



# Keswick Community Housing Trust

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## **Housing Allocation Policy**

(This policy covers both tenancy and shared ownership applications)

Keswick Community Housing Trust is a Community Land Trust, registered with the Financial Services Authority as an Industrial and Provident Society (No 31141R) and a Registered Charity (No. XT36054) set up to provide low cost rental and shared ownership housing primarily in the Keswick area. (The Trust)

### **Background**

The Trust was formed as a consequence of concerned and motivated individuals in Churches Together in Keswick carrying out the '*Exploring Our Community*' consultations early in 2009 about improving the future for all the townspeople of Keswick. This threw up great concern at the combined impact of high house prices and second homes, low wages associated with the tourism industry, the loss of affordable housing and the high cost of recent housing association shared ownership.

### **Definitions**

**The Development** means any development undertaken by The Trust

**Family** means a spouse, partner, mother, father, sister, brother, daughter, son, grandparent or grandchild of the applicant or any other person who ordinarily resides with the applicant.

**The Management** means the Trust or such organization or persons appointed by the Trust to oversee and conduct the lettings and allocations procedures and to manage the day to day running of developments of and on behalf of the Trust.

**The Trust** – see first paragraph.

**Borrowing Policy** - In pursuance of its aims to provide affordable housing for working people and families in Keswick KCHT raises funds by way of grant and

loan/charge on its assets to fund developments and future maintenance and repair commitments whilst endeavouring to keep rents and charges to residents as low as possible. The Trust is conservative and cautious in all its dealings and no charge or borrowings should impact adversely on any of the Trust's tenants or shared ownerships. The Trust's policy is in line with other CLT/ charitable trusts making similar provision in the housing market.

### **Application of this policy-**

- The Trust will be responsible for the allocation of all properties.
- Any member of the Management who has a vested connection with any applicant must declare such connection and will not be involved in any allocation decision.
- The Management will manage all applicants' personal and financial information in compliance with the Data Protection Act and this will not be shared with the Trust except where required to support a formal application for a property or a formal appeal against an allocation decision.
- Prospective tenants are strongly advised to take their own financial advice from individuals/organisations registered with the Financial Services Authority.
- Should the Trust develop properties outside the initial focus area in Keswick then this allocation policy will be adapted to suit the revised location.

### **Housing Needs Criteria**

Homes are available for either rental or (in certain developments) shared ownership. In considering applicants the following criteria will apply.

The following four criteria (1, 2, 3 and 4) MUST be met in all cases.

## **1. Inability to afford local, open market purchase or local private rent.**

Only those will be considered:

- whose household income, capital and assets are insufficient to buy or rent the home they need in Keswick on the open market;
- whose household income and capital are thereafter insufficient to meet normal household running costs including rates, services and maintenance;
- who are unable to relieve that housing need themselves.

In the case of shared ownership properties, prospective purchasers will be expected to take independent financial advice and will be subject to financial checks and assessments by mortgage lenders.

## **2. Ability to afford a Trust home**

The Management, on behalf of the Trust, will require proof of employment (including self employment), details of ALL income streams, capital and all other financial commitments.

## **3. Existing Links with Keswick**

Applicants **MUST** be able to demonstrate at least one of the following:

- have established links with Keswick by reason of birth and /or family connections
- past and/or present residency in Keswick
- current employment in the area; such employment must at least meet the requirement of the 106 agreement. (See appendix 1).

## **4. Applicants must be able to demonstrate that 1, 2, 3 or 4 bedroom property is suitable for their needs.**

The next FOUR criteria (5, 6, 7 and 8), will be used to determine priority between one applicant and another. The maximum number of points available under each heading is listed.

### **5. Nature and Length of Link with Keswick:**

One or more of the applicants can demonstrate that they have:

- a. Lived in the Keswick area for a significant proportion of their lives. Higher priority will be given to those who have spent a higher proportion of their lives here. (eg 100% = 10 points)

(up to 10 points)

and / or

- b. Established links with the area by reason of birth and/or family connection.

(5 points)

### **6. Employment:**

- a. At least one of the applicants can demonstrate that they are permanently employed for a minimum of 16 hours per week. Priority will be given to those working in the Keswick area and consideration will be given to the length of such employment.

or

- b. Those who can demonstrate that they are self employed and will be operating from a base in Keswick.

(10 points)

### **7. Current Accommodation:**

Unsuitability of current accommodation will take into account:

- poor state of accommodation

- size of accommodation resulting in overcrowding
  - distance from current employment in the Keswick area
  - housing costs which take up too much of current income.
- (10 points)

### **8. Community Involvement:**

Individuals who can demonstrate that they actively contribute to the community in addition to their employment.

(2 points)

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In the event that a number of applicants appear to have an equally valid claim to a tenancy, The Trust reserves the right to ask for further information, to interview the applicants and then exercise their discretion in the allocation of further points.

(up to 10 points)

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### **Process of Application**

1. Prior to completion of the properties the Committee will advertise the properties locally. The properties will also be advertised on the Trust's website:  
<http://www.keswickcommunityhousingtrust.co.uk> .
2. Applications for a rented property and part-ownership property should be made separately. Applicants can apply for either or both types of property. If for both they will be asked to indicate a preference.
3. Applicants can register their interest by completing the relevant application form.

4. Housing Application forms should preferably be downloaded from The Trust's website:  
<http://www.keswickcommunityhousingtrust.co.uk> If this is not possible they are available from The Chairman KCHT, Springs Garth, Keswick, Cumbria, CA12 4BG on receipt of an A4 stamped, addressed envelope.
5. Completed application forms should be returned to the address shown on the application form.
6. The Management will use the information on the application form to decide whether the applicant meets each of the criteria 1 to 4 in the Trust's Allocation Policy and is therefore eligible for one of the properties. The Management will have the responsibility of checking the veracity of the information submitted on the application form. Supplying incorrect information could result in the applicant being unsuccessful. Applicants will be informed of the results of this initial assessment of eligibility. At the same time the Management can ask applicants for further information such as pay-slips, references etc.
7. Before formal offers are made, an allocation group appointed by The Management will scrutinize and assess the application forms and conduct interviews if necessary. The allocation group will submit their recommendations to The Management for final decision.
8. All applicants will be informed in writing by The Trust of the decision regarding their application. Successful applicants will be given the opportunity to visit the property. They will then have 5 working days to advise the Trust whether they wish to proceed.
9. If an applicant refuses a property it will be offered to the applicant who is considered to be the next most suitable by the allocation group.