

H4C Compendium

Version 3

6/11/2026

Introduction

Welcome to Version 2.1 of the HfC Compendium!

This document compiles all our rules, policies and the Code of Conduct into a one-stop-shop in the hopes that it makes it easier and more accessible to consult and get familiarised with.

This document is interactive.

In the 'Index', If you click on any policy or rule title (in pink), it will take you to that section in particular.

At the bottom of any page you will find the word 'Index', if you click on this, it will return the view to the first page where you can find the 'Index' listing and choose to visit a different section if you want.

The document is also searchable. Look out for the search box or icon in the PDF software you use.

We truly trust this helps us all having our crucial information more at hand and more accessible, thus positively contributing to HfC's cooperation and governance.

Yours,

HfC Committee



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Primary Rules

Register No: 27159R /
HC reg number C389
All previous rules rescinded

Fully Mutual Rules of the
Homes for Change
Housing Co-operative

Registered under the Industrial and Provident Societies Act 1965
Based on model: FM94

Primary Rules

Name and status

a) The name of the society shall be Homes for Change Housing Co-operative Limited (referred to in these rules as the Co-operative).

b) The Co-operative shall be a bona fide co-operative within the meaning of section I (2) of the Industrial and Provident Societies Act l965.

Objects

2 The objects of the Co-operative shall be:
a) The provision, construction, conversion, improvement, or management on the Co-operative Principles of dwellings exclusively for letting to members of the Co-operative under the terms of a tenancy or lease which:

i) if a tenancy, shall be granted to the member by the Co-operative and shall exclude all rights for the member to assign the tenancy to any person other than the Co-operative (or a member of the Co-operative) and shall require the member to surrender or assign the tenancy to the Co-operative (or a member of the Co-operative) on his or her ceasing to be a member, or

ii) if a lease, shall provide that each lessee, whether individual or joint, shall apply for membership of the Co-operative and, if accepted, remain a member until he or she gives up the lease: and that any lessee who ceases to be a member for any reason must assign the lease as soon as reasonably possible.

b) The provision and improvement on the Co-operative Principles of land, buildings, amenities, or services for the benefit of the members, either exclusively or in conjunction with other persons.

c) The provision of housing management services to members of the Co-operative and to the occupants of dwellings that are the subject of a management agreement under which the Co-operative is acting as managing agent for a landlord body.

In carrying out these objects the Co-operative shall work toward the elimination of discrimination based on race, ethnic origin, nationality, gender, disability, sexual orientation, age, class, appearance, religion, responsibility for dependents, unrelated criminal convictions, the fact that a person is HIV positive or has AIDS or any other matter which causes any person to be treated with injustice

Powers

3 The Co-operative shall have the power to do all things necessary or expedient for the fulfilment of its objects and for the support and development of bodies which are concerned with the provision and management of co-operative housing or with the promotion of co-operatives or which have objects supported by the Co-operative. If the Co-operative is or becomes a registered Housing Association under section 5 of the Housing Associations Act 1985, its powers under this Rule shall be limited so as to conform to the requirements of the said Act.

Trading

4 The Co-operative shall not trade of profit.

Registered office

5 The registered office of the Co-operative shall be at 9 Otterburn Close, Hulme, Manchester, MI5 5HB.

The office may be changed by resolution of a General Meeting. Notice of any change shall be sent to the Registrar of Friendly Societies within fourteen days of such change or within such other time as may be required by the Treasury Regulations and in the manner and the form thereby prescribed.

Share capital

6 a) The share capital of the Co-operative shall consist of shares of the nominal value of £1 each issued to members of the Co-operative upon admission to membership.

b) Shares shall be neither withdrawable nor transferable, shall carry no right to interest, dividend or bonus, and shall be forfeited and cancelled upon cessation of membership from whatever cause and the amount paid up thereon shall become the property of the Co-operative.

Membership

7 a) The members of the Co-operative shall be those persons signing the application for registration of the Co-operative and those persons whose names are entered in the register of members.

b) The register of members shall include the address of each member; it shall be the responsibility of the member to advise the Co-operative of any change. Any requirement in the Act or in the Rules of the Co-operative that a notice be served on the member shall be satisfied if notice has been delivered to the address given in the register.

c) Only persons aged l8 or over are eligible to become members.

d) All tenants must be members, and all members must be tenants or prospective tenants.

e) A member shall hold only one share in the Co-operative. Shares shall not be held jointly.

Application for membership

8 Any application for membership shall be considered under the procedure laid down by the General Meeting form time to time. If an application is approved, the Co-operative will issue the applicant with one share upon payment of £I.

Termination of membership

9 A member shall cease to be a member if he or she:

a) dies; or

b) resigns either by writing to the Secretary or in person at a General Meeting; or

c) is expelled from membership by a General Meeting; or

d) his or her tenancy or lease is terminated (or he or she ceases to occupy the dwelling provided or managed by the Co-operative) in which case he or she shall cease to be members 28 days later, unless by that time he or she has either entered into a new tenancy or lease with the Co-operative or has been accepted as a prospective tenant; or

e) is a prospective tenant and has either:

i) notified the Co-operative that he or she no longer requires accommodation, or

ii) failed to respond in writing within 28 days to a written request, sent to his or her address in the register of members, to confirm that he or she still requires accommodation, or

iii) entered into a long leasehold agreement with the landlord of the property managed by, but not owned by, the Co-operative.

Expulsion from membership

10a) A member may be expelled by a resolution carried by the votes of two-thirds of the members present and voting at a General Meeting of the Co-operative of which notice has been duly given, provided that a complaint, in writing, of conduct detrimental to the interests of the Co-operative has been sent to him or her by order of the Co-operative not less than 28 days before the meeting, Such complaint shall contain particulars of the conduct complained of and shall call upon the member to answer the complaint and attend the meeting. At the meeting the members shall consider the evidence in support the complaint and such evidence as the member may wish to place before them. If after due notice the member fails to attend the meeting without due cause the meeting may proceed in his or her absence.

b) No person who has been expelled from membership shall be readmitted except by a resolution carried by the votes of at least two-thirds of the members present and voting at a General Meeting of which due notice has been given.

Death or bankruptcy of a member

11a) A member may, in accordance with the Act, nominate a person or persons to whom any of his or her property held by the Co-operative, other than share capital, shall be transferred at his or her death.

b) Upon a claim being made to any property held by the Co-operative by the personal representatives of a deceased member or the trustees in bankruptcy of a bankrupt member, the Co-operative shall pay or transfer to the representative or trustee any property to which he or she has become entitled.

GENERAL MEETINGS

12 General Meetings of the Co-operative may be attended by any member, and all members present shall be entitled to speak and vote, Each member shall be given at least seven days notice of the date, time and place of each General Meeting, and of the issues upon which decisions are to be taken. The Secretary shall call a General Meeting as required by the Co-operative's Rules or polices or decisions or at the written request of not less than three members or one-tenth of the members of the Co-operative, whichever is the greater, who may proceed to call the meeting if the Secretary does not do so within fourteen days of receipt of the request. If it is not possible to hold a physical meeting for legal , health and safety or other reasons the secretary shall make arrangements for the meeting to be conducted by video conference. The general meeting shall determine the rules for such a meeting. The rules for being present and for the quorum in this constitution shall be interpreted as appropriated for a video conference meeting"

Quorum

13 No business shall be transacted at any General Meeting unless one-quarter of the Co-operative's members or 10 of them, whichever is the less, are present throughout the meeting. If no quorum is present within half an hour of the time appointed for the meeting, the meeting shall stand adjourned. It shall be reconvened on the same day in the next week at the same time and place (or such other time and place as shall be agreed at the meeting) and notified to the members: and if at the reconvened meeting a quorum is not present within 15 minutes of the time appointed for the meeting then the members present shall be a quorum.

Voting

14 Every member present in person at a General Meeting shall have one vote. Except where otherwise specified in these Rules, resolutions shall be decided upon a majority vote of members present and voting. Votes shall be taken openly unless, before a motion is put to the vote, a secret ballot is demanded by not less than one-tenth of the members present. Voting shall be conducted under the direction of the Chair in accordance with any procedures agreed by the Co-operative.

Annual General Meeting

15 The Annual General Meeting shall be held within six months of the close of the financial year of the Co-operative and it shall:

a) consider the frequency of General Meetings during the coming year;

b) consider an annual report on the business of the Co-operative during the previous financial year,

c) receive the accounts and balance sheet for the previous financial year;

d) appoint an auditor.

Management by general meeting

16 Until such time as a Committee is elected following a resolution under rule 17:

a) the management of the Co-operative shall be undertaken by General Meetings to be held at least quarterly;

b) a General Meeting shall constitute the committee of Management and have all the powers of the Committee under these Rules;

c) a General Meeting shall have power to appoint, replace, and remove individuals, members, or groups of members delegated to exercise certain powers on behalf of the Co-operative;

d) the members present at the Annual General Meeting shall elect one of their number to chair the meeting;

e) the Annual General Meeting shall elect a Secretary and Treasurer who shall hold office until the following Annual General Meeting unless removed or replaced by a General Meeting. They shall be responsible to the General Meeting for the proper performance of their duties.

Management by committee

17 a) A Committee to manage the Co-operative may be set up by a resolution carried by the votes of two-thirds of the members present and voting at a General Meeting. The resolution shall take effect at the next Annual General Meeting unless the resolution specifies that it shall take effect at a Special General Meeting to be held before the next Annual General Meeting in accordance with Rule 17b. Except as provided for in rule 17b, the result of elections to the Committee shall be declared at the Annual General Meeting and elected Committee members shall enter upon their duties at the conclusion of the Annual General Meeting at which their election is declared.

b) If a Special General Meeting is required by a resolution passed under Rule l 7a, the election of the Committee shall take place in accordance with Rules 19 and 20 except that references to the Annual General Meeting in those rules shall apply to the Special General Meeting at which the results of the election shall be declared and at the conclusion of which the Committee members shall enter upon their duties.

c) Until such time as a Committee is elected Rules 18 to 29 shall not apply.

Powers of committee

18 a) The Committee shall have the power to do all things necessary to manage the Co-operative except to determine those issues specifically designated under these Rules as the responsibility of a General Meeting.

b) The General Meeting shall retain responsibility for the adoption of regulations and procedures governing the election and composition of the committee and the term of office of Committee members (except that no Committee member may serve more than four years without being required to seek re-election. The General Meeting may adopt a resolution delegating some or all of this responsibility to the Committee, may make such delegation subject to conditions, and may revoke it.

c) The Committee shall report on the affairs of the Co-operative to each General Meeting and shall submit an annual report to the Annual General Meeting.

Nominations for committee

I 9 a) Only members of the Co-operative are eligible to be nominated for election to the Committee.

b) Nomination of candidates for election to the Committee may be accepted at the Annual General Meeting unless a General Meeting has passed a resolution requiring nominations to be in writing and signed by the member nominated and handed to the Secretary or delivered to the registered office of the Co-operative a specified number of days being not less than three nor more than fourteen, before the date appointed for the Annual General Meeting.

Election of committee

20 a) All members of the committee shall be elected by ballot

b) The election procedure shall be by the system know as the single transferable vote (Proportional representation)

c) The counting procedure shall be the latest rules approved by the electoral reform society

d) In all elections the ballot paper shall include an option "Re-Open Nominations". If elected such positions should be considered vacant.

e) Re-open nominations should be elected to the numbers of vacancies in accordance with the votes it receives

f) The general meeting shall decide whether to fill any vacancies created immediately or to follow the normal vacancies procedure.

Removal of committee members

21 A General Meeting may remove any one or more of the committee members by a resolution carried by two-thirds of the members present and voting providing that at least seven days' notice of the motion has been given to all members of the co-operative. The General Meeting may proceed to fill any vacancy thus caused.

Vacancies on committee

22 a) Except for Committee members co-opted under rule 24, any committee member who ceases to be a member of the Co-operative shall immediately cease to be a member of the Committee.

b) Except as provided in Rule 21, the Committee may make an appointment to fill, until the following Annual General Meeting, any vacancy caused by the death, resignation, disqualification, retirement or removal of any Committee member.

Size and quorum of committee

23 The Committee shall consist of not less than seven nor more than fifteen members as determined by a General Meeting. The quorum of the Committee shall be one-third of the number determined as its total membership, unless a General Meeting sets a higher quorum.

Co-options to committee

24 The Committee may co-opt any persons to serve as Committee members, subject to any limitation made by a General Meeting and providing that there shall always be a majority of elected Committee members on the Committee. Co-opted Committee members may be removed by resolution of the Committee or by a General Meeting under Rule 21. The voting rights of co-opted members at committee meetings shall be determined by the general meeting.

Subcommittees

25 The Committee may establish subcommittees consisting of a least one elected Committee member and such other persons as the committee shall think fit, provided that a majority of any subcommittee shall be determined by the Committee in written terms of reference.

Election of chair by committee

26 At all Committee meetings, the members of the Committee present shall elect one of their number to chair the meeting.

Election of secretary and treasurer

27 The Committee shall elect a Secretary and a Treasurer who shall be responsible to the Committee for the performance of their duties, and may be removed or replaced by the Committee at any time.

Proceedings of committee

28 Except where provided otherwise in these Rules, the Committee shall determine issues by a majority of Committee members voting. If any vote is tied, the proposal shall be deemed to have fallen, The committee shall determine how it shall meet, either physically, electronically or some combination of both.

Declaration of committee members interests

29 If any member of the Committee has a personal interest in a matter under discussion by the Committee he or she shall disclose the nature of the interest to the Committee and may be required by any Committee member to be absent from the meeting while the matter is determined. If the Co-operative is a Registered Housing Association, it shall be subject to the provisions of section 15 of the Housing Association Act 1985 (as amended) and determinations issued in accordance therewith.

Officers

30 The Officers of the Co-operative shall be the Secretary, Treasurer, and such others as may be appointed from time to time, The officers shall discharge their powers and responsibilities in accordance with these Rules and with such regulations, standing orders, polices, and procedures as may be established by the Co-operative consistently with these Rules.

a) At all General Meetings of the Co-operative, the members present shall elect one of their number to chair the meeting.

b) The Secretary shall ensure that meetings are properly called and minutes kept, that the register of members and officers is maintained, that the use of the seal is recorded, and that the appropriate returns are made to the Registrar of Friendly Societies.

c) The Treasurer shall ensure that the financial affairs of the Co-operative are properly administered and that adequate records are kept.

31 Payments to officers and committee members

a) The Co-operative shall not remunerate any member of the Co-operative or any member of any committee established by the Co-operative in respect of service as a member of any such committee or as an officer,

except as allowed in the Housing Corporation Schedule 1 document 'Maintaining Standards of Probity' 2007 and agreed by a General Meeting.

b) No officer or member of any committee established by the Co-operative shall be given a contract of employment.

c) This rule shall not prevent the reimbursement of expenses properly incurred by any person on behalf of the Co-operative.

Borrowing powers

32 a) The Co-operative shall have the power to borrow money, by the issue of loan stock or otherwise, for the purposes of the Co-operative provided that, at the time of borrowing, the sum of the amount remaining undischarged of monies borrowed and the amount of the proposed borrowing shall not exceed £ l0,000,000, and for this purpose:

i) the amount remaining undischarged of any deferred interest or index-linked monies previously borrowed by the Co-operative or on any deep discounted security shall be deemed to be the amount required to repay such borrowing in full if such borrowing became repayable at the time of the proposed borrowing; and

ii) the amount of any proposed borrowing intended to be index-linked or on any deep discounted security shall be deemed to be the proceeds of such proposed borrowing receivable by the Co-'operative at the time of the proposed borrowing.

b) The rate of interest payable at the time terms of borrowing are agreed on any money borrowed shall not exceed the market rate of interest for borrowings of similar amount and on similar terms prevailing at that time.

c) The Co-operative shall have power to determine from time to time the terms and conditions upon which money is borrowed or loan stock is issued and to vary such terms and conditions subject to the provisions of this Rule.

d) The Co-operative shall not receive money on deposit.

e) The Co-operative may receive from any source donations towards the work of the Co-operative.

Investment

33 a) The funds of the Co-operative may, to the extent permitted by the law for the time being in force, be invested:

i) in any manner expressly authorised by the Act;

ii) in any investments covered by Parts I, II, and III of the First Schedule to the Trustee Investments Act l96l or in stocks or shares or debentures of any body corporate but subject in the case of investments under paragraphs I and 3 of Part III or of any body incorporated overseas to the taking of advice in accordance with the provisions of section 6 of the Trustee Investments Act l961;

iii) in shares or on security of any Industrial and Provident Society;

iv) in any freehold, feuhold, or leasehold property whatever in the United Kingdom; but shall not be invested otherwise.

b) The Co-operative may, to the extent permitted by the law for the time being in force, delegate in writing to a suitable person the exercise of the management or investment of the property for the time being forming part of the property of the Co-operative. A suitable person shall be a person whom the Co-operative reasonably believes to be qualified by ability and experience in the matters delegated, and who is an exempted person for the purposes of Part I of the Financial Services Act I 986 as amended or re-enacted from time to time.

c) The Co-operative may appoint any member or members to vote on its behalf at meetings of any other body corporate in which the Co-operative has invested any part of its funds.

34 Payments to members

No portion of the income or the property of the Co-operative shall be transferred either directly or indirectly by way of dividend, bonus or otherwise by way of profit to members of the Co-operative except insofar as the tenancy or lease may provide upon surrender to the Co-operative for payments to be made to the member.

Token gift payments etc are allowed according to the terms set out in the Housing Corporation Schedule 1 document 'Maintaining Standards of Probity' 2007 if agreed by a General Meeting.

Surpluses

35 a) The Co-operative may apply any surpluses towards carrying out the objects of the Co-operative.

b) A General Meeting may set aside any part of the surpluses arising in any year to be donated or loaned for any purposes determined by the members in General Meeting.

c) Any surpluses not applied or set aside shall be carried forward.

Audit

36 The Co-operative shall in accordance with sections 4 and 8 of the Friendly and Industrial and Provident Societies Act l968 appoint in each year one or more auditors to whom the accounts of the Co-operative for that year shall be submitted for audit as required by the said Act and shall have all such rights in relation notice of and audience at General Meetings, access to books and the supply of information, and otherwise as are provided by the said Act. Every such auditor shall be appointed by the Co-operative at a General Meeting, and in the case of any auditor so appointed who is a qualified auditor' under section 7 of the said Act, the provisions of section 5 and 6 thereof apply to the reappointment, removal or replacement of the said auditor.

Annual returns

37 Every year not later than the date provided by the Act (or where the return is made up to a different date allowed by the Registrar not later than three months after such date), the Secretary shall send the Registrar of Friendly Societies in the form prescribed the annual return relating to the Co-operative's affairs for the period required by the Act together with:

a) a copy of the report of the auditor on the Co-operative's accounts for the period included in the return, and

b) a copy of each balance sheet made during the period and of the report of the auditor on that balance sheet.

Minutes and records

38 There shall be kept at the registered office:

a) a register of members containing their addresses, their dates of joining and leaving the Co-operative, the dates on which they assumed and relinquished any office in the Co-operative, and the number of shares, and any other property held in the Co-operative by each member, and either:

i) this register shall be bound in such a way that it is possible without exposing details of shares and other property held, to inspect all other details, or

ii) a duplicate register shall be kept for inspection from which particulars of shares and other property are excluded;
and

b) if any prospective tenant is to be admitted to membership, a register of prospective tenants; and

c) minutes of all General Meetings and of all meetings of any committee established by the Co-operative; and

d) the Registered Rules including any amendments; and

e) a register setting out the terms, and the date and the authority on which they were adopted, of all standing orders, regulations, procedures, and polices concerning the conduct of meetings, elections, the role of officers and employees, or otherwise concerning the carrying on of the Co-operative's affairs; and

f) a register of the dates on which the seal was used, and for what purpose, and on what authority; and

g) a register of all mortgages or charges on land assumed by the Co-operative; and

h) proper books of account, records of the Co-operative's assets and liabilities, a register of any holders of loan stock, and any other information necessary for the control of the Co-operative's finances and to allow annual accounts to be prepared and audited; and

i) any other documents and records necessary for the management of the Co-operative's affairs or required by law.

Seal

39 The Co-operative shall have a seal kept in the custody of the Secretary, and used only by the authority of the Co-operative. Sealing shall be attested by the signatures of the Secretary and two members of the Committee, or the Secretary and two

members of the Co-operative if a Committee has not been set up under Rule 17.

Disputes

40 a) Any dispute on a matter governed by these rules between the Co-operative or an officer thereof and a member, or any person who has ceased to be a member not less than six months previously, or a person claiming through such a member or recent member, or a person claiming under these Rules, maybe submitted with the consent of all parties:

i) to the County Court; or

ii) if the Co-operative has been affiliated to the National Federation of Housing Associations for at least two years immediately prior to the date of such submission, to an arbitrator appointed by the Federation.

b) The decision of an arbitrator appointed by the Federation shall be binding and conclusive on all parties without appeal and shall not be removable into any court of law or restrainable by injunction and application the County Court for the enforcement of the decision may be made by any party to the arbitration.

c) The cost of arbitration shall be borne as the arbitrator directs, and the complaining party shall before arbitration deposit with the Co-operative the sum of £50 which shall be refunded provided that the complaining party complies with the decision reached by the arbitrator.

Amendment of rules

41 Any Rule herein may be rescinded or amended or a new Rule made by resolution of two-thirds of the members present and voting at two consecutive General Meetings, providing that all members of the Co-operative have been supplied with copies of the proposed amendment at least seven days before the meeting at which it is to be determined. No amendment of these Rules is valid until registered by the Registrar of Friendly Societies,. If the amendment involves changes to the objects, group structure changes or application of profits the amendment need only be approved by one general meeting and the consent of the Tenant Services Authority (If the coop is a registered Housing association)

Transfer of engagements: dissolution

42 a) A General Meeting may agree to accept a transfer of engagements form any Industrial and Provident Society having objects consistent with those of the Co-operative, subject, if the Co-operative is a registered Housing Association, to the consent of the Housing Corporation.

b) A General Meeting may agree by resolution (notice of which was given in the notice convening the meeting) supported by two-thirds of the members present and voting to transfer the Co-operative's engagements to any Industrial and Provident Society whose objects include providing housing. Such a resolution is subject to confirmation by a simple majority of members present and voting at a further General Meeting held at least fourteen days, and not more than 28 days, after the first meeting. The transfer shall not take effect until it has been registered by the Registrar of Friendly Societies, and if the Co-operative is a registered Housing Association, the consent of the Housing Corporation must also be obtained.

c) The Co-operative may be dissolved by the consent of three-quarters of the members by their signatures to an instrument of dissolution provided for in the Treasury regulations or by winding up in the manner provided for in the Act. If the Co-operative is a registered Housing Association, the consent of the Housing Corporation must be obtained.

Interpretation

43 In these Rules, unless the subject matter or context are inconsistent therewith:

a) words importing the singular or plural shall include the plural or singular respectively:

b) 'the Act' refers to the Industrial and Provident Societies Acts 1965 to 1978, or any Act or Acts amending or in substitution for them for the time being in force;

c) 'the Co-operative Principles' refers to the principles adopted at the 23rd and 24th Congress of the International Co-operative Alliance;

d) 'tenant' shall mean any person other that a body corporate who holds, either individually or jointly, a tenancy or lease entitling him or her to occupy residential property owned by the Co-operative;

e) 'General Meeting' shall mean any meeting of the Co-operative convened under rule 12, including Annual General Meetings and special General Meetings;

f) 'Committee' shall mean a Committee of Management established under Rule I 7;

g) 'Committee member' shall include any person, whether a member of the Co-operative or not, who is elected, appointed, or co-opted to serve on the Committee;

h) 'interest' in Rule 29 shall mean a direct or indirect benefit to any Committee member, or close relative of any Committee member, except in his or her capacity as a member of the Co-operative;

i) 'surpluses' shall mean any money remaining after the Co-operative's current expenses and obligations have been provided for and adequate allowance has been made for the Co-operative's reasonably foreseeable future requirements;

j) 'Treasury Regulations' shall mean regulations made in accordance with section 71 of the Industrial and Provident Societies Act 1965.

Housing Corporation Schedule 1 document 'Maintaining Standards of Probity'

The document advises co-ops to act as if Schedule 1 applied to all members, not just board members (Page 6). It covers payments and rewards that are not allowed but gives exceptions.
In 'The 13th Exemption' (Page 32), the following payments are allowed:

"- token gifts or payments to staff or board members up to a value of £300 per person per year;
- corporate events providing hospitality or entertainment specifically for employees or board members. In this category there is a limit of £50 per person for an individual event and an overall limit of £250 per person per year.

The association can decide, within the limits set out above and in line with its own policy, what kinds of rewards it might wish to offer. These could include (and this list is by no means exhaustive):
- token payments – perhaps in the form of vouchers – for staff who have made a special contribution, done extra work or been involved in a high-profile project;
- a gift for a staff or board member on retirement or to mark a special event such as long service with the association;



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Secondary Rules (Standing Orders)

Secondary Rules (standing orders)

1 Members

1.1 Attendance Requirements: Members must come to at least 2 General Meetings in a 6 monthly period, taking an active involvement in at least one working group, to maintain an active role in the co-op. Should a member be absent from six consecutive General Meetings, their membership will be examined by the Membership Group.

1.2 Membership Group may vote to suspend the attendance requirement of membership according to the leave of absence policy. A leave of absence can be granted in the following circumstances:

i) ill health (mental or physical), hospitalisation or stress related conditions;

ii) exceptional work or study commitments;

iii) family commitments e.g. pregnancy, caring for family or partners, adoption or new born children, etc.;

iv) short break from Co-op duties following a sustained period of Co-op work;

v) bereavement;

vi) other exceptional circumstances.

1.3 Deleted.

1.4 The co-operative is committed to providing affordable homes for those in housing need.

1.5 Members must abide by the co-op's practices, principles and policies as defined by General Meeting.

1.6 The co-operative recognises and supports the activities of its sister co-op Work for Change.

2 Prospective members

2.1 Attendance Requirements. Prospective members must:

i be qualified for rehousing according to HfC's policy.

ii Go to at least two general meetings in the 6 month period before the meeting at which their membership is to be voted on.

iii register with and take an active role in at least one working group that is acknowledged and recorded by the Working Group so that their activity can be fairly represented by the Coordinator at the General Meeting proposing their election.

iv be present during the open section of the General Meeting at which their admission to membership is to be decided

v have been to at least one of the induction training sessions unless they had previously been members.

2.2 Prospective members must represent themselves and their circumstances accurately- and fairly to the membership group. Failure to do so will result in the removal of their name from the register of members and prospective members.

2.3 A vote electing a new member of the co-op takes place in the closed section of the General Meeting. They will be deemed elected by a majority of those present and voting. The prospective member must go to the meeting at which they wish to be elected.

2.4 Notice of nomination must be on the agenda of that meeting.

2.5 Prospective members may not vote at General Meetings.

2.6 Prospective members are excluded from the closed parts of all meetings.

2.7 Membership will not be offered if, in the opinion of the General Meeting, the prospective members membership is not beneficial to the life of the co-op. Note: 'Membership' 'Termination' and 'Expulsion from Membership' are to be found in the Primary Rules of HfC

3 General Meetings

3.1 A general meeting shall be called 12 times a year at monthly intervals. The meetings are open to all members and at the discretion of the meeting to observers.

3.2 Notice of a General Meeting is distributed to all members at least seven days before, detailing the time, place and the agenda.

3.3 General Meetings shall have the power to do all things necessary to oversee the management the co-op (Under section 18a of the primary rules). If a general meeting is inquorate it will delegate its powers for that meeting to the Committee. The subsequent reconvened General meeting which has to be called under section 13 (when the meeting has been inquorate) shall have no power except to amend the rules, elect members of the committee (In this event the chair of the inquorate general meeting shall have the power to close nominations at any time not less that 5 minutes after the meeting was declared inquorate.) and elect the General Meeting Chairperson as long as proper notice of these items had been given. If the committee meeting is inquorate the reconvened general meeting shall keep its power as above.
This section does not apply to Annual General Meetings

3.4 General Meeting Procedure

General Meetings shall start at the advertised time. If the general meeting is inquorate then a committee meeting shall be held. If the committee is inquorate then the General meeting shall reconvene under section 13 of the primary rules.

Otherwise the reconvened general meeting shall only be allowed to discuss items reserved for it. If there are not items which can be discussed the reconvened general meeting shall be deemed to have occurred.

If there are items for the reconvened general meetings then all members shall be given notice of the time and place and the items which shall be discussed.

The general meeting chairperson shall be elected for a period of one year at the September General Meeting and shall be allowed to stand for re-election. The GM Chairperson shall be elected by the single transferable vote. The General meeting chairperson shall also be the returning officer.

If the GM chairperson is not present or wishes not to chair part of the meeting in order to take part in the debate the chair will be taken by the Deputy GM Chairperson.
The deputy GM Chairperson shall be elected at the AGM following the same procedure as the election of Coordinators. The Deputy GM chairperson shall act as the returning officer if the GM chairperson is unable to do so. If the GM chairperson and the Deputy GM Chairperson are not able to chair the meeting or conduct an election a temporary chair/ returning officer shall be elected by the GM for that period.

3.5 General Meeting Agenda
The agenda shall include at least

Minutes of last month's meeting
Committee report
Committee Proposals
Agenda items earlier notified
Elections for GM Chairperson and Committee
Any other business

3.6 Members wishing to propose items for the agenda must give 14 days notice to the publicity and information Group. These items shall be passed to the committee for investigation and comment

4. Any other business

4.1 Any Other Business is an agenda item brought to the attention of the chair before a meeting opens, and shall be discussed at the discretion of the chair.

4.2 Restrictions placed on items discussed under the heading of any other business:

i These discussions cannot be of a constitutional nature (see S.O.16)

ii Items will only be voted on if they do not change policy and if it is an emergency. Items will only be counted as emergencies if they relate to event occurring after members can propose items for discussion, and that reasonable attempts (electronic or other) have been made to give members notice before the meeting.

5. Discussion in closed session

5.1 Those allowed to go to closed sections of meetings are members of the co-op and the co-op's employee/s.

5.2 The following items will be discussed in the closed section of the General Meeting, having been included as an agenda item and circulated to all members of the co-op:

i. election of new members
ii. expulsion of members
iii. the co-op's employee/s
iv. Complaints
v. Rent Arrears
vi. Any item may be discussed in closed session at the discretion of the General Meeting

5.3. The summary minutes circulated to the mailing list will list decisions on items discussed in the closed section of the meeting, but not details of the discussion. Full minutes of this section may be found in the minutes book.

6. Power of the general meeting

6.1 Management by General Meeting.

i. The General Meeting is the sovereign body of the co-op.

ii. Actions arising from decisions of the General Meeting are undertaken by a delegated agent of the co-op.

iii. The General Meeting must endorse business conducted on behalf of the co-op.

6.2 No agent or constituted body of the co-op has the right to override decisions made at General Meeting. However, tabling said items on the agenda of a General Meeting can revisit decisions.
6.3 Deleted

6.4 Business arising between General Meetings is be conducted by the Management Committee of the co-op, who are to be held responsible for their conduct. They may choose appropriately between:

i seeking further consultation with other informed members/officers/ working groups and then must notify and seek ratification of the decision at the next General Meeting

ii calling an Emergency General Meeting.

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7. Rules for debates at general meetings

7.1 General Meetings will normally be chaired by the General Meeting Chairperson

7.2 The Chair of each General Meeting shall have a duty to conduct each meeting according to the Primary and Secondary rules

7.3 The Chair

7.3.1 Members will accept the authority of the chair, expressing all questions and points of view through the chair.

7.3.2 Members should listen to the views of colleagues with an open mind, seeking advice or clarification where needed.

7.3.3 Members should not resort to behaviour that could be considered to be aggressive or Intimidating, anyone doing so can be excluded from the rest of the meeting or given a public warning by the chair.

7.3.4 The Chair shall be impartial and shall ensure that all debates are balanced (except that the proposer of a motion or amendment shall have the right to reply to the debate before the vote.)

7.4 The following procedural motions shall apply:

a) No confidence in the Chairperson. (If passed, there shall be an election for a Chairperson for the rest of the meeting.)
b) Change the Chairperson's decision

c) Suspend Standing Orders for a specific time or purpose. (This needs a two thirds majority.)

d) Refer the matter to another specific time or body.

e) Vote now on the motion, or amendment.

7.5 Procedural motions may be moved without notice and shall take priority over any other business. They must be proposed and seconded. The proposer of a procedural motion does not have the right to reply.

7.6 When a motion is discussed there shall first be a speech in favour of the motion. The motion may then be amended. Amendments must be proposed and seconded. Each amendment shall be debated one at a time and then voted on. If the amendment is accepted by the proposer it shall not be debated. There will then be a speech against the motion as amended.

7.7 Voting Procedure: The Chairperson shall make sure that non-members do not vote. the Chairperson shall not vote unless it is a casting vote or a secret ballot.

7.8 Unless stated otherwise, all votes shall be decided by a simple majority.

7.9 If there are an equal number of votes for and against, the Chairperson (if they are entitled) may decide the matter by using a casting vote (Unless it is a secret ballot.) Or it will be a tie and the motion or amendment shall fail. If the majority needed is a two thirds majority this procedure shall be adopted if

there are twice as many votes in favour as against.

7.10 The Co-op does not allow voting by proxy.

7.11 A secret ballot will be held if one tenth of the members present ask for it.

7.12 Before It can be discussed a motion must have a Proposer and a Seconder.

8. Annual General Meeting

8.1 The Annual General Meeting is held within the six-month period of the co-op's financial year-end.

8.2 Before the Annual General Meeting, the agenda, written reports from each working group, the year's accounts and financial projections for the current year starting must be circulated in a mailout to all members.

8.3 Annual General Meeting Procedure. Standard agenda items are listed below:

Finance report
The accounts
Appointment of an auditor
Formal Reports from each Working Group including a list of active members
Attendance records at General Meetings
List of new members since last AGM
List of resigned members since last AGM
Election of working group Coordinators
Election of Committee

9. Emergency general meeting

9.1 Convening an Emergency General Meeting.

i An emergency General Meeting shall be held at the request of the General Meeting, or at the request of not less than ten members, or by the Management Committee.

ii Those requesting such a meeting shall inform the GM Chairperson in writing, stating the purpose for which the meeting is required.

iii The meeting shall be held within five days of the receipt of the request, and written details of its date, time, place and purpose circulated to the full membership.

9.2 No formal business will be discussed apart from the matter for which the meeting was convened.

10. Working Groups

10.1 Each working group shall have a coordinator elected by General Meeting. Candidates for coordinator must be an individual member or a prospective member of the Co-op

10.2 The coordinator will coordinate the activities of the working group and make sure the group is represented at other necessary meetings.

10.3 At the next working group meeting after the AGM each working group shall appoint a deputy coordinator. The deputy coordinator shall function as the coordinator in his or her absence.

10.4 Working Groups shall meet monthly and make their minutes available to the members (except those parts of the minutes that are confidential).

10.5 Working Groups may appoint sub groups which will meet when necessary. The sub group coordinators will be elected by the main working group when the sub group is formed and at the first Working group meeting after the AGM. Sub Group coordinators can be removed by a vote of no confidence at a working group meeting.

10.6 Coordinators can only be removed by a vote of no confidence at a general meeting. This proposal must be included in the agenda.

10.7 Prospective members may not vote in working group meetings
10.8 The General Meeting or Management Committee may condense, dissolve or add to the number of working groups, as it sees fit.

11. Management Committee Meeting

11. Management committee

11.1 There shall be 8 elected members of the management committee. Casual vacancies shall be filled at the next general meeting that at least 7 days notice of a vacancy can be given to.

11.2 The committee shall meet monthly at least 10 and not more than 14 days before the General meeting at its own convenience

11.3 The committee shall discuss item of concern to the co-op in detail at its monthly meetings. It shall report to the General meeting all decisions that are needed in its report. Notice of each decision shall be given at least 7 days before the General meeting. The General meeting has the power to accept, amend or reject any of these decisions.

11.4 If the general meeting is inquorate the committee shall have the powers of that general meeting. (except where specifically excluded in the General meeting section)

11.5 In a genuine emergency the committee shall have the power to act without General meeting approval. If it does so it must explain to the general meeting's satisfaction the reasons for the emergency.

11.6 If a member of the committee fails to go to 2 consecutive monthly meetings of the committee without their apologies being accepted by the committee the following procedure shall apply:

a) They shall be told that if they do not to go to the next committee meeting or present reasonable apologies will result in their position on the committee being declared vacant.

b) At the third meeting which they fail to go to or have their apologies accepted they will have deemed to have resigned from the committee

c) The committee will decide whether apologies are reasonable.

11.7 The committee can adopt new members of the committee at its sole discretion. Co-opted members shall have the same rights and responsibilities as elected committee members, except that they may not vote in the committee or add to the quorum. Co-opted members can be removed without notice by a majority vote of the committee or by a general meeting under rule 21 of the Primary Rules.

12 & 13 Deleted

14 Elections

14.1 Timing

i Sessional elections of officers and Coordinators shall take place at the Annual General Meeting.

ii Should a vacancy occur mid-term, the General Meeting that contains notice of election in its agenda shall deal with it.

14.2 Notice of pending election/s shall be circulated as an agenda item for the subsequent General Meeting in the mailout.

14.3 Candidates for committee elections must sign a form consenting to nomination before the election. Nominated candidates are expected to attend the meeting at which the election takes place. If a candidate cannot attend the election, and they present a reason for not attending, that the returning officer decides is reasonable, they may appoint someone to make a statement on their behalf. Candidates at the meeting must provide an answer to any questions put to them by the returning officer on behalf of the electorate.

14.4 If reopen nominations wins, any by elections will be held at the next GM, unless the GM votes that it should be held immediately.

15. Deleted.

16. The constitution

16.1 The constitution of the co-op consists of

i The Tenancy Agreement
ii The Tenant's Guarantee
iii The Fully Mutual Rules
iv The Co-op Standing Orders (Secondary Rules)
v The Financial Standing Orders
vi The Co-op's policies affecting membership/tenancy

16.2 Every member receives a copy of iii,iv,v and vi. A copy of i and ii are received by every member of the co-op taking up a tenancy. Copies of the constitutional rules and all other documents are kept at the co-op office for the inspection of members.

16.3 Constitutional Decisions are those that affect the enforcement or principle of the rules listed in S.O.16.1

16.4 Deleted
16.5 Any constitutional amendment must attain a majority of those present and voting to carry the motion, and must thereafter attain a two thirds majority of those present and voting at the subsequent General Meeting to amend the constitution. The General Meeting should consider whether the action in amending the constitution violates any other part of the co-op's constitution. Policies affecting membership/tenancy shall require a

two thirds majority at one general meeting

16.6 A standing order may be suspended without notice by a two thirds majority present and voting (except standing orders 16.5 and 16.6)

16.7 Contravening the constitutional rules listed in S.O.16.1 is considered to be a breach of membership.

16.8 The General meeting chairperson shall in the first instance rule on the meaning and interpretation of the rules.

17. Deleted

18. The Six Co-operative Principles

The Co-op is committed to the six cooperative Principles as defined in section 43a of the Primary rules they are:

1st Principle: Voluntary and Open Membership
Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control
Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

3rd Principle: Member Economic Participation
Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence
Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information
Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of co-operation.

6th Principle: Co-operation among Co-operatives
Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.





Financial Standing Orders

Financial Standing Orders

1. Banking

1.1 Accounts shall be maintained in the name of the co-op with financial institutions approved by the co-op

2. The Accounts

2.1 The Homes for Change financial year shall be from 1st October to 30th September.

2.2 The accounts shall be kept so that:

2.2.1 Legal requirements are met.

2.2.2 Final accounts in the recommended form are produced.

2.2.3 Suitable information for financial control is available.

2.3 The Treasurer is responsible for ensuring that the accounts are prepared and a suitable accounting system is being used

3 Budget

3.1 The Treasurer shall prepare an annual budget

3.2 Budgetary control statements shall be presented to the Committee on a quarterly basis.

4 Income

4.1 The co-op is to be safeguarded against loss of income by:

4.1.1 Prompt claiming of grants or monies due.

4.1.2 Prompt action against debtors.

4.1.3 Comprehensive accounting procedures and internal controls for all income sources.

4.2 Unpaid amounts shall only be written off with the approval of the Committee.

4.3 Personal cheques shall not be cashed nor shall IOUs be accepted out of monies held by the co-op.

5 Orders

5.1 Individual orders for non maintenance items which are estimated to commit the co-op to an amount more than £350.00 must be approved by the co-op.

5.2 Individual orders costing less than £350 may be approved by the Treasurer or by the relevant coordinator.

6 Audit

6.1 The Co-op shall have its accounts audited annually by a properly qualified and independent person.

7 Payments

7.1.1 The Treasurer may allow payments up to £500.00
7.2 Non-maintenance payments over £500 need the approval of the co-op, unless already agreed. The following being exempt:

7.2.1 Insurance payments

7.2.2 Auditor's fees

7.2.3 Gas, electricity, and water rates payments

7.2.4 Phone bills and Internet Services

7.2.5 Salaries and payments to sub-contractors

7.2.6 Maintenance work of up to £2,000, as long as the work has been approved in line with the Repairs procedure.

7.2.7 Emergency maintenance work of up to £4000, as long as the work has been approved under the Repairs procedure. This spending must be brought to the attention of the next Committee meeting and evidence of value for money must be provided.

7.2.8 Stock condition survey repairs and fire safety improvements up to £50,000

7.3 All payments will be made against an invoice certified by the relevant person, as well as the Co-op member who has ordered the work.

Certification implies:

7.3.1 Receipt of the goods/service on satisfactory terms and conditions, or

7.3.2 Acknowledgement that advance payment is within the policy of the co-op.

7.3.4 The accuracy of the account

7.3.5 The expense can be met within the budget, or is an earlier agreed overspend.

7.4 All cheques need two signatures.

7.5 Five named members shall be allowed to sign cheques for the co-op.

7.6 Blank cheques will never be signed.

7.7 Petty cash will not be maintained other than for the collection of £1 shares.

7.8 The co-op will maintain a debit card which will be drawn on a separate account with a sweep of £1700. The card will be in the name of the treasurer (or other authorised person).It will be made available to members who need to buy goods or services for the co-op at the discretion of the treasurer.

8 Personal Expenditure

8.1 When undertaking business on for Homes for Change, members of the co-op or members of staff are allowed to claim for any reasonable personal expenses that they may incur.

9 Salaries and Wages

9.1 Salaries and benefits paid to staff, shall be on the basis of the contract of employment as agreed by the Committee.

10 Insurance

10.1 The Treasurer shall effect all insurance cover and negotiate all claims with the help of other members, where necessary.

10.2 The Treasurer is responsible for checking that insurance policies are not invalidated by failure to meet the terms and conditions.

10.3 Members shall let the Treasurer know about all new risks, and of any loss, liability or damage or any event likely to lead to a claim.





Membership Policies

Membership Policies

1 Membership of the Co-Op

1.1 In order to be eligible for membership, candidates:

- must not own residential property
- must have attended an induction session (unless they were previously a member)
- must have attended a minimum of three General Meetings (including the one where they are up for election)
- must meet the requirements for 'active membership'.

1.2 Active members are defined as those who have done 6 hours work in the last 3 months.

This includes attendance at working group meetings. Attendance at General Meetings is not included unless they are working at those meetings. Active members must also attend 2 out of the last 6 general meetings.

2. Waiting List

2.1 Only members of the co-operative can apply to be on the waiting list.

2.2 Waiting list applicants must meet the requirements of active membership and have had a home visit

2.3 There are four waiting lists, one for each number of bedrooms in a property (one, two, three and four-bedrooms)

2.4 Applicants can apply to the waiting list/s for sufficient number of bedrooms for their moving group, plus one spare bedroom. Applicants can be on more than one waiting list.

2.5 Applicants who have registered for adoption or fostering can have an additional allowance of one more bedroom

2.6 Each person in the moving group (adult or child) is entitled to 1 bedroom except that Couples shall be considered to share one bedroom. Flats cannot be allocated where the moving group would be overcrowded under housing legislation.

2.7 Points for housing need are allocated by the membership group according to the waiting list points policy

2.8 Applicants can appeal to membership if they disagree with the points they have been allocated. If they still do not agree the points will be decided by a three person appeals tribunal appointed by the Committee. The tribunal's decision will be final.

2.9 When a property becomes vacant the allocations group (a sub-group of membership) will decide who the vacant property is offered to on the basis of the waiting list. This decision will go to the next General Meeting or committee meeting where it will be deemed to have been approved as an emergency decision. This can only be objected to at that meeting on the grounds of error or misconduct.

2.10 Only active members who are not in rent arrears to the Co-op will be offered properties.2.11 Active members will be given 75 points on the waiting list for every six months they are active

3. Exchanges

3.1 Tenants wishing to exchange properties within the co-op must have been resident for at least a year and not be in rent arrears and they must be active members

3.2 People wishing to move into the co-operative as an exchange must be active members

3.3 Active members subject to the under-occupancy penalty (bedroom tax) can exchange with a tenant with a smaller property even if the other tenant is not an active member.

4. Transfers

4.1 Active members wishing to move within the co-operative can go on the relevant waiting list/s

4.2 Internal transfers shall be considered first when allocating vacant properties, but only if this does not adversely affect an external candidate who has more points

5. Notice to Quit (this is the first stage in the process of eviction)

5.1 When notice to quit (NTQ) is issued it must be agreed by the Co-op.

5.2 If the tenant is a mesne tenant (a non –member tenant) the committee can issue a notice to quit

under the emergency procedure

5.3 If the emergency procedure is not used the property number will be published on the general meeting agenda and the NTQ will be voted on in the closed session. If the tenant informs the Secretary within 24 hours of the committee meeting the property number can be redacted from the agenda.

5.4 28 days after an NTQ is issued the tenant will lose their membership of the co-operative and will become a mesne tenant

6. Leave of absence

6.1 The Membership Group can agree a leave of absence for up to six months for reasons given in the Secondary Rules (standing orders)

6.2 Subsequent leaves of absence, or absence for more than six months (including indefinite), can only be issued if agreed by Membership, the committee and then a General Meeting.Members refused a leave of absence can appeal to a General Meeting.

7. Under Occupation

7.1 The Homes for Change tenancy agreement allows a tenancy to be ended where:The premises remain under-occupied after consultation and after suitable alternative accommodation has been offered which has been refused or suitable alternative arrangements for the existing Premises have been refused (7.2.4).

7.2 The term under-occupation here follows the current definition in housing law, i.e. a tenant who has two bedrooms (or more) more than their household needs.

7.3 When Membership Group is made aware of a home which is under-occupied they will to seek to meet with tenant to discuss their situation and their options. These might include applying for an internal transfer.

7.4 If the situation is not temporary the tenant will be put on the waiting list. If the tenant refuses two offers of suitable alternative accommodation they will be referred to the committee. For the purposes of this clause the tenant shall be given an extra 1000 points on the waiting list and they need not be an active member.

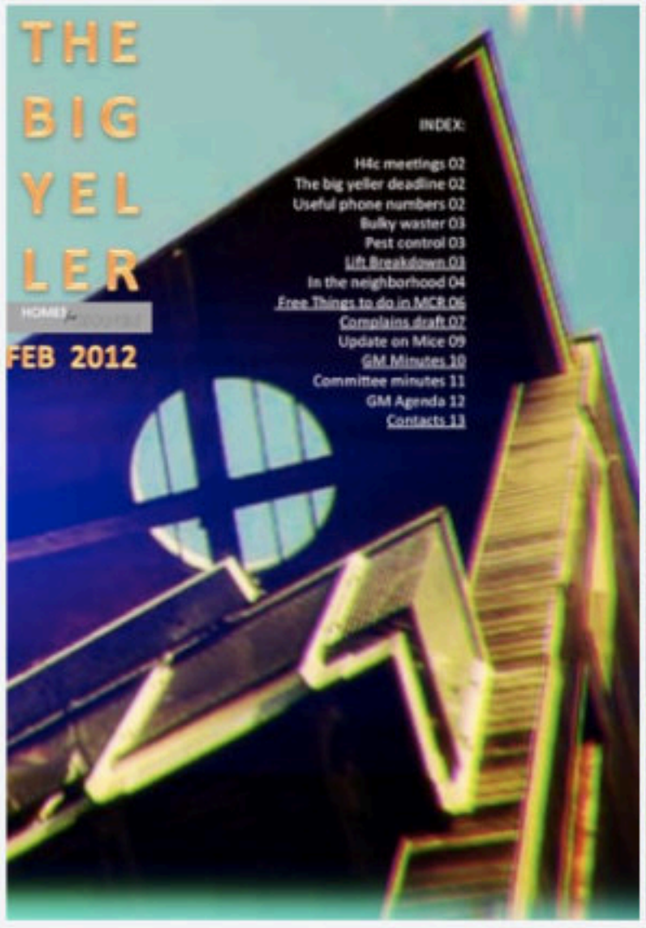
7.5 In these circumstances committee will have the option to issue a Notice to Quit and start possession proceedings.

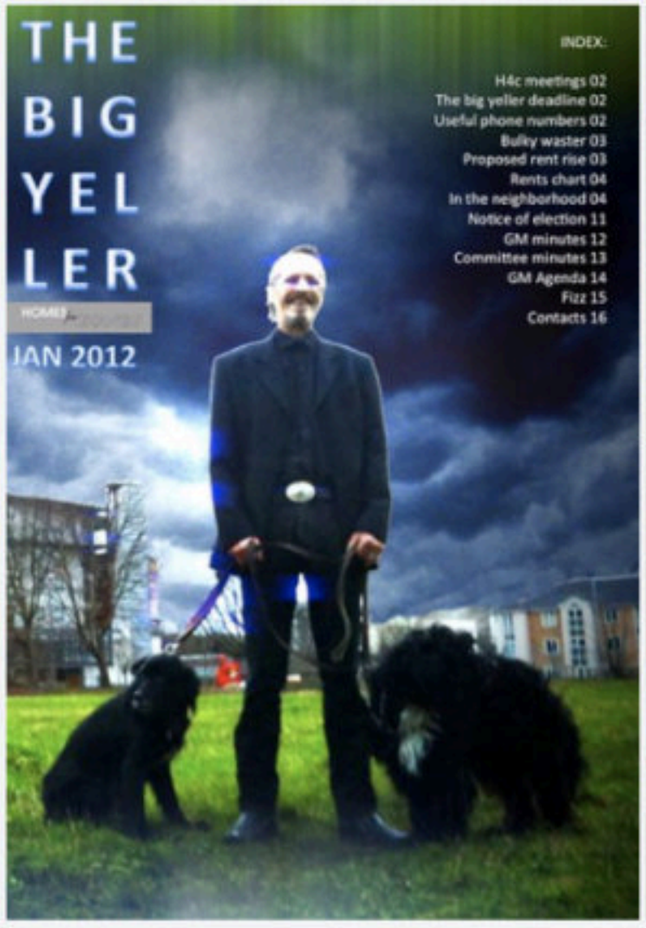
8. Lodgers Policy

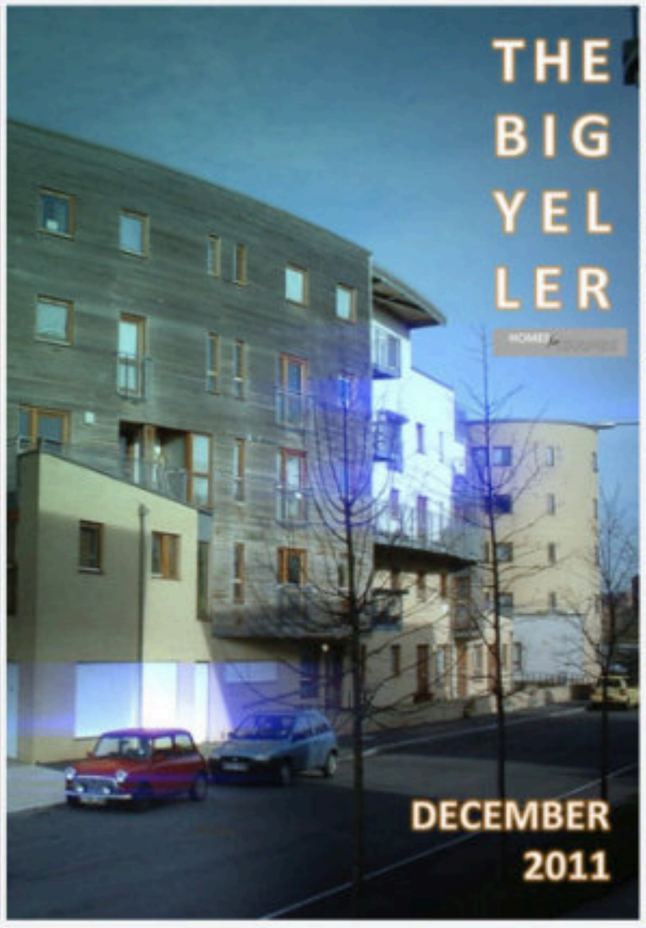
8.1 Consent for tenants to have paying lodgers will only be given if the tenant is active or has been given a leave of absence

8.2. Lodgers must not be charged more than 25% of the council Tax and 75% of the total rent and service charge. This is inclusive of all bills. A Returnable deposit of up to two weeks rent and service charge may be asked for

8.3 Tenants failing to comply with this policy will have their consent to have lodgers removed and if they continue to have unauthorised lodgers they risk losing their tenancy.











HFC Code of Conduct February 2024

The Code of Conduct sets out the core values and principles of behaviour for all individuals who engage in business on behalf of the Homes for Change housing co-operative.

The Code of Conduct sits within HFC Primary and Secondary Rules. These include 6 principles and values that are determined by the International Co-operative Alliance.

This Code applies to everybody. However members in governance positions within the co-op have a particular responsibility to promote a culture which enables and supports everybody to meet their responsibilities.

The Code is:

1. We will treat each other with respect, care and consideration. We will promote through our behaviour a culture that is welcoming, accepting and supportive to people of all backgrounds, cultures and personal and protected characteristics.

2. We will be professional, fair, honest and courteous in the way we communicate with others. We will not harass, bully or attempt to intimidate any person, or use threatening or aggressive behaviour. We will not use language which other people might reasonably find offensive.

3. If it is necessary to raise issues of performance of a person engaged in business on behalf of HFC, these will be raised constructively and through the appropriate channels.

4. In representing the co-op in any capacity, including on social media, we are ambassadors for the co-op and will uphold and promote its values, objectives and policies. We will not seek to officially represent the views or position of the co-op unless we have authority to do so.

5. We will respect principles of confidentiality and will not disclose, without the required permission and authority, personal information about tenants or members or any sensitive business information. This duty continues to apply if we leave the co-op or step down from our roles.

6. We will comply with the rules governing the co-op and relevant laws and regulations.

7. We will not act in a way that discriminates against, or unjustifiably favours, particular individuals, groups or interests, including on the basis of any protected characteristics they may have. We will treat equitably those from marginalised groups, backgrounds or circumstances.

8. We will respect the principle of collective and informed decision-making and welcome views from residents and members when making decisions that will affect them.

9. We will take all reasonable steps to make sure that no conflict arises, or could reasonably be perceived to arise, between our duties to the co-op and our personal interests or relationships. We will not offer, seek or accept gifts or other benefits that might reasonably be seen to compromise our judgement or integrity. We will not misuse the co-op's funds or resources or seek preferential treatment for our own personal benefit.

10. We will not conduct ourselves in a manner that could reasonably be regarded as bringing the co-op into disrepute. We will not perform our roles under the influence of non-prescribed drugs or alcohol

11. We will undertake training as necessary. Members in governance positions are strongly encouraged to undertake Equalities training.

12. We will not knowingly put our own or others' health, safety, security or wellbeing unnecessarily at risk. If we have any concerns about the health, safety, security or wellbeing of ourselves or others we will report this through the appropriate channels.

Application of this Code

What action will be taken if a member fails to meet these standards.

Behaviour at meetings

There is an expectation that minor breaches will be resolved informally. Working Group Coordinators have a responsibility to support this process where it happens in relation to the work of their Group

Where a member breaches the HFC Code of Conduct the Chair or Co-ordinator will have the right to ask them to leave the meeting. Where this behaviour is repeated by the same person over a period of time

the Chair or Co-Ordinator will have the option of raising the issue under the Complaints Procedure. Where the Complaints Procedure does not provide a satisfactory resolution or the behaviours continue regardless then there is the option to escalate to consideration under Primary Rule 10 which is a proposal to GM of expulsion of a member for conduct detrimental to the Co-op.

Behaviour outside meetings

Where a member behaves in a manner that repeatedly or seriously breaches HFC Code of Conduct such behaviour might be raised under the Complaints Procedure. Where the Complaints Procedure does not provide a satisfactory resolution or the behaviours continue regardless then there is the option to escalate to consideration under Primary Rule 10 which is a proposal to GM of expulsion of a member for conduct detrimental to the Co-op.

The Code cannot aim to cover every situation in which people may find themselves as they perform their roles. Members need to apply good judgement even where the code does not contain specific requirements.

It is always important to consider how any action taken or decision made aligns with the co-op's purpose and values, and what impact it may have upon residents and reputation.

The Code is written on the assumption that those using it will comply with all legal and regulatory requirements relevant to this Code and with all of the co-op's policies and procedures. Users of this Code must have access to all relevant policies and procedures.

Laws and policies may change during the lifetime of this Code and the Code will be reviewed accordingly.



Complaints Procedures



Homes For Change Complaints Procedures

An ad hoc group called The Complaints Group will deal with complaints.

It consists of:
- The HFC Complaints Officer
- One person from membership group
- And one person nominated by the Committee

The group can co-opt other persons for specific complaints(s) or a specific time period

There may be three types of complaint in Homes for Change. These are:

1) Management or service complaints – complaints where a service has not been provided or has been poorly provided. They should be dealt with through the co-ops Complaints policy below.

2) Governance complaints – complaints about haw a member has behaved in governance roles in the co-op. They should be dealt with through the co-ops Code of Conduct. 3) Anti-social behaviour, harassment or neighbour issues – issues raised by a member or someone else that a member or their visitors are behaving in an anti-social fashion. They should be dealt with through the co-ops Anti-social Behaviour or Neighbour Disputes policies.

Management Complaints policy.

1. Definition of a complaint.

A complaint is defined as an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the co-op, by any service provider engaged by the co-op or by others acting on the co-ops behalf, affecting an individual member or group of members.

2. Who can complain?

The co-op learns from complaints and encourages anyone using or directly affected by its services, actions or decisions to make complaints when necessary. The co-op also accepts complaints from agencies and other organisations or advocates representing complainants (although this will require written evidence that anyone representing a complainant is authorised to act on their behalf). Any representatives can attend meetings with the complainant if the client wishes them to.

3. Exclusions.

The co-op will accept and act on complaints unless there is a valid reason not to. The following would not normally be considered through the co-ops complaints procedure:

- persons or bodies over which the co-op has no control
- the co-ops overall policies which are agreed by the members e.g rent levels
- requests for a particular service (e.g. a repair or something else that has not yet been requested).
- requests to deal with Governance, anti-social behaviour, harassment or neighbour disputes which should be dealt with using the relevant policies. If a complainant has asked the co-op to address such an issue and is not happy with the way the co-op has managed it, they may then make a complaint under the Complaints policy.
- new issues that arise during an investigation unless they are relevant to the complaint.
- anonymous complaints.
- matters that relate to legal or tribunal proceedings.
- complaints about something more than six months old
- matters that have already been considered under the complaints policy If the co-op chooses not to accept a complaint for one of the above reasons, it will formally write to the complainant setting out its reasons why. In cases where a complaint identifies a policy or procedural problem (i.e. not service delivery), the co-op will consider the issue and where appropriate, make every attempt to amend practice accordingly.

4. The Management Complaints procedure.

4.1 Receiving complaints.

Where an issue cannot be resolved informally e.g. by

discussing it with other parties concerned or with working groups, a formal complaint can be made to the Complaints Committee.

Complaints should be set out in writing (no longer than 2 sides of A4 paper). The complaint should be as simple and clear as possible and stick to the facts (avoiding language which is insulting or abusive). As well as details of your complaint, it should include whether you have tried to resolve it informally, and what you would like done to put things right. All complaint letters must then be submitted either to

Complaints Group
(marked Private & Confidential),
Unit 25; 41 Old Birley Street,
Manchester
M15 5RE

Or preferably by email to:
Complaints@homesforchange.co.uk

4.2 Stage 1.

Complaints Group will appoint one or more persons to be the Complaints Officer(s) for that complaint. Letters will be logged and acknowledged within 5 working days of receipt.

The Complaints Officer(s) may write asking for confirmation of details and the outcomes being sought.

The Complaints Officer(s) will usually investigate and respond with results within 10 working days.

4.3. Stage 2 - Review

If you are unhappy with the result at Stage 1, you can ask for a review. This may be done by a different complaints officer, a specially convened panel or the closed session of a General Meeting.

There will be further investigation and a response with results within 20 working days.

4.4 Stage 1 and 2 delays.

If it is not possible for the co-op to achieve the timescales above, the co-op will communicate how much extra time is needed and the reasons for a delay. The target times for either stage should not exceed a further 10 working days without good reason.

If the co-op chooses not to investigate a complaint or hold a review when asked, it will reply, being clear about its reasons not to.

4.5 Process and clarity

During the complaint process, members will be given a fair opportunity to set out their views and comment on any findings before a final decision is made. The co-op will keep complainants regularly updated and informed throughout the process even when there is no new information to provide.

At the end of the investigation the co-op will write to the complainant explaining outcomes, decisions made, offers to put things right, what actions remain outstanding and how the complainant can take the matter further if they are not satisfied.'Advice and help with making complaints can be accessed on the Housing Ombudsman website at any time'

The management complaints process will abide by the Housing Ombudsman's Complaint Handling Code.

4.6. External Referral

If you remain dissatisfied at the end of the co-ops Complaints procedure you have a right to take your complaint to the Housing Ombudsman.

Details for the Housing Ombudsman can be found at

https://www.housing-ombudsman.org.uk
Telephone: 0300 111 3000
Email: info@housing-ombudsman.org.uk

This should be through a designated person (e.g. a councillor, MP or legal representative) within eight weeks of the final decision or directly by the resident after eight weeks

6) Governance complaints procedure

These are complaints about how a member has behaved in governance roles in the co-op.

They should be dealt with through the co-ops Code of Conduct.

You should complain to the Management Committee or Working Group (e.g. Membership, Maintenance) about the member or officer concerned.

The group should log and acknowledge your complaint within 7 days. These issues are usually easily dealt with and should be settled within 14 days.

7) Anti-social Behaviour and Neighbour complaints procedure.

You should, wherever possible, start by talking it over with the individual concerned to try and agree a solution informally.

If this is not possible or does not work you can complain in writing to the Complaints Group giving as much detail as possible, including dates and times and details of any witnesses. If the complaint refers to unlawful or criminal behaviour, you must report the matter to the police, and wherever possible pursue a criminal conviction.

The complaint will be discussed at the next Complaints Group meeting. One or more members will be appointed as complaints officer(s). The Complaints officer(s) should write to you acknowledging the complaint and to the person being complained about inviting them to respond within 7 days of the meeting.

There is no further set timescale for resolving ASB complaints as they sometimes require significant time to collect evidence, seek legal advice, liaise with the police or engage the help of the city council ASBAT team.

Appeal

If you are not happy with the results of an ASB, Neighbour or Governance investigation and response you receive you have the right to appeal. If you wish to appeal you should write to the Complaints Group at the address above or by email (committeemembers@homesforchange.co.uk) stating again what your complaint is, why you are not happy with the response received, and the outcome you desire.The appeal will be heard in the closed session of the next scheduled General Meeting and the chairperson will write to you with its decision.

The GM may only accept or reject an appeal. If the appeal is accepted, the committee must re-consider its decision and propose a new course of action at the next Complaints Group meeting.

If you are not happy with the management or outcomes of a complaint after an appeal you can complain under the Management complaints procedure.

Supplementary complaints policy

Records

Full records of all complaints will be kept on file and reviewed annually to inform and direct the future policies and conduct of the co-op.

Conflict of Interests

Complaints Group members, or ordinary members on appeal, with a conflict of interest in hearing a complaint may be absented from any proceedings dealing with that complaint.

Important notes on the Co-operative taking legal action

If you think the co-operative should take legal action against another tenant on your behalf, the Co-operative must have enough evidence (written statements), photographs where appropriate, and witnesses who are prepared to testify in court to warrant legal action; otherwise this course of action may be costly and unsatisfactory for all concerned. In such cases the Complaints Group will seek professional legal advice before commencing legal action.

For complaints involving criminal acts you must also contact the police and wherever possible pursue a conviction

Confidentiality

Whilst a complaint is being investigated the Complainant's name and circumstances will not be divulged any more than is necessary by the Complaints Group. However where complaints involve another individual it may be difficult to investigate without talking to that member and letting them know the details of your complaint letter so that they have a chance to respond.

If the complainant asks the Co-operative not to do so that will be respected as far as possible but it is likely that no action can be taken to tackle the issue.

There are some things, which the Co-operative may not be able to discuss or give information about. For example it would be wrong of the Co-operative to discuss someone else's application for housing but it would be able to discuss the allocation policy and

how it operates generally.

Review of policy

We will review of this procedure periodically. within the policy and procedure as they arise.
Changes in legislation will be incorporated

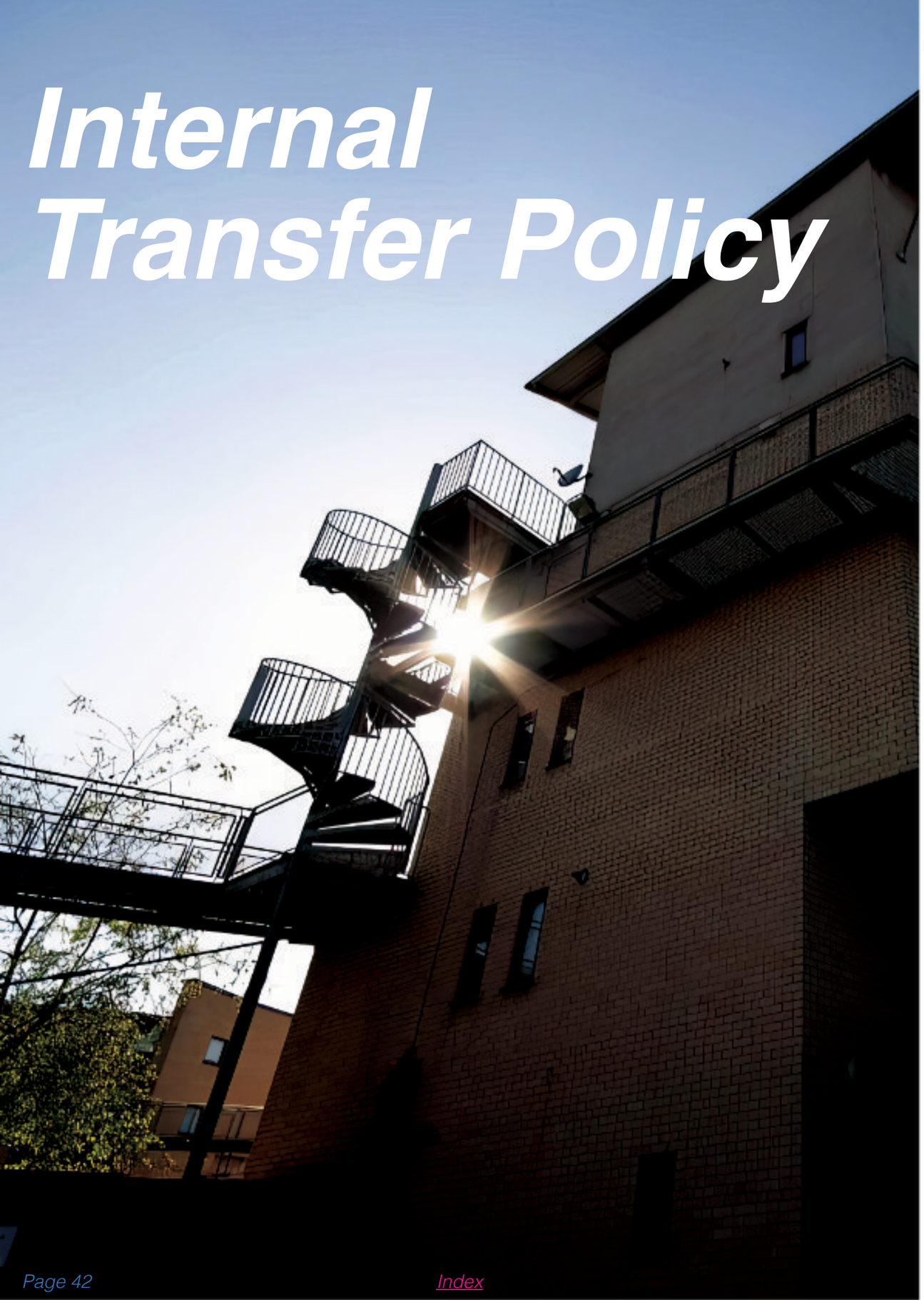
Publication of this procedure

This procedure will be published on the Homes for Change website.

October 2020



Internal Transfer Policy



Internal Transfer Policy

Homes for Change Co-operative aim to provide adequate housing for all of their Tenants and will therefore support and assist those tenants who wish to transfer or exchange due to changes of circumstances / housing need. In either case the tenants:

- must have been resident in the property for one year condition
- And must have a clear rent account (no rent arrears)
- Must be fulfilling membership requirements
- Must be leaving the property empty for another tenant

Property must be in a lettable In extreme circumstances – exceptions may be made such as domestic violence, harassment etc.

Tenants wishing to apply for an exchange or transfer who do not meet the above criteria points must send their request in writing marked 'confidential' to the Appeals committee or contact Membership

Group to assist with the request if necessary. (Refer to Appeals procedure for guidance)

All Transfer requests meeting the criteria will be assessed as per the waiting list procedure but priority will be given to members within the Co-op and applications will be placed on a separate Transfer list.

An internal transfer will not be allowed if doing so results in the co-op being unable to offer suitable accommodation to an applicant on the external waiting list who has a higher number of points than the member requiring the transfer.

If the Co-operative is unable to assist members with alternative accommodation within the Co-op, nomination and referral methods will be considered.

Exchange applicants should follow the exchange procedure.

If the Co-operative needs a property to be empty for maintenance reasons, the occupant is entitled to an emergency internal transfer' and is awarded 500 points. Such an award is gained through recommendation by Member-ship Group, subject to confirmation from Maintenance Group, for approval by the Management Committee or General Meeting.

exchange procedure

Submit a written request to seek an exchange via Homes for Change office for the attention of membership group.

⇩

Allocation officers will then check request against criteria and provide written approval / rejection within 14 days.

⇩

Upon receipt of approval to seek an exchange – identify person(s) you wish to exchange property with and obtain exchange proposal form from HFC office.

Complete exchange form with both your own and other person(s) details and submit to HFC office.

Allocation officers will then arrange to interview prospective tenant within 3 weeks of receipt.

⇩

EITHER:
Meet membership requirements

Leave of Absence Policy



Leave Of Absence Policy

1. Homes for Change recognises that from time to time individual members may face circumstances that merit a mutually agreed period of leave from membership responsibilities. This is known as a “Leave Of Absence”.

2. Meeting membership requirements is a prerequisite to, and an integral part of a member’s tenancy agreement. Members must take adequate steps to make time for Co-op responsibilities and prioritise accordingly. An approved Leave Of Absence allows for exceptional circumstances and is a time limited break from duties. Membership and Training Groups will seek to assist members to overcome barriers to activity within the Co-op (e.g. child care responsibilities, skills difficulties) by offering solutions like job shares and/or training.

3. Authorised Leave is appropriate for periods greater than 1 month and less than 6 months and may be necessary for a variety of reasons such as:

- ill health (mental or physical), hospitalisation or stress related conditions;

- exceptional work or study commitments;

- family commitments e.g. pregnancy, caring for family or partners, adoption or new born children, etc.;

- short break from Co-op duties following a sustained period of Co-op work;

- bereavement;

- other exceptional circumstances.

4. Leave may not normally be granted for the following:

- periods greater than 6 months;

- personal opposition to Homes for Change ethos and practices and/or subsequent inactivity;

- failure to give adequate grounds for leave.

5. “Other exceptional circumstances”, circumstances warranting indefinite periods of leave (e.g. critical long term health problems), and extensions to existing Leaves Of Absence will be considered by the closed session of the General Meeting or Management Committee Meeting.

6. In all cases members will be encouraged to re-engage with the Co-op at the earliest opportunity.

Procedure

1. Applications for Leave Of Absence must be put in writing to Membership Group at the earliest opportunity stating the dates of and the reasons for the requested leave. Retrospective leave periods will be accepted only in exceptional circumstances.

2. Membership Group may request evidence of grounds for Leave (e.g. medical evidence). Failure to provide relevant evidence may be taken into account.

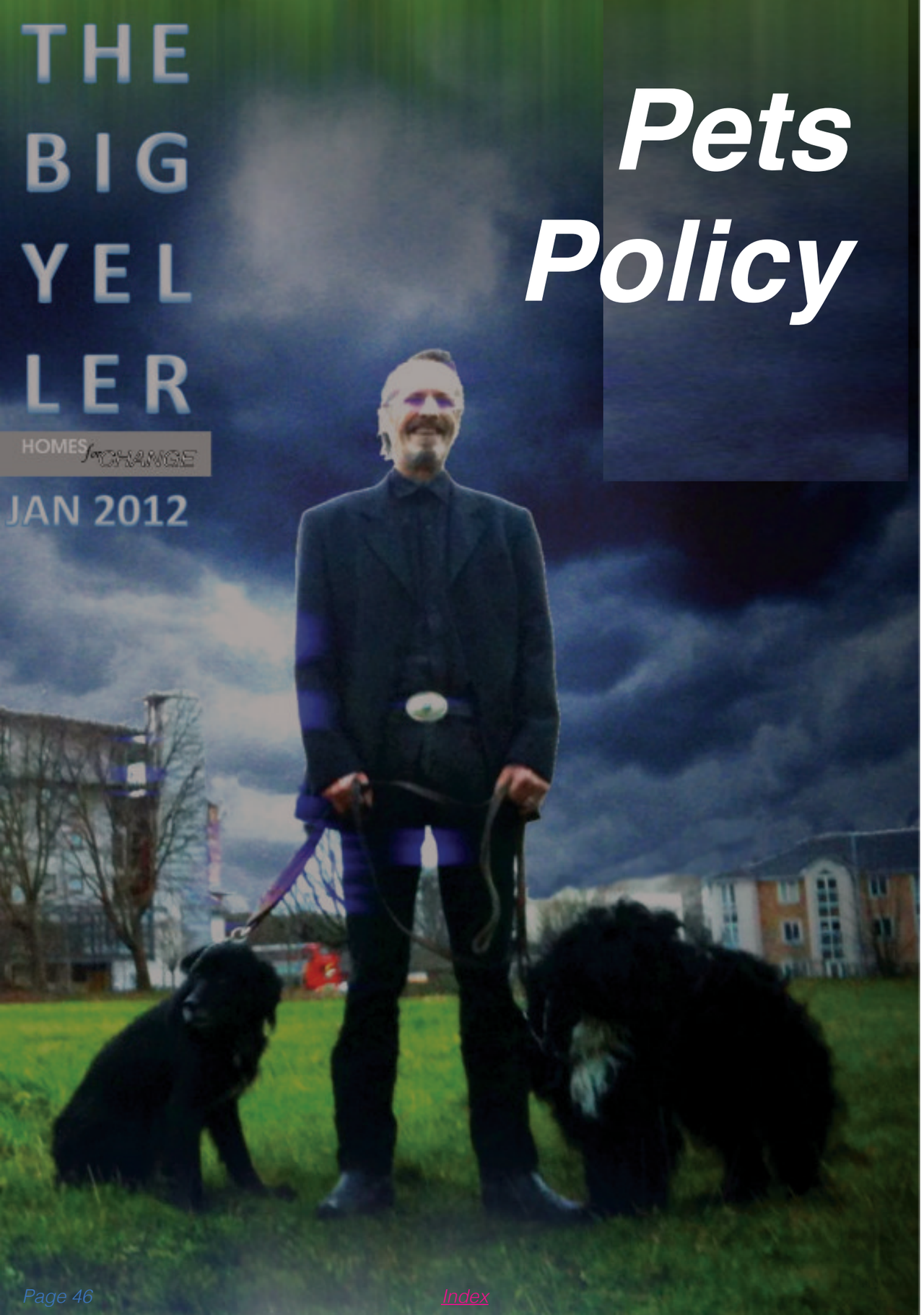
3. Membership Group will make a decision according to the Policy and inform the member of the outcome in writing.4. Members will be asked to make alternative arrangements for their Co-op responsibilities with their respective coordinator during the agreed leave period. Membership and Training Groups can assist.

5. If the application is for “other exceptional circumstances”, for a period greater than 6 months or for an extension to an existing Leave Of Absence, Membership Group will make a recommendation but the final decision is taken at the closed session of the General Meeting or Management Committee Meeting.

6. If a Leave Of Absence is declined by Membership Group the applicant may submit an appeal to Membership Group. This will be dealt with by the closed session of the following General Meeting or Management Committee Meeting.

7. If the appeal is not successful the member will be expected to meet membership requirements. Failure to meet membership requirements will lead to normal measures to ensure full participation.

8. Members must make contact with Homes for Change when the period of Leave is due to end in order to restart participation in the Co-op. Failure to re-engage in the running of the Co-op following the end of a Leave period will be treated as a breach of membership requirements. This may result in expulsion from membership and termination of your tenancy (if applicable).



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HFC Pet Policy - Sept 2010

Pet owners to complete a form stating number and type of pets, their names and a general description (so that the owners of pets causing a nuisance, or found injured, can be traced)

Dogs – must be on a lead or closely supervised at all times in the building

Cats – all cat owners should provide a litter tray for their cat(s).

All pet poo should be picked up by the owner immediately

All pet owners should actively, regularly pick up any pet faeces they find

Failure to comply with these rules may constitute a nuisance to other tenants and as such may constitute a breach of tenancy.

Useful Links

Click in any of these to jump right in:

HfC Website

HfC Repair Form

HfC Lodger Registration Form

HfC Video Projector Booking Form

HfC Facebook Group

Works for Change is our sister co-op with whom we share our building. We are also part of WfC, since we are members, part of the board and have our office in there, as well as our Members' Room. We hold our meetings in the Yard Theatre that is also part of WfC.

When joining HfC we're also joining WfC, however at HfC we make our own decisions independently as members, whilst at WfC we share the business decisions with the other tenants and board members in there.

Please take some time to explore our WfC site and get familiarised with our rules and policies there.

WfC Works For Change Website

WfC Membership Policy

WfC Complaints Policy

WfC Ethical Principles

Links to legislation referred to in this document:

Industrial and Provident Societies Act 1965

Housing Associations Act 1985

Links to other relevant organisations:

CCH The Confederation of Co-operative Housing

Co-operatives UK

ICA International Cooperative Alliance

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Changelog:

V3 - 6th Nov 2026 - changed one sentence on Membership Policy as voted on GM
V2.1 - 10th of February 2026 - corrected spelling, page numbers and WfC info
V2 - 1st of February 2026 - revised Complaints Policy
V1 - 27th of June 2025 - Original document - compiled by Ricardo

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