

OVERVIEW HOUSING ALLOCATION POLICY

5 GUIDING PRINCIPLES

These principles should guide all stages of the implementation and processes of the steps to home ownership.

<p>Fairness</p> <p><i>Allocation of units will be determined solely on the extent to which the criteria have been met and therefore will be free from discrimination</i></p> <p>Example in process: Work with support, community and advocacy groups to help individuals with application process. E.g. those with limited English skills</p>	<p>Transparency</p> <p><i>Applicants will receive feedback on their application. It will be clear in the process which level of personnel are making decisions throughout</i></p> <p>Example in process: If and when any part of the process changes, to make every effort to ensure all applicants are made aware of this change and reasons for the change.</p>	<p>Simplicity</p> <p><i>The ability to demonstrate the meeting of the allocation criteria will be made as simple as possible.</i></p> <p>Example in process: Benchmark our application process against others to ensure it is as succinct and simple as possible</p>	<p>Legality</p> <p><i>Allocations made in accordance with the Disability and Discriminations Act & the Race Equality Act. Process adheres to GDPR 2018. Financial transactions and services offered in accordance with FCA.</i></p> <p>Example in process: Seek support and guidance from legal experts on the policy and the more detailed process when documented.</p>	<p>Scalability</p> <p><i>The policy and applications process must be such that it can be applied to a large number of applicants and can be replicated on various London CLT sites.</i></p> <p>Example in process: Ensure resource is in place to implement the policy</p>
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5 STEPS TO HOME OWNERSHIP

These steps have been developed using the guiding principles to ensure that London CLT homes are allocated in a fair way that aligns with the values of London CLT.

<p>Membership</p> <p>STEP 1 - Become a London CLT member</p> <p>This shows support for London CLT and involvement in the process.</p>	<p>Eligibility Test</p> <p>STEP 2 - Pass an eligibility test</p> <p>This is a pre cursor to the formal application. By being transparent about what will be expected in the next steps and also using a simple format, the eligibility test aims to save people time when considering whether to apply for a London CLT home.</p>	<p>Online Assessment</p> <p>STEP 3 - Complete a form-based assessment</p> <p>This step ensures all key criteria are met (as determined in the criteria for allocation).</p> <p>Each application will be scored according to how well they meet the criteria.</p> <p>Evidence of criteria will be requested at this stage. E.g. Proof of living conditions.</p>	<p>Interview</p> <p>STEP 4 - Attend a meeting with an independent panel</p> <p>The panel includes board members and third party reps.</p> <p>Top scoring applicants will be invited for an interview to verify their application.</p> <p>The number of applications invited for an interview will match actual housing availability</p>	<p>Offer & Sale</p> <p>STEP 5 - Receive offer and proceed with sale</p> <p>Preferences matched as fairly as possible. E.g. Disabled and access requirements prioritised over 'nice to have' requests</p> <p>Undertake training on responsible home ownership</p> <p>Terms signed, external advisors engaged to complete sale</p>
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5 CRITERIA FOR ALLOCATION

A set of criteria determined by the community for allocating homes.

Information provided here is based on results of a survey completed by London CLT members in 2017/18 prior to allocating London CLT first homes.

<p>Housing Need</p> <p>Key Criteria: More suitable (than current) accommodation required</p> <p>Summary: Questions determine need based on current situation inc. overcrowding, lack of privacy, affordability, distance from community, impact on disability, security and other.</p> <p>Example Question: How does the size of your current home impact you?</p>	<p>Connection</p> <p>Key Criteria: Minimum of five years' connection to Tower Hamlets</p> <p>Summary: Questions determine connection based on whether they are a resident, cumulative time lived in area, connection to area through family, work, community group etc to the area.</p> <p>Example Question: State the length of your residency in the area.</p>	<p>Finance</p> <p>Key Criteria: Priced out of the open and intermediate housing market and able to afford a London CLT home.</p> <p>Summary: Questions determine both financial need and eligibility from income to saving and debt status.</p> <p>Example Question: State your regular monthly income.</p>	<p>Involvement</p> <p>Key Criteria: Belonging to and participation in the local community</p> <p>Summary: Question determines applicant's past, present and future involvement in the community (excluding London CLT involvement).</p> <p>Example Question: Describe how you are linked to the local community. (Past, Present & Future)</p>	<p>Supportive</p> <p>Key Criteria: Supportive of London CLT</p> <p>Summary: Questions determine if the applicants values align with London CLT's.</p> <p>Example Question: How important is providing affordable housing to buy in London? (choose between very important and not important at all)</p>
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Criteria Weighting % by section

Scoring Summary by section

<p>30%</p> <p>7 Questions // 35 points</p>	<p>25%</p> <p>3 Questions // 15 points</p>	<p>20%</p> <p>7 Questions // 15 points</p>	<p>15%</p> <p>1 Question // 20 points</p>	<p>10%</p> <p>3 Questions // 20 points</p>
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