

WICKHAM COMMUNITY LAND TRUST

Housing Allocation Policy

Approved: 13 Dec 2010

Last Reviewed: May 2020

Next Review: July 2021

Available on WCLT website.

Wickham Community Land Trust's affordable homes - Introduction and Local Context

Wickham Community Land Trust (WCLT) is a not for profit company limited by guarantee and a registered charity. Its purpose is the provision of housing to relieve financial hardship. The area of operation is the parish of Wickham and surrounding areas in the Local Government Administrative Area of Winchester City Council (referred to as the "Area"). WCLT is not a housing association. Our aim is to provide affordable housing to people who need to live in the Parish or to work in the Area.

Property prices in the Wickham area are beyond the means of many people unless they have existing capital to invest or sufficiently high incomes. This is putting a significant number of households in a situation of housing need which they cannot alleviate through their own efforts. This is evidenced by the Wickham Parish Appraisal (2001)¹, The Housing Needs Report of April 2007² and the Housing Survey of 2008/9³ and this situation is continuing, longstanding and area specific.

WCLT aims to help address this need by providing housing at a price that can be afforded more nearly from household income alone. In so doing WCLT wishes to make it possible for those with employment or employment opportunities in the Area to live close to their place of work and for those with local family connections and responsibilities to live close by.

The homes which WCLT wishes to provide will be made available on a rental or shared ownership basis thereby providing housing appropriate to the financial circumstances of the applicant. Once an applicant's financial circumstances have been assessed WCLT will apply secondary selection criteria to prioritise applicants in order of suitability.

Applications for rental properties will be encouraged from those on the Council's housing register who have indicated that their areas of choice include Wickham and applicants for shared ownership properties must also be registered with the zone agent (Help to Buy South)⁴

¹ Wickham Parish Appraisal 2001, Section 3: see Analysis: Housing

² Housing Needs Survey, 2007, See Appendix 3b

³ Housing Needs Survey, See Appendix 3a

⁴ Help to Buy South is the government appointed Zone Agent for Hampshire and IOW HomeBuy Schemes

This policy⁵ sets out in the following pages how WCLT will decide to whom available properties will be offered.

WCLT's HOUSING NEEDS CRITERIA

Homes are available under either rental or shared ownership. In compiling a list of nominees who need accommodation in the Parish, WCLT shall apply the following criteria:

1. Conditions which must be met in all cases:

- 1.1 Inability of the applicant to afford accommodation on the open market whether for rental or purchase within the Parish which is suitable for their needs (number of bedrooms in relation to the number of adults and children in the household, for example)

WCLT will consider the applicant's financial circumstances, including their disposable income and savings, and how that measures against average income levels in the area, and whether the applicant can afford other accommodation or find other accommodation at an affordable price or rent.

Only those will be considered

- whose household income and capital are insufficient to buy or rent the home they need in the Area on the open market (as a rough guide and subject to changes in local and national economic circumstances, anyone with a household income of £60,000 and with £16,000 in savings is unlikely to qualify for rental properties); for shared ownership properties see the current Help to Buy South guidance.
- and who are unable to relieve that housing need

- 1.2 Ability to afford WCLT home
WCLT will require proof of household income, capital and other financial commitments so that the outgoings to which an applicant would be committed are affordable.

- 1.3 Requirement of the applicant for accommodation of the type available
Homes must be suited to the applicant's and family's needs in terms of size of property available.

2 Local Connection

If the conditions in 1 above are met consideration will then be given to the following:

Applicants with a strong local connection to the Parish will be given higher priority over those with strong local connection with surrounding parishes in the Area (see note 4).

⁵ This policy has been drawn up with the support and approval of Winchester City Council

An applicant shall be taken to have a strong local connection if he or she satisfies one or more of the following:

- 2.1 He or she is a resident of the Parish at the date of the allocation
- 2.2 He or she was previously resident in the Parish prior to the date of allocation and has family who reside there (see notes 3 and 4, page 4)
- 2.3 He or she has a demonstrable need to reside in the Parish by reason of
 - a) current employment in the Area
 - b) taking up permanent employment in the Area

Re Area, see Note 1, page 4
Re Employment, see Note 2, page 4
- 2.4 He or she has a demonstrable need to reside in the Parish either to support or to be supported by another member of his/her family who resides in the Parish at the date of allocation (See note 3, page 4)
- 2.5 He or she will be an asset to the community in the Parish in their support of voluntary organisations which operate in the Area.⁶

3 Current Accommodation

Account will be taken of

- The suitability/unsuitability of the current accommodation;
- State of repair of current accommodation.

4 Length of Wait

Those who have applied to be considered and who have been waiting longest will receive higher priority if satisfaction of all other factors is equal.

5 Under occupation

WCLT shall have the discretion, if necessary, to permit applicants to under-occupy a WCLT home by one bedroom to ensure community sustainability and occupation by persons with a strong local connection.

⁶ 'Voluntary organisations' means independent organisations which are established for purposes that add value to the community as a whole, or to a significant section of the community, and which are not permitted by their constitution to make a profit for private distribution. Voluntary organisations do not include local government or other statutory authorities. Charity Commission: "Affordable Home Ownership – Charitable Status and Tax" refers

Notes:**1 Area**

The civil parish of Wickham and any adjoining rural civil parishes, namely Shedfield, Soberton & Newtown, Boarhunt, Swanmore, Bishop's Waltham or Curdridge. See also Note 4a - e below

2 Employment

Priority will be given to Key Workers by virtue of their employment in the public or voluntary sectors or in a relevant employment¹ in the Area in such manner or capacity as to advance education, relieve sickness, promote public health, relieve charitable need, protect human life or property. promote the sound administration of the law or advance other purposes for the general benefit of the community, including in particular (but without prejudice to the generality of the foregoing) the maintenance for the benefit of the community or its infrastructure, including supplies of gas, water, electricity and food, of transport and other means of communication, of telecommunication information and information technology services and of emergency services.² Those without employment or an offer of employment who can show they have good prospects of securing a job will be considered.

3 Family

A person shall be taken to be a member of another's family if he or she is the spouse, civil partner, mother, father, sister, brother, daughter, son, grandparent or grandchild of that other person or if he or she ordinarily resides with that other person without being legally married to or in a civil partnership with that person. Family also includes adopted and step relatives/half blood.

4 Local Connection will be taken in the following order of priority:

- a) Applicants who meet or have met the strong local connection criteria set out above for at least 3 years to the Parish of Wickham;
- b) Applicants who meet or have met the strong local connection criteria set out above for at least 1 year to the Parish of Wickham.
- c) The strong local connection criteria set out above for a least 3 years to the Parishes of Shedfield, Soberton and Newton, Boarhunt, Swanmore, Bishop's Waltham or Curdridge (there is no differential priority between these parishes);
- d) Applicants who meet and have met the strong local connection criteria set out above for at least 1 year to the Parishes of Shedfield, Soberton and Newton, Boarhunt, Swanmore, Bishop's Waltham or Curdridge;
- e) Anyone with a strong local connection with any Rural Village in the Local Government Administrative Area of Winchester without a time criterion.
- f) Anyone with a strong local connection with the Local Government Administrative Area of Winchester without a time criterion.

¹. 'relevant employment' means employment by an employer which though not in the public or voluntary sector, is engaged in the provision of services equivalent to those referred to in 2) above.

². Charity Commission: "Affordable Home Ownership - Charitable Status and Tax"

ADVERTISEMENT OF PROPERTIES

- 1 Two months prior to the expected completion of any new WCLT scheme the Trust will advise in writing the Parish Council, Ward Councillors of Winchester City Council, Winchester City Council's Head of Housing and the Hampshire Home Choice that WCLT will be seeking nominations for affordable rental properties. In the case of shared ownership and intermediate rent properties WCLT will additionally advise in writing the Zone Agent (Help to Buy South).
- 2 At all other times WCLT will advise in writing the availability of affordable rental properties to Winchester City Council and Hampshire Home Choice and (in the case of shared ownership and intermediate rent properties) the Zone Agent (Help to Buy South) so that Winchester City Council can advise the Trust of any potentially suitable applicants on the Housing Register and the Zone Agent can advise regarding those on their list. In such event the Local Authority and Zone Agent will be permitted to contact such applicants and advise them that they may be eligible to apply to WCLT. See also 'Occupancy Cascade Process' paras 4 & 5 below
- 3 Rental properties will be advertised, stipulating the details of the eligibility criteria and advising interested eligible persons to apply to WCLT.
- 4 Shared ownership properties will be advertised, stipulating the details of the eligibility criteria and advising interested eligible persons to apply to WCLT.
- 5 Properties will be advertised on WCLT's website, Parish Magazines, Parish Council, Hampshire Home Choice (rental properties) and other suitable locations where appropriate.
- 6 Applicants will be considered against WCLT's criteria as set out on pages 2 - 3. Applicants looking for rented accommodation are advised that they should also complete the relevant Local Authority housing application form (for up to date guidance call Winchester City Council's housing helpline on 01962 848075 or email_myhome@winchester.gov.uk). Applicants interested in shared ownership and intermediate rent must register with Help to Buy South at: <https://www.helptobuyagent3.org.uk>.

ADVERTISEMENT OF SELECTION CRITERIA

WCLT clearly sets out on its website, in the Allocations Policy and in the Guidance Notes for completing an Application form, the criteria used in the selection process and, where necessary, will provide support to potential applicants in understanding these.

APPLICATION PROCESS

Application forms for rental and shared ownership properties are available from:
WCLT,
P.O. Box No 739
PO14 9RH.

Telephone: 01329 83433S.

or can be downloaded from WCLT's website: www.wickhamclt.org.uk

All applications should be submitted in paper form to the Secretary of WCLT at the above address.

Individual trustees are prepared to provide help to applicants should they have difficulty with the application process.

Declarations

All applicants for properties will need to provide a signed declaration that the information they have provided is correct. WCLT reserves the right to discontinue an application or seek possession of a property where false/inaccurate information has been provided deliberately.

REGISTRATION

When a completed application form is received WCLT will register the date of its receipt and write to the applicant confirming

- a) receipt of their application
- b) the size of dwelling for which they have applied.

The Housing Sub-Committee (see below) will conduct an assessment of eligibility (Criterion 1) and decide whether further information and/or an interview is required.

DECIDING PRIORITY

WCLT will maintain a list of applicants. When a home becomes available contact will be made with all those who satisfy all points in Criterion 1. Those who wish to be considered will be asked to update their details. Those who remain interested in the property will then be asked to advise WCLT within 5 days of their visit or at most 10 days of being offered the opportunity to visit.

Taking account of Criteria 2 - 4 WCLT will then decide upon the applicant who in WCLT's sole discretion:

- A. meets Criterion 1 in all points
- B. justifies receiving greatest priority under Criteria 2 - 4.

For example, a high priority under criterion 2 would be seen as more important than criterion 4 but if there were equal weight under Criterion 2, Criterion 4 could then become the deciding factor.

However, WCLT reserves the right to assess the weight of circumstances under each of all the criteria from 2 - 4 and to recognize particular individual circumstances.

These properties are subject to a Planning Obligation under s106 of the Town and Country Planning Act 1990. As these rural housing schemes must take into account the future needs of the village as well as current need, under-occupation may be allowed.

Decisions on applications are made by three members of WCLT's Board of Directors acting as a Housing Sub Committee. They may require an interview with the applicant to confirm that the criteria set out in this policy have been met.

The Housing Sub-Committee will determine the priority order of applicants and write to advise the successful applicant and invite them to view the property. The applicant will be required to confirm their interest within 5 days of the visit. When the successful applicant has confirmed their intent to occupy the property the Trust will confirm their selection and advise other applicants in writing of the situation.

If an applicant refuses a property it will be offered to the next applicant in priority on the waiting list.

Applicants should ensure that, if their circumstances change in any way after they have submitted an application, they immediately inform WCLT.

The timescales of the process will be governed by those in the Occupancy Cascade Process below.

Fair Process

WCLT is committed to providing equality of opportunity to all who apply for housing through the Trust. Allocations will be made on the basis of financial hardship and no one will be discriminated against on grounds of gender, ethnic origin, religion, sexual orientation or any other factor that is strictly prohibited by law.

OCCUPANCY CASCADE PROCESS

No WCLT dwelling shall be occupied either on first occupation or any other subsequent occupation unless it is allocated to a household that meets WCLT's Criteria set out above, subject to the provisions of clause 3 in the 'Rental Properties' section below and clause 3 in the 'Shared Ownership Properties' section below.

Rental Properties

1. The terms and conditions set out above and in WCLT's Tenancy Standard document will apply to all first time and subsequent occupants so that WCLT can ensure that the homes are occupied on similar terms by properly qualified beneficiary households.
2. When a vacancy arises, the Affordable Home for rent will be advertised through WCLT and Hampshire Home Choice, to seek a tenant who meets WCLT's Housing Needs Criteria cited on page 2 above. See also 'Advertisement of Properties' page 5 above.
3. If after four months of advertising there is no qualifying applicant meeting WCLT's Housing Needs Criteria the Affordable Home may be allocated to an applicant in Housing Need but without local connection.

Shared Ownership Properties

1. When a lessee wishes to sell their share of equity in an Affordable Home, or for reasons of default is obliged to sell their share, they should notify WCLT and WCLT may elect to purchase the percentage share the lessee owns at the time, subject to an up to date independent valuation.
2. In the event that WCLT in its sole discretion chooses not to purchase the lessee can sell to a person nominated by the Trust. The Affordable Home should be advertised through WCLT, on the Zone Agent's (Help to Buy South) website and locally to seek a buyer who meets WCLT's Housing Needs Criteria cited on page 2 above. See also 'Advertisement of Properties' page 5 above.
3. If, after eight weeks of advertising, no nominated buyer has exchanged contracts to buy the Affordable Home in accordance with WCLT's Housing Needs, the Affordable Home may be allocated to an applicant in Housing Need but without local connection.

POST ALLOCATION

1. When the property is let or shared ownership agreed, WCLT will publicize the number of applicants and notify the Local Authority of the criteria which have been met in the process.
2. When notifying applicants of WCLT's selection decisions, especially where those decisions have been used for excluding actual and potential tenants from consideration for allocations, WCLT will set out the reasons for their decision.

APPEALS PROCESS

If an applicant feels that the decision made about their application is unfair, they may submit an appeal, in writing, to WCLT's secretary. This appeal must be made within 7 days of the decision, providing reasons.

A panel of at least two WCLT Board Members will then hear the appeal within 15 working days. Members of the Appeals Panel will not have been involved in the earlier decision-making process. The decision of the Appeals Panel will be binding on all parties.

Notification of the panel's decision will be provided within twenty-one days of the appeal being heard.

REVIEW

This policy will be reviewed annually by WCLT and updated where necessary to ensure that it continues to meet the needs of those in housing need in an efficient, fair and transparent way.



Except where otherwise noted, this work is licensed under:
<http://creativecommons.org/licenses/by-nc-sa/4.0/>
Copyright ©2020 Wickham Community Land Trust. Some Rights Reserved