

The Finchley Charities

Frequently Asked Questions

1. Who are The Finchley Charities?

We are a non-profit, sheltered housing provider in the Finchley area, providing high-quality housing, grants and allotments to residents of the London Borough of Barnet. Eligibility for residency applies to persons of limited means aged 55 and above who find it difficult to get suitable housing for themselves and are in need of support.

Our estates include Wilmot Close & Thackrah Close (a total of 71 units located at East Finchley, N2 8HP); Homefield Gardens (a total of 84 units located at East Finchley N2 0XL); and Pewterers Court (a total of 17 units located at Finchley, N3 1TP).

We have a long history, founded in 1488, and we are proud to operate under a Charity Scheme from the Charity Commission dated 3 March 2011.

2. What changes are being introduced to the Weekly Maintenance Contribution?

We charge our residents a Weekly Maintenance Contribution similar to many other providers, which is broken down into rent and service charges for the maintenance of homes. To ensure compliance with industry best practice, we undertook a detailed review of our Weekly Maintenance Contribution.

This review confirmed what we thought to be the case – that we have been heavily subsidising the scheme for many years.

We believe that there was an urgent need to address this by standardising the Weekly Maintenance Contribution, reviewing actual costs and increasing the Weekly

Maintenance Contribution to sustainable levels to ensure the charities' long-term viability.

Measures include:

- Standardising and simplifying the rent structure by introducing three standard rent levels across all sites. Up to this point we had multiple levels, which just made the whole structure complicated, unclear and unfair to all residents
- Moving forward, we decided that there should be standard charges for studios, one-bedroom flats and larger one-bedroom flats, making costs transparent and easy-to-understand
- A new service charge broken down into two parts:
 - 1) An 'eligible' service charge covering all communal services i.e. grounds maintenance, gardening and cleaning, which is eligible for housing benefit.
 - 2) An 'ineligible' service charge covering utility bills i.e. water, gas and electricity supplies to homes, which is not eligible for housing benefit.

3. Does this impact Housing Benefit?

We are keen to stress that residents on housing benefit (full or partial) will not be affected by the increases to the rent and eligible service charges as the increases will be covered by housing benefit. Residents on full housing benefit will only have to pay the ineligible service charge element of the Weekly Maintenance Contribution.

The revised charges will be effective from 1st April 2019.

The revised Weekly Maintenance Contribution is still a sub-market rent and falls well below that of the local housing allowance cap even when you include the eligible service charges. This conforms to the requirement of social housing lettings.

4. How will residents be affected?

The majority of our residents – some 146 out of 156 – will be affected by the changes to the Weekly Maintenance Contribution. However, the impact varies between residents, depending on their eligibility for housing benefit. Changes to residents' WMC vary from -9% to +61%. The overall average increase across all sites to residents is £40.14 per week, inclusive of all rent and service charges.

Some residents will not be affected as their Weekly Maintenance Contribution will be decreasing.

To give complete clarity on these figures, the average increase across sites is as follows:

- Pewterers Court – £15.09 per week
- Wilmot Close – £30.60 per week
- Thackrah Close – £48.34 per week
- Homefield Gardens – £47.23 per week

Residents living in the new development at 22-25 Thackrah Close will not be impacted by changes to the Weekly Maintenance Contribution as it is an Affordable Rent, which is set by the Regulator for Social Housing and will increase from 1st April 2019 by the consumer price index plus 1%.

5. How was this decision made?

We led an open and transparent consultation ahead of our proposed changes to the Weekly Maintenance Contribution. A number of communal meetings were arranged and individual meetings were offered to residents, giving them the opportunity to discuss the changes at length with us on a face-to-face basis.

We also asked residents to communicate their concerns in writing with us to ensure that everyone had the opportunity to share their views since not all are able to attend meetings.

Feedback from residents – particularly from those who are self-payers – was recognised and discussed in-depth and in-person.

The Trustees have given careful consideration to all the comments, questions and views raised throughout the consultation process. The final decision was not made until the end of the consultation. The final decision was made at an Extraordinary Meeting of the Trustees on Monday 18th February 2019. The consultation and issues raised through the consultation period were discussed in depth before making an informed decision.

We believe that the proposed changes are fair, equitable and justifiable for the provided accommodation. We are also confident that it is the most sustainable solution for existing and future residents.

6. What can I do if I have a concern?

We are here to help and answer your concerns so we urge any resident who feels they are in hardship as a result of the increase to meet with one of our experienced staff to see how we can help.

This process does not stop now. We are continuing to speak with – and support – our residents on a daily basis with our on-site staff and dedicated support team.