Eligibility Policy

Municipal and Carter Owen Almshouse

Bree Norton-Smith - 1 July 2024

1.1. Eligibility Criteria

Municipal and Carter Owen Almshouse provides social housing for residents of Poole with a priority to those most in financial need and with a connection to the Carter Tile and Poole Pottery industries (as set out in the charities Governing Documents) according to the following criteria;

- Must be of State Pensionable age (applicants over 60 will be considered if retired early for health reasons at the Trustees discretion)
- Of good character and with no history of serious debt problems
- Applicants must not be in full time paid employment and should be retired
- Applicants should not own a home or any other property
- In need of housing assistance as a result of limited means
- Must be able to look after themselves and therefore in reasonable health.

All of the above must apply. In the case of a couple, both applicants must satisfy all the eligibility criteria

1.2. The trustee's duty to appoint residents cannot be delegated to an employee or to a managing agent or to a third party and must be carried out by Trustee's. The trustee's can delegate the task of identifying suitable candidates to be recommended for appointment.

2. 1. Due Diligence

The trustees must ensure that residents are chosen who meet the criteria set out in the Governing Document. If trustees deliberately provide accommodation to an individual who is not qualified, they will be acting in breach of trust and can be personally liable.

As part of the Trustee's fiduciary duty due to ensure that all beneficiaries, before making any appointment they should ensure all applicants complete;
(a) Application Form
(b) Home Visit
(c) Financial Assessment
(d) Interview

2.2 Application Form

2.2.1 Applicants should be asked to complete the application form with sufficient information to confirm the Applicant qualifies.

2.2.2 Only information that is reasonably required to assess an applicants financial needs and suitability has been requested in our application form. Much of this information is recognised as sensitive personal data and is subject to UK General Data Protection Regulations (UK GDPR) and our own Data Protection Policy which can be requested to view by residents at any time. As such trustee's must comply with the storage and retention of such data according to the relevant legislation and guidance.

2.2.3 Applicants who are not successful will have their data destroyed after three years.

2.2.4 Applicants must be prepared to support their application with the relevant documents and information regarding their current housing and financial circumstances. Applicants have a duty to provide information that is full, honest and accurate.

2.2.5 Any applicant has a duty to inform trustee's of any change in circumstances and providing false information can put the individuals appointment at risk.

2.2.6 Trustees havea responsibility to check immigration status of all applicants to ensure they have the right to enter or remain in the UK.

2.3 Home Visit

To confirm that the applicant would be a suitable resident and to ensure the individuals current living conditions are consistent with the information they have provided a home visit is required by a Trustee of the Municipal and Carter Owen Almshouse.

2.3.1 Visits must always be carried out by at least two representatives of the charity.

2.3.2 The purpose of the visit should confirm that the applicant would be able to live independently in the Almshouse if appointed would be a good fit within the community of the Old Rope Walk.

2.3.3 The individuals who carry out the home visits must provide a short, factual report to the trustees confirming whether or not the individual would be suitable. Care should be taken to ensure the report does not contain any discriminatory or defamatory content.

2.4. Financial Assessment

As the charity governing document stipulates a requirement that 'Alms people shall be poor persons of good character' it is imperative that a financial assessment be carried out to determine those to be most in need of financial assistance in the form of social housing provision. Trustees have a duty to ensure the accommodation is provided to those with the greatest need.

2.4.1 **The Almshouse Association** has provided guidance on the definition of a person to be in financial hardship as the following; *'If they were unable to afford to buy or to rent* *an equivalent size dwelling in the local area to the type of accommodation provided by the charity'.*

For greater clarification **The Charity Commissions** operational guidance states thats *"if the applicants resources are substantial and there are other types of accomodation in the locality (which they can afford and which will meet their needs), they should not generally be offered an almshouse place".*

2.4.2 The Municipal and Carter Owen Almshouse requests financial information in the format of the application form and also a 'Financial Eligibility Form'. Applicants are required to submit three months of bank statements, proof of housing allowance or benefit, income from pensions, savings, property, social security, investments, relatives, etc. Trustee's reserve the right to ask for any additional information or carry out any checks that are deemed necessary in order to determine if a beneficiary qualifies.

2.4.3 Whilst an individual may not have the means to maintain themselves from their income whilst owning a property it may be that if they were to sell it they would not be considered in financial need.

2.4.4. In limited circumstances and at the trustee's discretion; they may only consider applicants who own their own home in the event that (a) There are no other suitable applicants who are in greater financial need after advertising on a wide basis; and;
(b) The proceeds of sale, after costs, if invested to provide an income would produce substantially less than the national average income, after all others sources of income are considered.

3. Independant Living

The Municipal and Carter Owen Almshouse provides accommodation to those who are capable of independent living. Due to increased frailty of current residents, trustee's will permit external services to be provided such as support packages and meals in order to better support the individual to live independently. However if applicants already require these services on application it is unlikely they would reach the threshold for independent living.

3.2. It is a condition of occupancy that residents are able to remain safe and independent and it may be appropriate, if there are concerns over the individual's ability to live independently, to seek a report from the applicant's GP or to discuss the matter with the individual's family. The charity must seek the applicant's written consent before contacting the GP or individual's family.

3.3 For the purposes of clarity as to what independent living means according to the charity - if a person requires a support or care package of more than twice a day they would be deemed as no longer capable of living independently and therefore would no longer qualify as a beneficiary.

4. Change of Circumstances

4.1. It is likely that a resident may live in the Almshouse for many years and during this time, there may be changes in their personal circumstances that mean they no longer qualify to be beneficiaries of the charity. Examples of this could be but not limited to;

(a) changes in financial circumstances due to the receipt of a legacy, property or other financial windfall

(b) It was discovered they did not have the required qualifications when appointed

(c) A resident is no longer able to look after themselves safely or to live independently even with the help of social services or family.

It is a condition of occupancy that residents provide the charity with accurate and complete information of their financial circumstances and that residents inform the charity if their circumstances change. The charity has a right to review residents' financial circumstances periodically to ensure compliance with their legal obligations.

4.2 If a resident no longer meets the criteria to be a beneficiary of the charity, the trustee's may make a discretionary decision according to the charity governing documents and in accordance with Charity Commission law. All decisions are at the discretion of the Trustee's and are final.

4.3 If Trustee's are in doubt about whether or not a beneficiaries occupation must be set aside they should seek legal advice and/or consult the Charity Commission.