
- f. To demonstrate and use ecological and low impact building techniques.
- g. To generate income by renting out some of the visitor accommodation when not being used for courses or volunteers.
- h. To provide learning experiences for participants on low impact building courses.
- i. To create a legacy in terms of procurement, management, ownership and occupation, from which others can learn.

4. Culture, the principles and practicalities we want to use and live into:

- a. Holding the co-housing principle of promoting community participation whilst maintaining privacy for individuals and families, e.g. everyone having their own kitchen or kitchenette but being welcome to eat communally.
- b. Taking self-responsibility for all actions, rather than blaming others and not expecting others to do things when you can.
- c. Where practical, self-organising within the community guidelines using TEAL practices rather than becoming hierarchical.
- d. Holding reverence for all life knowing that we are stewards of the site, that it does not belong to us. Ensuring our actions and way of living are that we present the site as a gift for future generations and do whatever is needed for them.
- e. Using sustainable building techniques, incorporating local and ethical building materials and creating buildings with good thermal properties e.g. Passivhaus or near equivalents .
- f. Developing sustainable livelihoods on site where practical or via telecommuting.
- g. Members contributing towards the cost and maintenance of the communal buildings and areas by way of finance and/or time.
- h. To explore the most viable financial options including:
 - i. accessing grants available to those constructing and/or occupying the houses;
 - ii. collective purchasing to obtain scale economies and efficiencies (bulk discounts etc.);
 - iii. incentivising investment ie through HMRC Social investment tax relief
 - iv. tax efficiency (Capital Gains Tax, Stamp Duty Land Tax and VAT).
- i. The residential site will only be open to public on specific occasions.
- j. Guests of volunteers and potentially guests of members will be asked to contribute in an appropriate way for prolonged stays.
- k. Maintaining a sense of realism throughout the journey, including balancing seemingly competing objectives, and learning from the experiences of others.

5. Facilities on site and available to the Residential Community

Farm shop, café, studio shops, nature trails, markets, on site courses, workshops and events, farm, gardens, woodland, river Teme and lakes

6. Sale of Residential Properties

The properties are likely to be sold on long leases with the freehold remaining with the parent organisation as this will enable protecting residents' rights and enforcing their obligations for the benefit of the community.

Note: Because of the social aims of the project, Buy-to-Let will not be permitted.

7. The Fold Residential Community Company

It is hoped that residents will become stakeholders in the post-development community management entity. Ownership and management of the community housing by a Mutual Home Ownership Society (MHOS), co-operative society or community benefit society are also under consideration. There have been several models of community

housing trialled in the UK, each generally comprising a group of residents developing, building, owning, occupying and managing the assets. However, to our knowledge there are no schemes which feature the hybrid of building procurement, ownership, funding, occupation and stewardship characteristics of The Fold's scheme. We recognise that applying existing models to The Fold's scheme may not be entirely suitable, although selecting certain aspects from each may be possible. We would welcome your comments and suggestions in this respect.

The selected method of governance will be reflected in the purchasers' leases and development agreements, and will determine how houses are built, occupied and disposed of.

8. Service Charge Covenants

The leases for the owner resident properties will include a charge to contribute towards the upkeep of the communal facilities, including:

- drainage installations (tank emptying and cleaning, reed bed maintenance, if selected);
- greywater and harvested rainwater installations (electricity consumption for pumps), if selected.
- access road and garage block lighting;
- road cleaning and gully emptying;
- soft landscaped areas (grass cutting, leaf clearance, hedge trimming, tree and plant maintenance and replenishment, SUDS maintenance);
- the communal building;
- other planned maintenance (e.g. periodic reed bed replacements, if selected);
- reactive maintenance; and
- sinking fund (cash set aside for planned major refurbishment), insurances, banking costs, administration etc.

9. Co-housing Participation

We are keen to promote the participation of residents in achieving the common aims and values of The Fold and are aware from the experiences of other co-housing schemes that participation aims have achieved varying degrees of success. The personal circumstances (family, health or financial) of the first occupants may change. The initial enthusiasm and spirit of the first occupants may wane or become diluted with successive occupiers. Co-housing creates safe and nurturing environments for young families but the demands of family life may not always allow time for participation, with the burden often falling upon a few retired or semi-retired residents. Conversely, the zeal of some residents can also cause friction within the group. This is why we do not envisage the village as an isolated self-sufficient entity, but part of The Fold and New House Farm, sharing and benefiting from its experience, resources and activities and promoting inclusivity. As previously stated, The Fold's scheme is a hybrid of ownership, funding, occupation and stewardship characteristics therefore applying only certain aspects of existing co-housing models is under consideration.

10. Sharing accommodation

The Fold's events and courses attract visitors and require visiting workers and volunteers. In the interest of optimising occupancy levels across all 11 houses we would like to accommodate these people in spare rooms available in under-occupied houses. We do not currently envisage including a lease covenant requiring residents to offer up spare

rooms, but wish to gauge potential purchasers' level of commitment to participating in a room-letting scheme.

B. PROPOSED COMMITMENTS AND PROCESSES

11. Residents commitment to the Fold Residential Community:

- To be prepared to be part of the Residential Community Management team which will comprise owners, Fold staff and volunteer representatives.
- To contribute to shared meals by cooking and attending at least once each month.
- To attend monthly community meetings (one member per household).
- To commit to working through conflicts as they arise.
- To commit to a mutually agreed number of hours work each month in agreed community tasks.
- To commit to sharing unoccupied bedroom space for people on courses for an agreed exchange.
- Committed to pursuing co-housing principles.
- Committed to the objects of the Fold.

12. Relationship between the Fold and residential community:

Here there is a critical mutual relationship; the CIC cannot fulfill its potential without more people and the co-housing site would not exist without the inspiration of the CIC.

13. Commitment of the Fold to the residential community:

- To respond to the voiced needs of the community.
- To work with awareness of the mutuality of the relationship.

14. Residents commitments to the Fold:

- To volunteer in at least three Fold events each year
- To support the farm through the veg box scheme and occasional volunteering. If and when the farm becomes a CSA, to commit to becoming a member
- To support the small businesses running in the Fold.
- To be involved in the governance structure of the Fold with at least-one director nominated from owner representatives and two from residential volunteers and staff.

15. Residents selection process:

- There would need to be rules and guidelines describing a selection process which may involve coming to an interest weekend and living and volunteering on site for an agreed period.

16. Membership of The Fold Residential Community Company

- Residents who had invested financially in the site, residential Fold staff and volunteers who had served for say more than one year would all have voting rights.
- How family members would gain membership needs thinking through.

17. Decision making

- Decisions are made from an appreciation of our shared humanity and a willingness to question our learned behaviours
- What decisions require consensus and what can be taken with a TEAL approach or democratically?

18. Finance and food:

- The Fold to finance food for the community kitchen such that residential Fold staff & volunteers get free meals and owner residents contribute according to the meals attended.
- Owner residents purchase their own food used in their own dwellings.

D. LEGAL AND DETAIL

19. Planning Permission

Please see Malvern Hills District Council's (MHDC) website planning pages (the link is at the end of the survey) to download the information relevant to the planning consents. The Application Numbers are 14/00220/OUT and 17/01774/RM.

Further external materials specification information has been submitted to MHDC to discharge pre-commencement planning conditions.

Purchasers will be able to make minor amendments to the current permitted house designs (e.g. changes to internal layouts but without affecting window positions) but will be responsible for submitting all information to MHDC and obtaining their consent to any proposed minor amendments. All proposed amendments shall be approved by 'The Company' before submission to MHDC.

More major modifications and design changes may be possible provided that 'the Company' can be assured that environmental standards will not be reduced and all cost implications with MHDC are undertaken by the purchaser. However MHDC may require or prefer all subsequent applications to come from 'The Company'

20. Serviced Plots

The creation of the serviced plots is likely to be undertaken by a subsidiary company ('The Company') of The Fold Foundation. This will provide funders and purchasers with the security of additional asset protection rules and layers of scrutiny and regulation compared to normal limited companies. The funds for the development undertaken by 'The Company' are likely to be raised by the Fold Foundation.

Serviced Plots are likely to include:

- a) Access roads, with low level lighting. No roads or sewers will be adopted by the local authority. Roads will not be constructed to adoptable standards.
- b) Communal parking areas.
- c) Garage block with one allocated space per plot with metered EV charging point, and communal bins.
- d) Other communal hard and soft landscaped areas.
- e) Post and wire or similar plot boundary demarcation.
- f) Boundary treatment to communal areas.
- g) Electric and water supplies including water infrastructure charges (purchaser to arrange and pay for connections and meters).

- h) BT cable ductwork laid to the plot boundary (purchaser to arrange and pay for line/s)
- i) Foul and surface water drainage pipework up to a designated inspection chamber on the plot.
- j) Communal foul drainage system. Options to be discussed with purchasers are a septic tank with reed bed located north of plots 9-11, compost loos or a connection into an adopted manhole north-east of the site.
- k) Temporary access road to the self-build plots and storage areas.

Under consideration:

- l) Communal surface water system. Sustainable drainage (SUDS) principles incorporating rainwater harvesting.
- m) Greywater supply for flushing WC's and harvested rainwater supply for outside taps from communal tanks up to an external junction box near the house
- n) Designated areas for use by self-builders for materials storage.
- o) Temporary power and water supplies for construction (contributions towards consumption costs will be required).
- p) Shared temporary site accommodation (office and welfare facilities)
- q) Shared temporary secure storage e.g. shipping container.
- r) Street naming: The Fold will apply to MHDC for street/place name and house numbering/naming, in good time for utilities connections. The Fold will invite suggestions from residents before this process.
- s) Note: 'The Fold' will programme the above works to suit the self-build and round houses construction and occupation programmes. It is therefore not intended to complete some works (e.g. road wearing courses and lighting) until there is no longer a risk of damage from construction works.

21. Items excluded from the serviced plot provision and responsibility of the purchasers:

- a) Site preparation (removal of topsoil, beds or surfacing's).
- b) Any civil engineering or building works within the plot boundary excepting the drainage pipework identified above.
- c) Plot boundary fencing, type and specification subject to 'The Company's' approval. Fencing to the front elevations of plots 9-11 will not be permitted.
- d) Plot hard and soft landscaping including topsoiling. Planting shall comply with the approved landscaping scheme (Drawing Nr 1496-09/11A) downloadable from the MHDC planning website.
- e) Plot retaining walls.
- f) Planning submissions for minor amendment designs, including fees.
- g) Complying with existing planning conditions and any further conditions arising from minor amendment applications. Relevant existing conditions are:
 - (i) Outline consent condition 13: Provision of secure cycle parking. We would envisage cycles stored in garden sheds or similar outbuildings.
 - (ii) Outline consent condition 15: Habitat survey report recommendations. The recommendations specific to houses comprise sparrow boxes and bat boxes installed at eaves height,
- h) Design and other building professional services, fees and costs.
- i) Building plan and inspection fees, final certification and structural warranty.
- j) Insurances.
- k) Conveyancing and other legal fees and costs.

- l) Plot temporary security and safety fencing.

22. Anomalies to question and resolve

- Co-housing projects are usually based around smaller dwelling sizes of 1 or 2 bedrooms. The Planning authority appear to be open to the possibility of changing one or two of the four bed houses into smaller two bed semi-detached dwellings. This would be subject to a new planning permission
- How do we honor and integrate the diversity of people owning their own homes with those who are here as volunteers?
- How family members fit and gain membership to the residential community needs thinking through.
- What governance and ownership structure would best serve? Possible options:
 - Freehold company owned by residents, who then purchase leasehold homes;
 - Mutual housing ownership society (MHOS);
 - Housing co-operative.

23. The number of dwellings and people involved:

Mudita (existing straw bale house)

- Space for 1 or 2

Static caravans (Cherry Orchard Yard Planning Permission)

- We have recently received Planning Permission for 7 vans
- 4 to 10 people

Volunteer and staff accommodation (2 small roundhouse)

- 2 to 4 people
- 2 no of house type 4, each with 2 beds in 2 rooms

Visitor accommodation for courses (2 medium and 2 larger round houses)

- 0 to 20 people
- 2 no of House type 6, each with 6 single beds across 3 rooms = 12 people
- 2 no of house type 5, each with 4 beds across 3 rooms = 8 people

New residential accommodation (4 x4 bed houses)

- 8 to 16 people including children
- 4 no each with 4 bedrooms – could be couples, families or groups

New House Farm farmhouse

The farmhouse is William and Awantika's family home. If at some stage they move out, it may become formally available for the community.

It has 7 bedrooms and a large kitchen dining room and is currently shared with volunteers and staff living in the house and some from on site. It currently serves as the community base and easily accommodates 4 or 5 people and can take up to 12 for short periods.

Total Numbers

- 19 to 44 longer term people – perhaps an average of 25 – 30 plus 20 on courses.

24. Description of terms used in these guidelines

CIC or Community Interest Company:

Social enterprises which use their profits and assets for the public good. They may have an asset lock, as does The Fold CIC, making them not-for-profit.

Co-housing:

Intentional communities created and run by their residents. Each household has a self-contained, personal and private home but residents come together to manage their community, share activities, and eat together.

CSA

Community Supported Agriculture (CSA) is a partnership between farmers and consumers in which the responsibilities, risks and rewards of farming are shared

The Fold

The generic name used for the site known as New House farm that includes the Fold CIC, the Fold Foundation, and parts of New House Farm.

The Fold CIC:

The registered not-for-profit Community Interest Company or CIC with the Mission: *‘To provide inspiration, education, therapy and practice towards healthy, sustainable, creative lifestyles’*. It sits on an organic farm and runs a market garden, care farm, farm shop, therapy centre, and nature trails into the beautiful Teme valley. It hosts a café, studio shops, events and workshops from yoga to celebrations of life, markets, concerts and more, with a 70 strong community of staff, volunteers and self-employed artisans. It has a small residential core of staff, with most people living off site.

The Fold Community:

The wider community of staff, volunteers, studio holders, therapists and regular class holders at the Fold Foundation and CIC.

The Fold Foundation:

The holistic educational charity being set up with Social, Ecological and Spiritual objects dedicated to serving all life on earth. The Foundation or a subsidiary of it, henceforth known as **‘The Company’** will undertake the creation of the serviced plots and build the roundhouses.

The Fold Residential Community:

Those people living at the Fold.

The Fold Residential Community Company

Possible options include:

- Freehold company owned by residents, who then purchase leasehold homes;
- Mutual housing ownership society (MHOS);
- Housing co-operative.

The Fold Residential Community ‘Members’:

Formal ‘members’ of the Residential Community Company who have voting rights in the governance of the community: This would include Owner Residents, who had invested

financially in the site, residential CIC staff and residential volunteers who had served for at least one year and had committed to staying.

Intentional community:

A planned residential community designed from the start to have a high degree of social cohesion and teamwork. The members of an intentional community typically hold a common social, political, religious, or spiritual vision and often follow an alternative lifestyle. They typically share responsibilities and resources.

Members Guests:

People who are staying by agreement because of their relationship to members.

MHDC

Malvern Hills District Council

NHF

New House Farm

Owner Residents

Those who have purchased properties or equity in the residential community.

The Objects of the Fold CIC:

To carry on activities which benefit the community and in particular (without limitation) to improve the health and well-being of individuals, the local and wider community and the planet, to support the local economy and to promote environmentally sustainable practices.

Paying visitors:

People renting accommodation here which could be for holiday, business or social reasons.

Resident participants:

People who are staying while on courses at The Fold.

Round Houses

The houses that will remain in the ownership of the Fold Foundation and will be used for long-term volunteers and staff as well as participants in educational courses. They may also be rented on short-term lets.

TEAL

A term for a culture that transcends the existing limitations of current static organisational paradigms and is characterized by:

- Self-management which suggests a system based on peer relationships with no need for hierarchy, consensus, nor central command and control;
- Wholeness which is a consistent set of practices that invite members to reclaim their inner wholeness and bring to the workplace “all of who they are”;
- Evolutionary purpose which introduces a Teal organisation as a living organism with a direction of its own where its members are invited to listen and take note of the purpose it wants to serve.

25. LINKS to organisations etc

The Fold cic's philosophy:

www.thefold.org.uk/about-us/our-why-2/

www.thefold.org.uk/get-involved/community-housing-project/

MHDC Planning:

www.plan.malvern hills.gov.uk/

Self-builders:

www.self-build.co.uk/

[www.selfbuildportal.org.uk /](http://www.selfbuildportal.org.uk/)

www.nacsba.org.uk/

Example community-led and co-housing schemes:

[www.cds.coop/community-led-housing /](http://www.cds.coop/community-led-housing/)

[www.cds.coop/community-led-housing/resources /](http://www.cds.coop/community-led-housing/resources/)

www.lancastercohousing.org.uk/Project/Structure

www.therightplace.net/coco/public/properties.html

www.lilac.coop/

Directory of communities in the UK: www.diggersanddreamers.org.uk

Meadowdance: USA - www.meadowdance.org

Harmony Village Cohousing Community USA www.harmonyvillage.org

Fellowship for intentional communities www.fic.org

Global Village Network (GEN) www.gen.ecovillage.org & www.gen-europe.org

A beautiful self-sufficient community in Hungary www.youtube.com/watch?v=3QpPph9kl0g

Articles about Mutual Home Ownership Societies:

www.terrace21.org/about/mhos/

www.preorg.org/mutual-home-ownership-and-its-suitability-for-small-co-operatives/

www.lilac.coop/

www.ukmhos.weebly.com/

HMRC:

www.gov.uk/government/collections/social-investment-tax-relief

www.gov.uk/guidance/venture-capital-schemes-apply-to-use-the-seed-enterprise-investment-scheme

Some co-housing experiences! www.facebook.com/Considering-Cohousing-2357455264501206