

# ***High Bickington Community Property Trust***

## **HOUSING ALLOCATION POLICY**

High Bickington Community Property Trust (HBCPT) has been established to assist in promoting and supporting economic and social life in High Bickington and the surrounding parishes. It holds interests in affordable 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.

### **HBCPT's local needs homes**

Property prices in High Bickington are beyond the means of most local people unless they have existing capital to invest. HBCPT'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 as little different from houses 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 HBCPT will decide to whom properties that become available should be offered.

The starting point for the allocation of one of the Little Bickington Farm properties is that the applicant(s) must be able to meet the following 'Local Needs Housing' requirements. These apply to both Rented (i.e. Tenancy Plus) and Equity Share properties.

- a) A minimum continuous residence by a prospective owner or occupier of five years in the Parish (**Note 1**) immediately prior to the offer date; or
- b) Residence by a prospective owner or occupier in the Parish (**Note 1**) for five years within the ten years preceding the offer date; or
- c) Where one or both parents or guardians of a prospective owner or occupier have resided in the Parish (**Note 1**) for a minimum period of ten years prior to the offer date; or
- d) Where a prospective owner or occupier has had continuous employment in the Parish (**Note 1**) for the past five years prior to the Offer Date; or
- e) A person able to demonstrate key worker (**Note 2**) status

**Note 1** Priority for affordable housing will be given to applicants who meet any of the requirements in a) to e) if they can demonstrate their current or previous residence in the parish of High Bickington. If the number of such applicants is less than the number of available affordable homes, then applications will be considered from those who meet criteria **1 - 3** inclusive below and any one or more of criteria **4 - 6** below.

**Note 2** A key worker must meet the criteria set in the approved Torridge District Council Key Worker policy.

## HBCPT criteria

In addition to the above criteria HBCPT will, when considering applicants who want to be considered for one of the homes in which HBCPT holds an interest, take account of the following eight criteria:

### ***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 HBCPT home  
The Equity Purchase homes will be made available at between 40% and 80% of value. The Tenancy Plus homes will be let at rents agreed at the outset and reviewed annually.  
HBCPT will require proof of household income and capital 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. 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 the order of priority between more than one 'qualified' applicant:***

4. Additional Local Criteria  
Those with a dependent relative or with non-dependent relatives who could assist with childcare or similar needs, or who have previously lived in High Bickington, or who can demonstrate a connection with High Bickington, or who have children at school in High Bickington.
5. Local employment  
Existing employment, or a written offer of employment in any of the 'Qualifying Parish Areas', defined in Criteria 6 below. Those without employment or an offer of employment but who can show that they have good prospects of securing a job will also be considered.
6. Local residence  
Already living in one of the remaining 'Qualifying Parish Areas' i.e. Atherington, Yarnscombe, St. Giles in the Wood, Roborough, Ashreigney, Burrington, Chittlehampton and Chittlehamholt, but in housing which is inadequate for the needs of the household e.g. sharing with parents or other households; in a low cost or rented home which is too small or unaffordable for household; or in unsatisfactory or insecure accommodation. The closeness to High Bickington will be a factor where there is more than one applicant.
7. Moving from one property to another  
Those moving from one HBCPT property to another 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**

HBCPT 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 the prescribed criteria as outlined above. HBCPT will 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 will be offered the opportunity to view plans of the property or to visit the property if already built and available for viewing. Those who remain interested in the property will then be asked to advise the HBCPT within 5 days of their visit or at most 10 days of being offered the opportunity to visit.

Taking account of criteria **4 – 8** above, HBCPT will then offer the property to the applicant who in HBCPT's sole discretion:

- A. Meets the 'Local Needs Housing' requirements as set out in a) to e) previously.
- B. Meets the HBCPT criteria **1 – 3**; and
- C. Justifies receiving greatest priority under criteria **4 – 8**.

In broad terms HBCPT 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 HBCPT 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**

HBCPT will work closely with Torridge District Council, which has statutory responsibility for the well being of the local community. HBCPT will inform Torridge District Council of all offers of housing made. Applicants should be aware that within High Bickington and adjacent parishes, Devon and Cornwall Housing Association and other social landlords may also have housing available at affordable rents or under a shared ownership scheme.

### **Equal Opportunities Policy**

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

### **Right of Appeal**

Decisions on applications will be made on behalf of HBCPT by its Housing Committee. The Committee 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 HBCPT's Company Secretary. The appeal will then be heard, within 15 working days, by a Panel of at least three HBCPT Board Members who have not been involved in the earlier decision making process. The decision of the appeal panel will be binding on all parties.

### **Review**

This policy will be reviewed by HBCPT 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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### **Torrige District Council**

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