

GOLEM HOUSING CO-OP FAQs

Hello potential member!

When we are looking for new tenants we often get asked the same questions by each applicant, so we thought we'd gather them all here for you so that you have a better understanding of how everything works at Golem.

How do housing co-ops work?

A housing co-op is a registered business owned by its members. The co-op owns the property that the tenants live in, and the tenants make up the membership of the co-op. The members pay their rent to the co-op, and then collectively, they get to decide what happens to the money - effectively making members both landlords and tenants. This way, all your hard earned money doesn't go into an exploitative landlord's pockets, but can be invested in something that not only benefits you but others too.

What is your current situation?

At the moment we have two houses situated in close proximity to each other, but our current vacant room is situated on Carlton Terrace. There are currently twelve members spread across the two houses, six in Heathfield and six in Carlton Terrace. We also have a part time eleven year old who lives at Carlton Terrace.

What happens if you leave?

It works similarly to renting - you have a tenancy agreement signed by both you and the co-op, and when you want to leave, you give the required amount of notice (one month). Your place in the co-op will then be replaced by a new tenant.

What happens if the co-op decides to sell the house?

Firstly, as a member of the co-op you will have a say if the house is to be sold or not. Secondly, the house cannot be sold to make a profit for the members. This is illegal, and defeats the point of creating perpetual affordable housing. The money made by a sale **must** be invested into a) another property for members of the co-op to live in or b) another co-op.

So how do you make money from the co-op?

If your intention is to generate cash for yourself then this model of housing is not for you. Basically, you don't. You won't have your name on the mortgage, and you won't get

any money if the house is sold. You invest money in, and the rewards are not financial but social. 1) You get a place to live. 2) You will be part of a community of people who care about personal and social welfare. 3) Even if you leave, you will have helped to invest in something that is providing **affordable and decent** accommodation for many years, perhaps generations to come. 4) You get to live with an awesome and welcoming group of humans. And maybe, you're helping to make the world just that tiny bit better.

Where are you based?

We are an urban co-op situated in the centre of Swansea. We have two houses in close proximity to each other at the bottom of Mount Pleasant.

How much land do you have?

We don't have land other than our wonderful gardens. Our Carlton Terrace house has a series of beds for planting, a small patio area, a small lawn, a tiny pond and a shelter at the bottom of the garden. Our Heathfield house has a long terraced garden at the front and a yard at the back.

How much is it to live there?

We have a progressive rent policy in our co-op, which means higher earners pay more rent. The rent is set at £270 for all members, + 5% of any monthly net income above £1000. The bills are £70 a month, all inclusive.

What commitment is there?

Aside from the obvious - paying your rent and bills - you would be expected to take part in the cooking rota. Each member cooks for the other members one night a week (and so does not have to cook for the other six nights of the week). Each member must also attend a monthly house meeting, plus a monthly whole co-op meeting (including both houses) so that decisions can be made and discussions held on a variety of issues. You would also be expected to commit to spending one weekend a month helping to improve our properties on our designated work weekends, which are usually the second weekend of each month.

Golem Housing Co-Operative is also part of a network of co-ops called Radical Routes. Representatives of each member co-op within Radical Routes attend quarterly gatherings, and whilst you wouldn't be expected to attend them all, you will be expected to attend some occasionally. We are also responsible for providing the agenda for each Radical Routes Gathering. You can read more about Radical Routes here on their website:

<https://www.radicalroutes.org.uk/>

What happens when there are disagreements or incompatibility between members?

We encourage the members to discuss their differences in an informal capacity. If this has no resolution we can offer a mediator, and if this still has no resolution then the other members of the co-op may discuss the issue in a meeting. This may result in a positive outcome, or in the worst circumstances, we might evict a member. We have never had to do this as of yet, and we hope to keep it that way.

Are there rules to follow?

Yes. Firstly, as members of Radical Routes, we are obliged to follow their primary rules. We also have our own set of rules, which we call the Secondary Rules. These are the ones we've written ourselves. Most of them are just common sense - don't play loud house music at 3am, make sure you clean up after yourself - essentially, don't be a dick. We have written these rules ourselves to suit us, but the beauty of being in control is that we can change them whenever we like (as long as we all agree on what to change them to!)

Do you have to financially contribute to join?

Only by paying your rent and bills. You do not need to invest money in the property. We want to be able to provide housing to everyone, especially people on low incomes who might not have a lot of money.

Can my partner and I move into a room together?

No, we don't allow this for a variety of reasons. It's one person per room.

I have children that don't live with me, but would be regular visitors

We would need to discuss this with you to understand your situation and see if we can accommodate your needs. We don't have any spare rooms, but we do have a sofa bed in our communal area. We would also need to know in advance when visits might take place.

Can I have guests/friends over?

Yes, but we would expect notice so that they can be accommodated into the cooking rota, and so that we are not surprised by a stranger turning up in the house unannounced!

Are you all vegans?

No - we believe in our members making their own ethical choices. However, as we cook for each other we make sure we cook things that are suitable for all members. For example, as there are a few vegans in the co-op, our shared meals tend to be vegan. New members should be aware that sometimes meat is stored and prepared in the communal kitchens.

How are cleaning/general tasks divided up?

At Carlton Terrace we generally pick a day on weekends when most of us are free and give the house a jolly good scrub together. We've tried many methods, but we've found the best way is to just all muck in together when it needs doing.

At the Heathfield house we have a cleaning rota with jobs rotating weekly (and a week off cleaning every six weeks!)

General tasks are divided in meetings, with members volunteering to take on any tasks that need doing.

Is there an overarching ethos within the co-op?

We have no formal or written ethos, but we are all committed to reducing our environmental impact, and living as ethically as we can within the realms of practicality.

We are open and welcoming to all, regardless of gender identity, sexuality, race or nationality.

What is the minimum length of a tenancy?

We don't have a formal minimum length as such, but it should be understood that we are looking for long term tenants, not short term tenants. Ideally you'd be planning to live here for a few years at least. We have had to reject a few applicants who were only planning on living here for a few months. Of course, you can leave whenever you like once you are here (with a month's notice) and there is no legal obligation, but we want to foster a culture of longevity within our houses.

Do you have to be on Facebook to join the co-op?

No.

Is political activism ok?

Yes.

Are you a cult?

Yes. Of course we are. We wear robes and everything.*

*This is of course a joke, but you'd be surprised how often this is asked!

Do I have to eat communally?

You have to take part in the cooking rota. That's a separate thing though - whilst we would enthusiastically encourage you to eat with us, you can eat where you want.

Can I live here with my baby/cat/alligator?

At the moment we don't really have room for any more children, but we are open to discussions.

We have a regular visiting dog at Carlton Terrace and two cats at the Heathfield house. As such we don't really have the room to accommodate any other big pets.

Can I decorate my room however I like?

Yes! Go nuts. Just don't do anything irreversible without bringing it to a meeting and gaining consent from the co-op.

Are you wheelchair accessible or able to accommodate people with other needs?

Our current houses are not accessible to wheelchairs. This will be taken into consideration when looking to buy properties in the future. We may be able to accommodate other needs, but that really depends on what they are. We would always try to accommodate if practical.

Do you have a policy regarding COVID-19?

Being classed as a house of multiple occupancy means that when bubbles have been a thing, we are each entitled to form a bubble with someone outside, and most of us have done so. At Carlton Terrace we have a child who has alternated one week at his Dad's house and one week here. We review situations as a group on a case-by-case basis and in line with the changing guidance from the Welsh government, allowing space for compassion in certain circumstances. Some of us are key-workers and have been going out to work throughout the pandemic. Some of us work at home, or a combination of the two. We take care of the basics like mask wearing and hand washing. Most adults in the co-op have been double or triple vaccinated.

It is difficult to cover everyone's concerns around this complex subject, especially with the guidance under regular review, so if you have any specific questions please get in touch.

This sounds great! How do I join?

Applicants are given this set of FAQs and a questionnaire to fill in. Once we have the questionnaire we may contact you to arrange to meet with us so we can get to know each other.

Typically we would invite you over to eat with us for a few meals, and we would also ask you to cook one for us. You would also have to attend one of our meetings. These are mostly to give you a flavour of what it is like to live with us and to give you an opportunity to get to know us. This may not be possible depending on the ever-evolving Covid situation, so we will make arrangements as necessary according to the circumstances at the time.

IMPORTANT NOTE

When we arrange to have a meeting with you it is important that commitment to that meeting is upheld. We have had many people cancelling meetings at the last minute - most of us have had to rearrange our schedules and set aside time to take part in these meetings and so it is particularly disruptive when people don't show up or cancel on us at short notice. Not only does it give us a bad impression - we are looking for reliable people who can uphold their commitments - but has also made us implement a policy of automatic rejection for people who do this. Whilst we feel uncomfortable with such a harsh rule, we feel it is necessary for the sake of our own sanity. Of course, this doesn't apply if we are given ample notice (24 hours minimum) or if there is a genuine reason for cancelling.