

Holsworthy CPT Ltd

HOUSING ALLOCATION POLICY

Holsworthy CPT Ltd – a Community Property Trust – has been established as a Charity (No 1114577) to promote and support economic and social life in Holsworthy and the surrounding Market & Coastal Town initiative (MCTi) parishes through the property it controls. It holds interests in housing which is available to local residents to acquire an interest in through ‘equity purchase’ and ‘rent to purchase’ models. The equity held by the HCPT which rises with house prices is used to create long-term affordability for successive generations in housing need.

HCPT’s local needs homes

Property prices in Holsworthy and its surrounding district are beyond the means of most local people unless they have existing capital to invest or sufficiently high incomes. HCPT’s aim is to provide housing at a price that can be afforded. In particular it wishes to make it possible for those with employment or employment opportunities in the area to live close to their place of work so that job vacancies can be filled, the community can function effectively and local young people can be given an opportunity to remain in the area should they wish to do so.

These homes are intended to appear to those who live in them as little different from a home purchased on the open market: except that they are more affordable. Following the allocation of all newly built homes properties will become available from time to time when the existing residents decide to move. This policy describes how HCPT will decide to whom properties that become available should be offered. It will be applied both under the CPT’s ‘Equity Purchase’ and ‘Rent to Purchase’ programmes.

HCPT, the Torridge District Council Housing Register, and other partners as agreed from time to time

Torridge District Council operates a Housing Register which is used as a basis for deciding priorities for making offers to those who are in need of housing in the District. People are then housed either by the Council itself or by one of several Registered Social Landlords such as West Devon Homes with homes to let or for shared ownership sale in the area. Torridge District Council operate a “points system” which aims to give priority to those who are homeless, overcrowded, in insecure or poor condition housing, paying excessive rent, have a medical condition and various other factors. Demand greatly exceeds supply at present.

HCPT recognises all the factors which make up the Torridge Housing Register as important when setting priorities. However, the homes which HCPT makes available are on an ‘Equity Purchase’ or ‘Rent to Purchase’ schemes and are only suitable for people who can afford the outgoings that the schemes require. A further difference is that while HCPT aims to make property available on terms which suit the means of individual purchasers, it also needs to operate within its own financial constraints and cannot necessarily reduce the level of outgoings so as to match what an applicant can afford.

HCPT criteria

In considering applicants who want to be considered for one of the homes in which HCPT holds an interest, the following eight criteria will apply:

The first three criteria must be met in all cases

1. Inability to afford outright purchase

Only those whose household income and capital are insufficient to buy the home they need on the open market will be considered.

2. Ability to afford an HCPT home

The 'Equity Purchase' homes will be made available at between 40% and 80% of value. The 'Rent to Purchase' homes will be let at rents agreed at the outset and reviewed annually. HCPT will require proof of household income, capital and other financial commitments so that the outgoings to which a resident would be committed are related appropriately to their means.

3. Family size accords with the home available

Because of the high demand, in general applicants will only be considered for homes that meet their family need e.g. a family with one child may only be allocated a 2-bedroom home. (Note: homes have been designed to a specification that provides for ease of future extension but HCPT reserves the right to limit extension so that homes remain affordable.) Account will nevertheless be taken of expected changes and of factors such as visiting relatives or former partners or care needs.

The final five criteria will be used where necessary to decide priority between more than one applicant:

4. Local connection

Existing residents of Holsworthy or the MCTi parishes surrounding Holsworthy (See map attached of Holsworthy MCTI area) who have been continuously resident for five years, or have applied in a reasonable period having previously lived in the said parishes up to the age of 16 or have continuously lived in the said Parishes prior to being accepted as homeless for a period of five or more years.

5. Local employment

Existing continuous full time and/or part time employment or an unconditional offer of employment in Holsworthy the MCTi area (see map attached).

6. Local residence and Family Connections.

Applicants shall be deemed to have a family connection to a Parish where that person's mother, father, son or daughter has immediately prior to the offer of occupation been continuously resident in the said Parish for a period of two years.

7. Moving from one property to another within Torridge DC Area

Those moving from one HCPT property to another, or from a Registered Social Landlord property to a HCPT property, will receive additional priority.

8. Length of wait

Those who have applied to be considered and who have been waiting longest will receive higher priority if all other factors are the same.

Deciding priority

HCPT will maintain a list of applicants in order of the date of application. When a home becomes available, contact will be made with all those who meet criteria 1 – 3. HCPT or its Agents may also place local advertisements so that all who might wish to apply have the chance to do so.

Those who wish to be considered will be asked to update their details and offered the opportunity to visit the property. Those who remain interested in the property will then be asked to advise the HCPT within 5 days of their visit or at most 10 days of being offered the opportunity to visit.

Taking account of criteria 4 – 8 HCPT will then decide upon the applicant who in HCPT's sole discretion:

- A. meets criteria 1 – 3,
- B. justifies receiving greatest priority under criteria 4 – 8.

In broad terms HCPT regards criteria 4 – 8 in order of decreasing importance. For example, a high priority under criterion 4 or 5 would be seen as more important than criterion 8; but if there were equal weight under criterion 4, criterion 8 would then become the deciding factor.

However the HCPT reserves the right to assess the weight of circumstances under each of all the criteria from 4 to 8 and to recognise particular individual circumstances.

Liaison with Torridge District Council

HCPT will work closely with Torridge District Council, which has statutory responsibility for the well being of the local community. Upon a vacancy occurring HCPT shall notify the Council of the proposed terms of disposal with a request that the Council refers to HCPT or its Agent a suitable qualifying person.

HCPT shall consider such referral made by the Council within 10 working days of receiving such request.

HCPT will inform Torridge District Council of all offers of housing made which could have implications for those who are also on the Housing Register. It should be noted that that within Holsworthy adjacent MCTi Parishes, that registered social landlords may also have housing available at affordable rents or under a shared ownership scheme either via the Housing Register or via their own waiting list.

Equal Opportunities Policy

No person or group of persons applying for accommodation will be treated less favourably than any other person because of their race, colour, ethnic or national origin, gender, religion, sexual orientation, physical disability or marital status.

Right of Appeal

Decisions on applications are made on behalf of HCPT by its Board of Directors acting as a Housing Sub Committee. HCPT has appointed Christopher Bond a local firm of Estate Agents to act as its local Agent who may require an interview with the applicant to confirm that the criteria set out in this policy have been met. If an applicant feels that the decision made about their application is unfair, they may submit an appeal, in writing, to the HCPT's Company Secretary. A Panel of at least two HCPT Board Members plus one additional independent person, nominated by either Torridge District Council or the Community Council of Devon, 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.

Review

This policy will be reviewed by HCPT from time to time to ensure that it continues to meet the needs of those in housing need in an efficient, fair and transparent way.

Contacts

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RJP/ Fifth Draft/ 28 January 2007