
Allocations Policy

Appendix One

**Church Grove Project –
Specific Allocations Policy**

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Church Grove Project – Specific Allocations Policy

Specific Allocations Policy

In addition to the General Allocations Policy – which will apply at Church Grove – the project has a Specific Allocations Policy derived from the objectives of that particular project.

Objectives for Church Grove

RUSS aims to create a neighbourhood of genuinely affordable homes, offered on various tenures to suit the needs of different income groups within a mixed community, whilst also contributing positively to the local housing economy in the London Borough of Lewisham, and aiding the Council in meeting the Borough's housing need on land currently owned by the Council.

The project requires a fair allocations policy that helps determine eligibility for occupation of the properties built and owned by RUSS and its project-specific partners, and balances its objectives with those of the landowner (the Council).

Specific Criteria

RUSS aims to offer a range of tenure for properties at Church Grove. Each tenure will have its own specific eligibility criteria that reflect the housing need it seeks to address, as well as the necessary expectation relating to proportion of self-build labour:

Social Rented Accommodation

– Eligibility criteria will be primarily set by the local authority and in conjunction with a Registered Provider of social housing, if applicable. It is likely that for this type of accommodation, RUSS will enter into a Nominations Agreement with the local authority and this will provide a framework for assessing the eligibility criteria for these homes.

Shared Equity Accommodation

– RUSS will develop eligibility criteria to reflect the specific affordability target for this type of property.

Shared Ownership Accommodation

- RUSS will develop eligibility criteria to reflect the specific affordability target for this type of property.

Accommodation in Shared Houses for Multiple Occupancy (HMOs)

- Eligibility criteria will be developed by RUSS and, where applicable, be developed in dialogue with RUSS's partner for accommodation in shared HMOs, where applicable.

Ballot Arrangements

RUSS has determined that due to the nature of the homes being of different sizes and tenures, each 'type' of home will be broken down into 'pools'. As per the initial Expression of Interest issued for the Church Grove project, there were nine 'pools' designated. Each of these pools were balloted individually and randomly, providing a shortlist and a waiting list, where more eligible applicants than properties are available.

For example:

Pool X has three properties;

There are five eligible applicants for the ballot;

The ballot randomly selects three applicants as the shortlist;

The remaining two applicants are randomly selected as a waiting list;

The waiting list is in an order. I.e. if a shortlisted applicant drops out, the first applicant on the waiting list will be contacted to fill the place, and so on until the waiting list is exhausted.

Tests for Eligibility

Resource implications mean that RUSS has determined that applicants can initially self-certify their eligibility against the RUSS Allocations Policy, the Church Grove specific criteria, as issued in documents relating to the first expressions of interest.

Following the ballot, and in line with the Allocations Policy, RUSS will then define the tests that will constitute an assessment of each of the three criteria:

- Affordability
- Local Connection
- Community Commitment

For Church Grove, it has been determined that the Council, will under the Nominations Agreement, define the tests for eligibility for the social rented pools.

For the remainder of the homes, RUSS will seek to define the tests as follows:

Affordability

For the shared ownership/shared equity properties, RUSS intends to procure the services of a specialist financial adviser, who can assess whether the applicant's household income means that they cannot afford a suitable property on the open market and in tandem that they can raise the finances (either through savings, loans or mortgages) to afford the RUSS home they have applied for.

For the affordable rented units, applicants will be expected to provide proof of their income that is verifiable by a third party. For instance, this might be a P60, P45, or a benefits statement, proof of self-employed income such as bank statements, company accounts, paid invoices. These should be available for the period of time that the applicant has stated that they fulfill the local connection period below. Where this is not possible, RUSS will, at its discretion, accept a written reference from a former employer or previous client (for instance) regarding the applicant's income.

Local Connection

There are various elements to this test. The project will accept information, which is verifiable by a third party, such as (but not limited to) the following:

- Council Tax Bill (for period of eligibility)
- Tenancy Agreement (for period of eligibility)
- Mortgage Agreement (for period of eligibility)
- Dated Bank Statements with Address of Applicant in Borough
- Driving Licence (for period of eligibility)
- Dated Letters from Doctor or local NHS practice with Address of Applicant
- Dated Letter from School or education provider with Address of Applicant
- Letter of Offer of Employment with address of applicant for eligibility period and duration of employment contract
- Letter from higher or further education establishment indicating enrolment on a full or part-time course, with date and address of applicant

Community Commitment

RUSS expects every applicant to apply for membership of RUSS. This ideally would happen prior to any ballot but will be required at the start of the review process for eligibility. This demonstrates a commitment to RUSS's objectives.

Waiting list

RUSS has determined that due to the nature of the self-build process and involving residents early in the design and development of the project, it is beneficial to keep the waiting list open beyond the initial deadline. This will be reviewed at the point of a successful planning decision or prior to the next RUSS AGM, whichever is sooner.

The waiting list is managed as follows:

The initial waiting list is taken from those eligible applicants who met the first deadline for expressions of interest and were randomly selected in the ballot for each pool. In the example above, these would be numbers 1 and 2 in Pool X waiting list.

Any eligible applicants, whose application was received after the 29 February 2016 deadline, will be added, in order of their application received, judged by the post-mark (in the case of the February 2016 deadline), to the bottom of the waiting list. This would be numbers 3 onwards in the Pool X waiting list example.

The application process is still open. Therefore, any applicants, who wish to apply for a RUSS home must apply under the process set out for the February 2016 expressions of interest. These applications will be assessed by RUSS for eligibility. Those eligible will be added to the bottom of the relevant pool waiting list in order.

Pools

The number of pools could change for different projects or in the event of a changes in the design development, as a result of planning decisions, for instance. However at the time of this Allocations Policy for the Church Grove project a total of nine pools were identified.

It has been noted by RUSS that there may be eligible applicants in any given pool waiting list who, in retrospect, wish to be considered for another pool. Since RUSS has determined that the waiting list shall be kept open and in the interests of fairness, RUSS will consider allowing eligible applicants moving from one pool to another as follows. This is in the case of a shortlisted or waiting listed applicant:

A successful applicant must inform RUSS that they wish to be removed from a particular pool shortlist or waiting list in writing **by email to the Secretary at the following email address: anne@theruss.org**

The applicant must then reapply for another pool. A new Expression of Interest Form must be completed and emailed to the Secretary at anne@theruss.org.

If still eligible, the applicant will, as per the waiting list process outlined above, be added to the bottom of that new pool long list in the order that the application was received.

In order for the applicant who wishes to changes pools not to be disadvantaged, it is recommended that the request to be removed from a particular pool's list is made together with the expression of interest form for the reapplication. However, a new application will not be considered unless a formal request to be removed has been received either in advance or at the same time as the new expression of interest. This is to prevent applicants 'holding' more than one position in the pools.