

The Finchley Charities

Allocation Policy

1. Policy Statement

- 1.1. The Finchley Charities provides independent living accommodation for older persons in need and of limited means within the area of the London Borough of Barnet. The Finchley Charities recognises that the demand for housing in London and specifically in the London Borough of Barnet, its area of benefit, outstrips demand and a system of allocation to determine priority is necessary.
- 1.2. The Finchley Charities' articles states that The Finchley Charities is for the provision of accommodation for beneficiaries and allotments for the benefits of those of limited means within the area of benefit.
- 1.3. This policy sets out how The Finchley Charities will allocate its homes, defines the criteria which applicants can apply for housing and how the allocation of vacant properties will be decided in a fair and transparent manner to ensure its charitable objectives are met.

2. Legal and Good Practice Context

- 2.1. The Finchley Charities seeks to work in partnership with organisations in Barnet to provide homes for those in need. It is recognised that Almshouses do not have the same legal duties placed upon them to assist local authorities with discharging their statutory duties in providing housing. However, The Finchley Charities will actively work with The London Borough of Barnet to house those with housing need that meet the eligibility criteria of The Finchley Charities. This policy and allocation procedure incorporates good practice standards as outlined by the Chartered Institute of Housing policy brief on Allocations and complies with the Homes and Communities Agency Regulatory Framework.

3. Housing Context

- 3.1. The Finchley Charities owns and manages 156 homes across three sites within the Finchley area of Barnet. Predominately these are one bedroom two person homes and there are a range of one person studio homes across the portfolio. Stock will rise to 172 in 2017. The Finchley Charities has a void turnover of between 10 – 20 voids in any one year.

4. Policy Objectives

- 4.1. The policy objectives of The Finchley Charities' Allocation Scheme are to:-
 - Provide a fair and transparent system for the allocation of The Finchley Charities' homes;
 - Achieve the charitable objectives of The Finchley Charities;
 - Provide safe and secure homes to those who meet the criteria for a home with The Finchley Charities;

- Build sustainable, cohesive communities across The Finchley Charities' sites;
- Efficiently manage stock to minimise void loss.

5. Nomination Rights

- 5.1. All nomination arrangements and agreements that are put in place between The Finchley Charities and local authorities or other partners will only be agreed if the applicant nominated complies with The Finchley Charities' eligibility criteria and The Finchley Charities' Allocation Policy and Procedure.
- 5.2. All nomination arrangements and agreements will be first approved by the Trustees of The Finchley Charities.

6. Eligibility Criteria for a Home with The Finchley Charities

- 6.1. The Finchley Charities has agreed a fair and transparent set of criteria for the allocation of its homes as set out below.
1. **Barnet Connection:** Applicants have lived in the London Borough of Barnet for at least 5 years in their lifetime and able to demonstrate this.
 2. **Housing Need:** Applicants have a demonstrable need for housing.
 3. **Age:** Applicants are 55 years or older.
 4. **Independent Living:** Applicants are able to demonstrate that they can live independently.
 5. **Savings:** Applicants have savings of £50,000 or less.
 6. **Income:** Applicants are of limited means. Limited means will be assessed on an individual applicant/s basis. However, The Finchley Charities considers that single applicants with a gross income of more than £24,000 per annum and joint applicants with a combined gross income of over £32,000 are likely to be able to afford alternative accommodation. This income criteria is subject to an annual review and/or more regularly should the need arise and assessed on an individual's need for sheltered housing.
 7. **Current Landlord Check:** Applicants agree to provide a reference from their current landlord, this may be waived under exceptional circumstances.
 8. **Credit and CRB Checks:** Applicants agree to a these checks prior to an offer of a home if there is a need following the assessment process.
 9. **Land Registry:** Applicants agree to a land registry check prior to the offer of a home if required.
 10. **Right to be housed:** Applicants will be required to demonstrate they are entitled to social housing within the United Kingdom.
 11. **Other Checks:** The applicant agrees to The Finchley Charities undertaking other checks that may be deemed necessary to inform on the suitability of an applicant for housing.
- 6.2. The Finchley Charities understands that on very few occasions there may be applicant with exceptional circumstances that falls out of the criteria as set out within this policy. The Finchley Charities therefore reserves the right to issue an offer of accommodation under exceptional circumstances.

7. Equality and Diversity Statement

7.1 The Finchley Charities is committed to the values of diversity and believes that discrimination or exclusion based on individual characteristics and circumstances, such as disability; caring or dependency responsibilities; gender or gender identity; marriage and civil partnership status; political opinion; pregnancy and maternity; race, colour, caste, nationality, ethnic or national origin; religion or belief; sexual orientation; socio-economic background; trade union membership status or other distinctions is both a denial of basic human rights and a lost opportunity for self-fulfilment. The Finchley Charities:-

1. Recognises that different people bring different perspectives, ideas, knowledge and culture and that these differences bring strength;
2. Is committed to treating applicants, residents, staff, contractors and those who engage with The Finchley Charities with respect and dignity;
3. Will respond positively to different needs and circumstances when assessing housing needs;
4. Will provide housing based solely on the eligibility criteria;
5. Allocation policy is aligned with the 2012 Equalities Act.

8. Confidentiality and Use of Information

- 8.1. The Finchley Charities recognises the confidentiality of information gathered as part of the allocations and assessment process. Information will be stored in accordance with The Finchley Charities Data Protection Policy. Applicants will be made aware of how the information they provide will be used. Including request for information such as references, credit checks, medical information and previous landlord checks. Information provided will only be used for the allocation process.
- 8.2. Data will only be shared in accordance with the Data Protection Act 1998 and associated legislation and / or statutory instruments. The Finchley Charities will not share information without seeking consent.
- 8.3. Applicants have the right to inspect any records held by The Finchley Charities which contains information provided by the applicant in connection with their housing application. All requests will be processed within 40 days. Applicants are entitled to have inaccurate or incorrect information corrected or erased. There will be no fee for this service

9. Assessment Criteria

- 9.1. Each application will be assessed to ensure the eligibility criteria are met. If the eligibility criteria is met, the application will proceed to be allocated points, according to the schedule below.

Current Housing	Points Awarded
<p><u>Unsuitable Accommodation</u> The applicant/s demonstrates that their current accommodation is unsuitable.</p>	10 – Low 20 – Medium 30 – High
<p><u>Medical Points</u> How is the applicant's current housing conditions effecting their health?</p>	10 – Low 20 – Medium 30 – High
<p><u>Sheltered Housing Points</u> In need of sheltered housing and the added support provided In need of reducing social isolation – currently socially isolated in their current environment and would benefit from the community that The Finchley Charities can provide. In need of the community alarm system/ telecare and the out of hours service that The Finchley Charities provide.</p>	10 – Low 20 – Medium 30 – High

- 9.2. Once points are awarded the applicant will be banded into band A, B or C on the following basis;

Band A	85 points or over	Urgent Need for rehousing
Band B	50 points or over	High Need for Rehousing
Band C	30 – 50 points	Need for housing

- 9.3. The Finchley Charities wishes to ensure that its communities represent the wider Barnet community striking a balance between older Barnet residents who;

- Would benefit from sheltered accommodation;
- Are in High housing need;
- Are on a lower income who may not be able to access suitable housing;
- Come from a broad range of backgrounds.

- 9.4. To assist in achieving these aims and balancing the resources required to support residents effectively, The Finchley Charities reserves the right to allocate percentages of voids to each of the bands.

- 9.5. The above criteria in 9.2 and 9.3 are subject to change, dependant on the demand for housing within each banding.

- 9.6. Following the awarding of points a decision by a panel of two managers will be made whether it is likely that the applicant/s will be offered accommodation within two years given the annual rate of voids and the number of applicants awaiting housing. If it is unlikely that accommodation will be offered, the application will be declined and guidance offered on alternative housing options. Applicant/s will be encouraged to reapply should their circumstances change or following two years elapsing of their original application whichever is sooner.
- 9.7. Should an urgent decision be sought, a panel of two Trustees from the appropriate committee may make a decision.
- 9.8. Where two applicants have the equivalent number of points and are considered in equal housing need, priority will be given on the date of the application.

10. Transfers

- 10.1. Applications will be accepted for internal transfer from existing residents where there is an exceptional need to move.
- 10.2. Applications for transfer will only be considered on the following grounds:
- Anti-Social Behaviour** including Domestic Violence, Harassment or Bullying. The residents/s is experiencing serious anti-social behaviour.
- Medical** The residents/s medical condition is such that the home is no longer suitable.
- Exceptional Circumstances** There are other, exceptional circumstances necessitating the transfer.
- 10.3. Application for transfers will not be considered under the following circumstances:
- The resident has lived in their existing home for less than two years unless there are demonstrable exceptional circumstances;
 - The applicant seeks to move into a newly built home;
 - The resident has unpaid rent / maintenance charges;
 - The resident has breached their conditions of license or tenancy.
- 10.4. Should an urgent decision be sought, a panel of two Trustees from the appropriate committee may make a decision.
- 10.5. If an application is declined guidance will be offered on alternative housing options.
- 10.6. If an adapted property is allocated to a couple where only one person has a disability or wheelchair need and that person dies or moves on, The Finchley Charities has the right to require that the partner be transferred from the adapted property. The next available property will be allocated to the partner and both parties will be asked to sign a disclaimer to this effect when signing the licence agreement.

11. Mutual Exchanges

- 11.1. Residents at The Finchley Charities do not have the right to request a mutual exchange.

12. Offers of Accommodation

- 12.1. The Finchley Charities will normally only offer one suitable home to an approved applicant. If this offer of housing is refused the applicant will be removed from the housing waiting list unless exceptional reasons are provided. The exceptional reason/s will be considered as an appeal and will follow stage 2 of The Finchley Charities complaints policy.

13. Fraud

- 13.1. The Finchley Charities offer accommodation in good faith and expects applicants to act in an honest and transparent way. Should an applicant provide information that leads to an offer of accommodation and the information subsequently is demonstrated to be fraudulent or false, The Finchley Charities will consider this a breach of their residency status and will effect legal proceedings for the recovery of the home.

14. Change of Financial Circumstances

- 14.1. It is the duty of a resident to report a change in financial circumstances. If a resident financial circumstances change causing the resident to become ineligible for housing under the financial criteria, a review of their housing requirements will be undertaken. Action will be at the discretion of The Finchley Charities but may lead to legal proceedings to recover the home. Working with partners, assistance may be offered to locate more suitable accommodation for the resident.
- 14.2. The Finchley Charities reserves the right to undertake appropriate checks on an ad hoc basis to ensure an existing resident financial circumstances remain within the financial criteria as set in this policy.

15. Appeals

- 15.1. If an applicant is dissatisfied with a decision made regarding their application or allocation they may appeal by using The Finchley Charities Complaints Policy. All complaints relating to dissatisfaction with a decision made under this policy will be initially dealt with under Stage 1 of The Finchley Charities Complaints Policy.

16. Policy Review

- 16.1. The Allocation policy will be reviewed at least every three years unless statutory or other external or internal factors require differently.

<u>Policy:</u>	<u>Allocation Policy</u>
Date of last review:	Date: February 2017
Date of next review:	Date: February 2019
Approval by Trustees / Sub-committee on:	Date: November 2016 Trustees / February 2017 Admission, Grants and Welfare Committee.