



## ALLOCATIONS POLICY

BNCP Trust has been established to support and enhance the economic and social life of the community of Buckland Newton through the property it controls. It aims to improve the balance and sustainability of the Parish of Buckland Newton

It may hold interests in housing, commercial property to rent and community facilities because it believes that without them, the community will find it much harder to grow and thrive.

The Trust's allocation policy acknowledges and is compatible with the S106 Agreement attached to the Trust's site in Buckland Newton. The allocation policy endorses the eligibility criteria of the S106 Agreement which is designed to prioritize local connection and local need and ensure the properties remain affordable in perpetuity. The Trust's allocation policy is specifically designed to give even further weight to local connection to the Parish via family connection, residency, work or education beyond that identified in the S106 agreement.

This Allocation Policy adopts the nomenclature and definition of a "Qualifying Person" described in the S106 Agreement as the basis for qualifying applicants able to apply for a Trust property. It further adopts West Dorset District Council's Joint Housing Register as the sole source for all "Qualifying Persons" to apply for a Trust house. It also requires shared-ownership applicants to register with the Government Homebuy Scheme.

The Trust assesses all "Qualifying Persons" put forward from the Housing Register at the time a property becomes vacant. It allocates the property following the principles laid out below.

- To balance the requirements of those in housing need, with maintaining long-term stability in the local community of Buckland Newton.
- To prioritize allocation towards those with a strong local connection to the parish of Buckland Newton, followed by those with a strong local connection to the surrounding parishes.
- To subsequently cascade allocation priority as laid out in the S106 Agreement

- To allow applicants to inspect any information held concerning them in line with the Data Protection legislation.
  
- To ensure all personal details are kept in a secure place and only shared when and with whom it is appropriate.
- To ensure Trust members maintain the highest level of confidentiality.
- To allocate homes with fairness and transparency
- To maintain accurate records on applications, our prioritising and allocation activity.
- To retain the right to reject applicants with a record of anti-social behaviour
- To retain the right to reject applicants with a record of rent arrears
- To review the effectiveness of our allocation procedures

## **LOCAL CONNECTION**

The Trust exists to provide housing for people with an acceptable local connection to the parish of Buckland Newton and these households will receive priority when housing is allocated.

In the event of no-one with such an acceptable local connection being able to take up the offer of housing in the Trust, accommodation will be offered outside the parish on a nearest geographical basis up to District, then County level, consistent with the cascade process laid out in the S106 Agreement.

If there are still no suitable candidates, accommodation will be offered to a household without a local connection, but who is conforms to a “Qualifying Person” as identified in the S 106 Agreement.

### **Definition of local connection**

- Resident/s or former resident/s of the Parish of Buckland Newton.
- Households with family in the parish. In addition to parents, adult children, or siblings, this may include associations with other family members such as step-parents, grandparents, grandchildren, aunts and uncles, provided there are sufficiently close and demonstrable links in the form of frequent contact, commitment, or dependency.
- Households working in the parish.

### **Inability to afford local housing to rent or to buy at market rates**

An offer of housing will usually only be made where the household income and capital is insufficient to buy or rent within the Parish in an appropriate open market.

### **Interpretation of Need**

Applicants must be registered on the West Dorset District Council's Joint Housing Register and if potential purchasers, also on the Homebuy Register via Southwest Homes. Households will be considered to be in need if they are currently in housing that is too costly, insecure such as tied accommodation, assured short hold tenancy, licence or inadequate in some way. Households threatened with homelessness will be considered, as will vulnerable adults, although such applicants must be accompanied by an appropriate and related care and support package.

Applicants should also be unable to afford to set up an independent home on the open market. (Affordability is measured as costing 35% of the household's gross income).

### **The Ability to Afford a Home with the Trust.**

The Trust will require proof of all household income and capital and outgoings, including loan commitments, in order to determine that the cost of housing from the Trust will be within the means of the prospective occupants.

At the point of being considered for allocation, applicants will be required to ensure that The Trust has up to date information to ensure their eligibility. They should therefore inform the Trust should their circumstances change significantly.

### **Choice of Tenures available.**

The trust will offer initially two main tenures

- Shared ownership – limited ownership (starting at 25% of Open Market Value rising at the Trusts discretion to 80%) bought probably with a mortgage that allows a limited equity stake to be acquired by the occupant. Rent will be charged on the equity remaining with BNCPT
- Assured Tenancy (Rental) – at around 80% of local datum for property type WDDC Housing

- It is feasible that at some point other schemes will be introduced such as rent to equity ~~ rented accommodation that gives a modest equity stake over the passage of time

### **Family Size match with the homes available.**

The Trust, whenever possible, wishes to accommodate changing household needs such as increase in family size or to maximise independence should illness or disability arise. The properties are being built to the Lifetime Homes Standards to facilitate such change.

To this end, the Trust may be able to consider allocation of housing over and above the current needs of the household. However, this will need to be subject to the household income being able to cover the funding of a larger home.

*N.B. It should be noted that should a household be in receipt of Housing benefit, they could be penalised if they are in a property too large for their current needs.*

### **Transfers**

Requests for transfers between properties will be evaluated with equal weight against the needs of new applicants. Persons already in assured properties moving to the scheme will enjoy continuity of tenure

### **Change of Circumstances**

Residents will be required to advise the Trust of any significant changes to their financial circumstances.

### **Making an Application**

All applications are to be initially selected from the West Dorset District Council's Joint Housing Needs Register and to have satisfied the aforementioned criteria.



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