



MERCHANT TAYLORS' BOONE'S CHARITY
30 THREADNEEDLE STREET
LONDON EC2R 8JB
0204 511 6285

The Merchant Taylors' Boone's Charity

More information on Almshouses

Vacancies

We are interested in hearing from you, if you are:

- a peaceful, considerate person committed to getting on well with your neighbours
- in need of high quality housing in Lewisham
- aged at least 57
- capable of independent living
- and can't afford to buy.

Who we are

We are The Merchant Taylors' Boone's Charity. We are a Registered Provider of Social Housing (no. A2246), and also a Registered Charity (no. 214262).

We own over thirty apartments within One Housing Group's luxurious Christopher Boone's development in the Belmont Park area of Lewisham/Blackheath borders.

Our criteria in more detail

Our apartments are for people aged at least 57, who are capable of independent living and can't afford to buy, due to financial hardship.

Our apartments are built to the same high quality specification as the other apartments in the Christopher Boone's development, which are for sale by One Housing Group on long leases to private tenants aged at least 57. The only difference is that our apartments have one bedroom, while the private apartments have two.

The apartments are suitable for single people or couples but not families. You and any partner must meet our criteria as set out above.

Our apartments are for people who can't afford to buy, due to financial hardship. You are unlikely to satisfy this criterion if you were to have more than £30,000 after selling your existing home and paying off debts. You also won't satisfy this criterion if you have income which would enable you to rent an appropriate apartment in the private sector in Lewisham (eg, a generous occupational pension).

You must be capable of independent living for the foreseeable future. We are not a care home. There is no warden. We do not provide any care, meals, help with the activities of daily living, help with managing finances or shopping, or key worker support or advocacy. We just provide a dwelling.

Please read our independent living self-assessment questionnaire at the end of this document, to assess yourself.

Status of our accommodation

If you live in our accommodation, you won't own your apartment and you will not be a tenant with security of tenure. Your legal status will be occupation under an almshouse beneficiary licence. This is a special type of status arising in charity law. It is a similar status to being a lodger, except that you have the entire apartment with its own front door, not just a room.

However, rest assured that this status is eligible in principle for Housing Benefit or Universal Credit help with accommodation costs, just as if you were a tenant.

Our accommodation charges

Our accommodation charges are within the Affordable Housing range for Lewisham. However, it is important that you check what the exact impact would be on your own financial situation if you were living in our accommodation. Please see our charges information sheet for more information. It includes a breakdown showing which parts of our charges cannot be covered by Housing Benefit or Universal Credit.

We recommend strongly that you use the information in the sheet to help you complete an online personal benefits calculation of what benefits you would be entitled to if you were living in our accommodation. Please complete the calculation as if you were already living in our accommodation, using the accommodation address in the information sheet.

You can find an online benefits calculator via www.gov.uk in the 'Benefits' section.

Find out more

Please start by sending your enquiry to almshouses@merchant-taylors.co.uk, or calling the Policy and Operations Officer (Almshouses) between 9.00 am and 5.30 pm, Monday to Friday: 0204 511 6301.

Please include your daytime phone number and your email address.

We will then contact you to ask you some preliminary questions about your circumstances.

Please be aware that when we have many enquiries, we aim to help the people who not only meet all of our criteria but are also in most financial need. Accordingly, it may not be possible to consider your enquiry any further than the preliminary questions.

However, if we are able to consider your enquiry further, we will then send you a formal application pack to complete and return, together with information about how that application will be assessed and the likely timescale.

Independent Living: Self-Assessment Questionnaire

Independent living: The Merchant Taylors' Boone's Charity (MTBC)

MTBC only provides accommodation. It does not provide any personal care, help with the activities of daily living, advocacy, or meals. It does not provide any nursing care. Each resident lives on their own in their own dwelling. There is no warden.

MTBC only provides accommodation for people who are capable of independent living. To be capable of independent living, a person must exhibit **all** of the following behaviours and circumstances. Please consider whether you exhibit **all** of them:

1. The person can and does organise all of their own shopping (eg online shopping, or by instructions to a carer, or by physically going to the shops).
2. The person can and does organise all of their own laundry (either in person or by instructions to a carer)
3. The person can and does conduct all of their financial affairs for him or herself.
4. The person does not need any sort of 'key worker' or 'support worker' or 'advocate', by whatever job title. (This rules out anyone who needs professional support to manage historic or current substance abuse problems, whether from illegal drugs, legal highs, or alcohol or other substance related. It does not rule out people who have been sober for at least three years and rely solely on Alcoholics Anonymous to stay sober.)
5. The person is capable of operating and actually will operate any Community Alarm Service pendant or bracelet for him or herself in case of emergency, in order to communicate with ambulance/fire/police services.
6. The person does not display any signs of hoarding, or self-neglect.

If the person requires any care

7. The care is arranged entirely by Social Services and/or a private carer.
8. In relation to any private carer, the person is capable of and takes responsibility for:
 - managing the contractual relationship with the care agency, including paying all fees, and arranging for hours of care to be increased or decreased as necessary
 - admitting the carer to their dwelling
 - arranging any care needed unexpectedly at short notice because the regular care arrangement has fallen through (eg, regular carer is taken ill).

Independent Living: Self-Assessment Questionnaire

9. The person does not in any way make care arrangements which rely expressly or implicitly on MTBC staff being on hand at any particular time, or which assume that MTBC staff may be able to assist carers or step in for a carer in an emergency (eg, regular carer taken ill.)
10. The person does not deny the need for care or play down the extent to which they need care, for any motive whatsoever (eg, fear of being judged no longer capable of independent living)
11. If the person suffers an episode of incontinence, they are capable of getting to the bathroom, cleaning themselves and putting on clean clothing to replace the soiled clothing, without the assistance of another person. I.e, they do not need to wait until the next time the carer arrives.

It is accidental if there are grey areas or things not covered by this definition of 'independent living'. If in doubt, the reader should assume the highest level of independence is required.

The Merchant Taylors' Boone's Charity

Last updated: July 2019



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Charges information sheet: almshouse beneficiary status at Christopher Boone's Court, Blessington Road, London SE13 5FW

Please use the information in this sheet to complete a free online benefits calculation (which you can access through www.gov.uk).

Please complete the calculation as if you were already living in our accommodation, ie, using the information about our address, Council Tax band, accommodation charges etc set out in this information sheet.

We reserve the right to ask to see a copy of your completed calculation when assessing any application by you. So please ensure you save a copy of the calculation electronically, or print it out.

Background

The Merchant Taylor's Boone's Charity ('the Charity') a Registered Provider of Social Housing, registered with the Homes and Communities Agency (no. A2246). It is also a charity registered in England and Wales (no. 214262).

As at the date of writing, the www.gov.uk website says that a person of **Pension Credit** age should still continue to apply for **Housing Benefit**. This benefit is payable by **Lewisham Council**, and applications should be made via their website. You can use the www.gov.uk website to check whether you have already reached **Pension Credit** age.

A resident who has **not yet reached Pension Credit** age should apply for **Universal Credit** instead of Housing Benefit, because the SE13 postcode became a Universal Credit full service area from July 2018. The application is made online via the

A member of the Almshouse Association, committed to its objective of
"providing independent living for needy people, mostly elderly, with a high standard of affordable housing in their community."

The Merchant Taylors' Boone's Charity is a Registered Provider of Social Housing in England no. A2246, and a Registered Charity in England and Wales no. 214262

www.gov.uk website. Universal Credit is paid by **the Department for Work and Pensions**.

Relevant information for the benefits calculation

Please use an online benefits calculator to work out whether you would be eligible for any help with accommodation costs if you were living at Christopher Boone's Court. You can find a calculator at <https://www.gov.uk/benefits-calculators>

You can work out how much Housing Benefit or Universal Credit you would receive if you were living in our accommodation. To do this, complete the online benefits calculation (<https://www.gov.uk/benefits-calculators>) **as if you were already living in our accommodation** instead of the place where you actually live now.

Some key facts relevant to calculating what your entitlement to benefits help with housing costs would be if you were living in our accommodation are:

- The address of the accommodation is Christopher Boone's Court, Blessington Road, London, SE13 5FW
- The accommodation is in Council Tax Band **B** and in the Local Authority of Lewisham
- The accommodation **is not subject to the Local Housing Allowance**. This is because the Charity is a Registered Provider of Social Housing (no. A2246).
- The apartments are 1-bed flats. There is no spare bedroom.
- The Court of Appeal has confirmed that anyone with almshouse beneficiary status is not a tenant of any type: *Watts v Stewart and others (Trustees of Ashted United Charity)* [2016] EWCA Civ 1247
- Accordingly, almshouse beneficiaries do not pay 'rent' (which is a concept relating to tenancies), but do pay accommodation charges in the form of Weekly Maintenance Contribution (see further detail below on the amount and what it comprises)
- However, for the purposes of calculating benefits entitlement for almshouse beneficiaries, the calculation will need to treat the applicant as if he/she were a 'social tenant' (because the Charity is a Registered Provider of Social Housing with the Regulator of Social Housing, no. A2246). **When completing the online benefits calculation, or if you are applying online for Universal Credit or Housing Benefit or amending your claim, you should therefore select your status as 'social tenant' and/or the Charity's status as 'Registered Provider of Social Housing' or 'Registered Social Landlord' or 'housing association'.** If you fail to do this, the benefit authorities will wrongly assume that the Charity is a private landlord subject to the Local Housing Allowance and will pay you less.

- The Charity provides all residents with emergency alarm pendants/bracelets. This is the 'Linkline' Community Alarm Service (CAS).
- Our accommodation is almshouse accommodation. Almshouses are a form of social housing for people capable of independent living. The Charity provides almshouse beneficiaries with a dwelling to live in. The Charity does not provide any personal care or assistance with the activities of daily living such as shopping, washing, feeding, etc.
- The Housing Benefit or Universal Credit claim form may ask whether MTBC provides '**Specified accommodation**' (also known as 'Exempt accommodation' or '**Supported Exempt Accommodation**'). Our advice at the time of writing is that you should answer this question 'No'. MTBC reserves the right to review this issue in the future, in which case we would notify all residents and assist them in updating the benefit authorities.

"Weekly Maintenance Contribution" (your accommodation charges)

As explained above, the law provides that beneficiaries of an almshouse charity are not tenants. Therefore their accommodation charges do not constitute 'rent', since the concept of 'rent' implies the existence of a tenancy. However, the Trustees of almshouse charities are obliged by charity law to look after the dwellings owned by the charity, including maintaining them in good repair.

Accordingly almshouse charities are entitled to require every beneficiary to pay accommodation charges in the form of a Weekly Maintenance Contribution ('WMC'). The level of WMC is reviewed annually.

The WMC chargeable for a flat at Christopher Boone's Court is currently as set out in the 'Statement and Breakdown of Charges' later in this pack. The Statement shows the date range for which that level of charges is in force. The charges are reviewed, and may increase, annually.

For the purposes of your online benefits calculation, or for applying online for Universal Credit or Housing Benefit, the WMC accommodation charges are broken down into three elements:

1. Basic 'Rent' amount
2. Eligible Service Charge amount
3. Non-Eligible Service Charge amount

The Statement breaks the charges down into the same three elements. You will need that information for your online benefits calculation, or your Housing Benefit or Universal Credit claim.

1. The **Basic ‘Rent’ Amount** relates purely to provision of the physical flat to live in, excluding any services. Housing Benefit or Universal Credit as applicable will cover some or all of this, depending on your personal financial situation. In this document we use the term Basic ‘Rent’ Amount purely because that is the wording used by the online benefits claim form. As explained above, almshouse beneficiaries do not occupy their dwellings under a tenancy.
2. Housing Benefit or Universal Credit may also cover some or all of the **Eligible Service Charge Amount**, depending on your personal financial situation.
3. The **‘Non-eligible Service Charge’** is that part of WMC which Housing Benefit or Universal Credit will not pay for, so you will need to find it from your own money.

You can work out how much Housing Benefit or Universal Credit you would receive if you were living in our accommodation. To do this, complete the online benefits calculation (<https://www.gov.uk/benefits-calculators>) **as if you were already living in our accommodation** instead of the place where you actually live now.

Should you ask the benefits authorities to pay your help with accommodation charges to you, or direct to the Charity?

If we offer you accommodation, it will make life simpler for you and for the Charity if your benefits help with accommodation costs is paid direct to the Charity. When completing your online application for benefits, please select the option to have your Housing Benefit/Universal Credit help with accommodation costs paid direct to your “landlord”.

The Merchant Taylors’ Boone’s Charity

Last updated December 2021

THE MERCHANT TAYLORS' BOONE'S CHARITY

Registered Provider of Social Housing No. A2246

Statement and Breakdown of Charges

Your name: **First name + Last name**

Your address: **FLAT NUMBER** Christopher Boone's Court, Blessington Road,
London SE13 5FW

Period covered by this statement: 1 December 2021 to 31 July 2022 inclusive

During the period covered by this statement, your accommodation charges will be **£997.07 per calendar month**, which is equivalent to £230.09 per week, or £11,964.84 per year.

For the purposes of Housing Benefit or Universal Credit, the accommodation charges break down like this:

	<u>Per month</u>	<u>Equivalent per week</u>	<u>Covered by Housing Benefit/Universal Credit?</u>
Basic 'Rent' Amount	£921.84	£212.73	Some or all may be covered, depending on your personal finances
Eligible Service Charge Amount	£0	0	Not relevant
Non-Eligible Service Charge Amount	<u>£75.23</u>	<u>£17.36</u>	<u>Not covered</u>
Total	£997.07	£230.09	

The Basic 'Rent' Amount relates purely to provision of the physical flat to live in as a licensee with almshouse beneficiary status, excluding any services. We use the term Basic 'Rent' Amount because that is the wording used by the benefits authorities.

The '**Non-Eligible** Service Charge Amount' is comprised as follows:

	<u>Per month</u>	<u>Equivalent per week</u>
Emergency Alarm Service	£22.54	£5.20
Heating and hot water for your dwelling	£43.33	£10.00
Water rates for your dwelling	<u>£9.36</u>	<u>£2.16</u>
Total	£75.23 per month	£17.36 per week