

ALMSHOUSE CONSORTIUM LTD

Creating almshouses for the future



Grant Funding for Almshouses Affordable Homes Programme 2021-2026



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Introduction

Dear Almshouse Colleague

Welcome to the world of the Almshouse Consortium (ACL) which exists to help almshouse organisations access grant funding from Homes England and The Greater London Authority under the arrangements they have in place for this purpose in the Affordable Homes Programme 2021-2026.

Please see the following links for more information

Apply for affordable housing funding - GOV.UK (www.gov.uk)

<https://www.london.gov.uk/what-we-do/housing-and-land/homes-londoners-affordable-homes-programmes>

ACL is an approved investment partner with Homes England and The Greater London Authority and has assisted many almshouse organisations to access grant funding over three programmes covering the past 10 years.

If your almshouse is considering grant funding, then this pack of information will tell you how ACL can help and provides an overview of the process and documentation required.

If you need anything further at this stage or wish to speak to a Programme Manager their details are below.

As at the date of this information being prepared leaflet details of the HE/GLA programmes are still emerging.

Our very best wishes.

ACL's Programme Managers:-

- Sean Stafford sean@saffercooper.com
- Kathy Green kathy.green.projects@gmail.com
- Sue Missin sue@saffercooper.com

ACL's Administrator:-

- Sue Holden acTABITHA@gmail.com



GRANT FUNDING FOR ALMSHOUSES

1	History of grant funding
<p>Almshouses can access grant funding from Homes England (HE) or from the Greater London Authority (GLA) for major repairs, remodelling and the provision of new almshouses.</p> <p>HE/GLA work with groups of organisations, partnerships, and consortia, as a cost effective way of grant administration and also make grant available to bodies not registered as providers of social housing, including private developers.</p> <p>As grant bidding is only available through approved partnerships the Almshouse Consortium Ltd (ACL) was established, (a not for profit Company limited by guarantee,) as a vehicle for the lead role in this partnership approach. Almshouse Charities wishing to bid for funding can apply to become members of ACL in order to access an approved partnership as a route to grant funding.</p> <p>ACL is owned and run by the Member almshouses, with technical support from its Programme Managers, Kathy Green and Saffer Cooper Director Sean Stafford and Housing Development Manager Sue Missin and from Sue Holden who is the administrator.</p> <p>ACL has successfully bid for grant funding in the last 3 grant programmes. The total grant allocated to date is in excess of £38Million to build or re-model 1,226 almshouses.</p>	
2	Current arrangements between ACL and HE/GLA
<p>As grant is public money there are some restrictions on how it is be paid. Housing responsibility for London rests with the (GLA). For the rest of England outside of London the Government agency responsible for allocation of grant is HE.</p> <p>ACL has a relationship with both HE and the GLA. To access the grant funding a contract is issued by HE/GLA and signed by HE/GLA and the Lead Partner (ACL). Because this is a bespoke agreement which allows all Almshouses to be able to obtain grant, various documents are required.</p>	

The documentation comprises an Almshouse Grant Agreement between either HE or the GLA and ACL, supplemented by Deeds of Covenant between HE/GLA, ACL and the individual almshouses.

These documents set out the relationship between ACL, its members and the HE/GLA. They also cover standards and responsibilities which must be met to satisfy the grant criteria.

In particular: -

1. Each almshouse is only responsible for its own scheme and must deliver the scheme in accordance with the grant requirements
2. The approved grant is paid, via ACL's Solicitor's direct to the individual Almshouse.

The terms of these agreements are negotiated with the benefit of legal advice and are significant as ACL is the only consortium in the country that has an agreement which truly reflects the nature of almshouses.

Grant is managed through HE/GLA on line systems, known as IMS, (Information Management System) or the Open Project System (OPS). Inputs require a degree of expertise, familiarity and IT software.

Another advantage of ACL membership is that these elements are dealt with centrally by the experienced programme management team through a single portal managing the grant and claim procedures.

To ensure grant is properly paid, schemes are selected by the grant funders for audit. ACL pays for these audits as part of its service to members and will guide ACL members through the requirements.

3 ACL and its members.

ACL exists to support all Almshouse Charities irrespective of size.

Its over-riding principle is that no Almshouse Charity should be deterred from being able to access grant funding through ACL.

This approach confirms ACL's strategic independence as a facilitator for developing and improving almshouses nationally in the long term.

ACL is a very simple structure and holds no assets or liabilities but meets the required partnership status through which grant can be accessed. All Members of ACL nominate a Director. The Board meets according to need but no less than 4 times a year, (currently by Zoom but otherwise in London,) to review the programme, deal with new members and schemes and to learn from each other.

The almshouses involved in ACL are all party to a Members' Agreement which sets out

the relationship between them. This is to ensure that there is no conflict between Members which might be competing with each other for grant funding and to ensure that the projects are properly managed. If we are to continue to obtain grant funding for almshouses in the future, then we need to be seen as a worthwhile, reliable partner of the HE/GLA which delivers affordable housing in the long term.

The Members Agreement also requires Members to cover the cost of managing the overall programme, including meeting with the HE/GLA, giving guidance and advice to members about the programme, inputting grant and schemes onto IMS/OPS, undertaking audits, legal and accountancy fees etc. All of this has been costed and all Members make a one –off non-refundable amount - currently **£1,500** programme membership contribution (payable on joining ACL) plus **5% of their HE/GLA grant received** to cover costs.

Programme membership lasts for the full duration of a HE/GLA funding contract programme and Members must ensure they maintain Director representation throughout the entire programme, attend meetings and complete the required paperwork.

The Members' Agreement has been drafted by the Members themselves after taking legal advice and new members are required to sign up to this via an Accession Agreement. Both this agreement and the one required to secure the grant is in a pre-agreed format and copies can be provided on request. They are not negotiable. The Member contributions paid to ACL cover the costs outlined above during the period of Membership.

4 Grant requirements.

The key elements of the Almshouse Grant Agreement (AGA):-

a) Physical requirements.

Construction or remodelling works must be carried to specified standards, HE/GLA will specify the requirements new build schemes or remodelling schemes need to achieve to be eligible for grant funding. The Programme Managers will provide guidance on these matters. In addition there will be Building Regulations requirements as confirmed by the scheme's Architect or designer.

All the information is on the HE/GLA websites under the 2021-2026 programme heading. Some of the tighter regulation around re-introduced design standards (for example modular construction) do not apply to Almshouses. They are also exempt from the right to shared ownership. This programme there is direct targeting of accommodation for older persons and in rural areas.

[Apply for affordable housing funding - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/affordable-housing-funding)

<https://www.london.gov.uk/what-we-do/housing-and-land/homes-londoners-affordable-homes-programmes>

b) Management of the development project

Requirements to ensure that the grant funded project is professionally managed and is supported by appropriate professional input to run the project and to provide advice to Trustees. This is of particular benefit to Trustees with limited development experience.

Requirements to meet the criteria of an independent external compliance audit, to show that the scheme meets all the main grant conditions. Usually the HE/GLA requires a percentage of all schemes that have started or completed within a funding year to be audited. The report based on the auditors findings, is issued by HE/GLA and is provided to the Almshouses and ACL.

ACL takes a robust line to compliance because if a scheme fails audit, the grant could be reclaimed, which would be disastrous for most almshouses. To protect both Almshouses and the reputation of ACL measures are in place to ensure schemes do not fail.

Before the almshouse has committed itself to the building contract and the costs of construction we arrange the following:-

- The project manager for the scheme completes the audit form and provides the supporting evidence before the scheme starts on site (Interim audit) and again at practical completion of the scheme.
- This is reviewed by ACL and any deficiencies resolved before grant is claimed, both at an interim stage such as start on site and at practical completion. It provides the opportunity to make changes to ensure compliance and minimise the risk of grant being reclaimed.

Both of these stages should give almshouses the comfort that if they pass the audits and competently manage the scheme during the build period, then the possibility of failure is much reduced.

5 How to get involved.

a) Contact Sue ACL's administrator,
Sue Holden by email; acltabitha@gmail.com
who will send you the appropriate forms and put you in touch with the relevant programme manager.
Copies of the AGA and the Members' Agreement can be supplied on request.

b) Once the completed form and any supporting evidence on your project have been returned, they will be considered by the members of the ACL. The Programme manager will assist you in completing the forms and provide advice on the amount of grant funding to bid for based on the type of scheme being proposed and the total scheme cost.
Grant is provided to part cover all scheme costs. Your submission / application will be judged on the basis of deliverability (i.e. ownership of the land, planning consent and all other finance identified) and value for money – the same criteria is used by the HE/GLA.

	<p>This is a self-imposed step by the ACL Board designed to ensure, as mentioned above, that only submit schemes to HE/GLA where they have reached a stage where we are confident there is a good chance of being successful in their bid application.</p>
c)	<p>Once the bid is submitted, the scheme will be discussed with the HE/GLA who will approach the local authority to see if they support the use of grant within their area for the proposed scheme.</p> <p>It is therefore important for each almshouse seeking grant to develop a good working relationship with the enabling section of the Local Authority Housing Department. This is separate to any discussions being held with the Planning Department. It is therefore important that you alert the Housing staff of your scheme and share details with them to enable them to comment on the housing need in the area when they are approached by HE/GLA regarding the bid.</p> <p>This is a task your project manager should do.</p>
d)	<p>If the HE/GLA allocates funding to the scheme, then it will be entered on the HE-IMS/GLA –OPS systems and the almshouse needs to;</p> <ul style="list-style-type: none"> • Pass a resolution to join ACL, nominate a Director and pay the £1,500 initial membership contribution. • Sign a Deed of Covenant with the HE/GLA - a document which sets out the contractual relationship between the almshouse and HE/GLA. • Sign an Accession Agreement to the Members' Agreement, which sets out the relationship between members • Attend ACL meetings prior to membership of ACL when invited <p>All of the documents are in existence and are non-negotiable. Members need to be aware that membership subsists until the end of the programme in which grant funding has been given. Your nominated Director will remain until that time and you will not be able to withdraw as soon as the scheme has been completed. This is to ensure good governance of ACL.</p> <p>There are also a number of other administrative documents to be completed, to register the Directors with Companies House and comply with due diligence for our Bank and Insurers</p>
6	<p>Other Important Notes.</p>
<p>The 2021- 2026 programme will fund affordable housing from April 2021</p> <p>Any scheme receiving grant funding will have to start on site by September 2025 and be completed by March 2026.</p> <p>Because grant funding is allocated through continuous market engagement (CME) this provides access to grant throughout the duration of the programme, while funding remains available. This route allows almshouses to apply for funding for individual schemes once the details on the scheme are worked up to a level that will demonstrate deliverability within the programme timescale.</p>	

a)	<p><u>Registration</u></p> <p>The type of project you are considering could require you to apply to become a Registered Provider (RP)</p> <p>(i) Almshouses producing new dwellings i.e. the creation of additional accommodation through new build or conversion e.g. former office to a flat have to be registered with the Regulator of Social Housing and become a Registered Provider of Social Housing (to obtain grant funding for these types of Works. Grant is paid in 2 stages at Start on site (currently 75% of total grant) and Practical Completion. (currently 25% of total grant)</p> <p>(ii) Being a member of ACL means there is a special dispensation and if you are seeking grant funding for a remodelling project (e.g conversion of bedsits into self-contained flats) or improvements to existing social stock you do not have to become registered as an RP to obtain grant. The Grant is payable on the completion of the project by HE/GLA</p> <p>All Registered Providers are regulated by the Regulator, but this is much less onerous than previously. The Almshouse Association have been instrumental in making sure that the regulation is a "light touch" approach, more appropriate to small organisations and ACL can help almshouses through the registration process.</p> <p>ACL has a package of documents for the application process which can be tailored to the needs of individual almshouses. We have a central point of contact once the initial application form has been submitted and none which have followed this process have failed to achieve registration. Almshouses should be allow at least 12-18 months for the process.</p>
b)	<p><u>Rental Calculation/WMC</u></p> <p>Government policy on social housing rents seeks to achieve the right balance between several objectives:</p> <ul style="list-style-type: none"> • protecting residents • protecting taxpayers (by limiting the welfare costs associated with social housing rents) • supporting the delivery of new social homes and the management and maintenance of existing properties <p>In this programme either a social rent or affordable rent calculation can be used to obtain the rent or WMC level for the new accommodation.</p> <p>i) A social rent is sometimes referred to as a Target rent or formula rent and is calculated using a set government formula based on the relative value of the property, the size of the property and relative local income levels. Landlords have flexibility to set rents up to 5% above the formula rent (10% in the case of supported housing) and this is known as rent flexibility.</p> <p>Any service charge e.g. for window cleaning, gardening is charged in addition to the social rent.</p> <p>ii) An affordable rent is calculated at 80% of the market rent for an equivalent property. This affordable rent has to include the service charge.</p>



An RICS valuation report will be required during the process.

The Programme Managers will give advice on the different methodologies for calculating rent and Trustees will need to consider how they manage a situation different rents are charged for new and existing properties.

Trustees will also need to ensure there is sufficient rental income set aside for the cost of day to day repairs and paid into a sinking fund for the replacement of kitchens, windows and roofs to ensure the properties continue to be kept in a good standard.

If you wish to discuss your scheme,
please contact either

Sean Stafford sean@saffercooper.com or

Kathy Green on kathy.green.projects@gmail.com

Sue Missin on sue@saffercooper.com



Checklist of requirements for Membership of Almshouse Consortium Ltd (ACL)

Requirement	Details	Meeting the requirement	Notes
Initial Membership Contribution	Each new member is required to contribute £1,500 on joining ACL. This contribution is non-refundable.	Pay via BACS or cheque within 14 days as outlined on the invoice sent by the Administrator	This is an amount based on previous programmes but could alter depending on the membership for the 2021-26 programme
Appointment of ACL Director and Proxy	Each member is required to nominate an ACL Director who attends the ACL Board Meetings. Directors details will be included in the list of ACL Directors at Companies House, and provided to Homes England and ACL's Bankers, Accountants and Solicitors. An Alternate and/or Proxy can also be nominated in order that they can attend meetings on behalf of the Director when necessary.	Complete Director and Proxy forms, scan and email to Sue Holden acltabitha@gmail.com	
Legal Opinion	Each unincorporated ACL member charity which seeks grant funding from the HCA or GLA is required to provide a Solicitor's Legal Opinion document. The Legal Opinion is a check made on the ACL member to confirm to HE/GLA that they are eligible to enter into the Almshouse Grant Agreement (AGA.) This is a requirement of the AGA and for info the Legal Opinion template can be found in Annexe 2 of the AGA. The Solicitor is likely to request your organisation to :- <ol style="list-style-type: none"> 1. Confirm the identity of the contracting party e.g. Charity Commission number 2. Provide a copy of the constitution for the organisation 3. Provide evidence of the appointment of the intended signatories for the Deed of Covenant (e.g. 2 trustees). 4. Provide ID for the signatories consisting of one photo ID and one address ID being less than 3 months old. 	ACL's Solicitors are instructed to provide the legal opinion. Organisations will need to provide the documents listed (1-4)	This is paid for by ACL out of the contributions made by each almshouse
Almshouse Grant Agreement (AGA)	The AGA and the supplementary Deeds of Covenant set out the relationship between ACL, its members and HE or GLA. They also cover the standards which must be met to satisfy the grant criteria, and the responsibility of individual almshouses. Every ACL member charity which seeks grant is required to sign a Deed of Covenant. The document is also signed by nominated signatories for ACL and by the HE/GLA.	<ol style="list-style-type: none"> 1. Provide an authorising minute of the organisation signed by the Chair recording agreement to sign the Deed of Covenant and where necessary the appointment of 2 trustees to sign on behalf of the almshouse. Or otherwise in accordance with its constitution. Proforma minutes are available from the Administrator. 2. Arrange for the appointed persons to sign the Deed of Covenant as soon as possible after the document is received for signing. 3. Return the above to ACL's 	This is paid for by ACL out of the contributions made by each almshouse

		Solicitors together with the signed completion author letter which is supplied with the Deed of Covenant by secure post or other secure method.	
Accession Agreement (to the Members' Agreement)	<p>The almshouses involved in ACL completed a Members' Agreement (MA) which sets out the relationship between them.</p> <p>This is to ensure that there is no conflict between member almshouses who are bidding for grant funding and to ensure that the projects are professionally managed.</p> <p>The agreement also requires members to cover the cost of managing the overall programme.</p>	<p>*Provide a trustee minute signed by the Chair of trustees recording agreement to sign the Accession Agreement and appointment of 2 trustees to sign the agreement on behalf of the almshouse charity.</p> <p>*Arrange for the appointed signatories to sign the Accession Deed to the MA as soon as possible after the document is available for signing.</p>	
Officers Certificates	<p>HE requires an Officers Certificate to be signed at the end of each quarter to confirm that all scheme details entered on IMS are still correct (if so all answers are 'yes'). Forms will be provided each quarter for signing.</p> <p>March/June/September/December</p>	<p>Signed forms to be given or emailed to Sue Holden acltabitha@gmail.com</p>	<p>ACL provides one Officer's Certificate once all members' certificates have been received</p>
Bank Forms	<p>ACL's bankers require the completion of a Form 3b for all appointed Directors which contains personal information</p>	<p>Signed forms to be given or posted to Sue Holden. They must be the originals that are sent on to the bank and not scanned copies.</p>	
5% of grant - member's contribution	<p>The Members' Agreement requires Members to cover the cost of managing the overall programme. This covers meeting with the HE/GLA, giving guidance and advice to members about the programme, inputting grant and schemes onto IMS/OPS, undertaking audits etc. All of this has been costed and it has been agreed that Members will contribute 5% of the grant to cover costs. Registered Providers can claim some grant at start on site (usually 50%) and the rest at completion. Non Registered providers claim all grant at completion and this should be taken into account in your cash flow. Invoices for the 5% of grant contributions will be sent out by Sue Holden around the time of grant receipt.</p>	<p>Pay via BACS or cheque within 14 days of receipt of invoice/grant as outlined on the invoice.</p>	



Privacy Notice

Your personal data – what is it?	Personal data relates to a living individual who can be identified from that data. Identification can be by the information alone or in conjunction with any other information in the data controller's possession or likely to come into such possession. The processing of personal data is governed by the General Data Protection Regulation (the "GDPR").
Who are we?	The Almshouse Consortium Ltd (the Data Controller) Registered Office c/o Morris Crocker, Station House, 50, North Street, Havant, Hants PO9 1QU Registered as a company limited by guarantee at Companies House Co Number 7749739 This means we decide how your personal data is processed and for what purposes.
For further information about Data Privacy:-	You can contact the administrator
How we collect your personal data.	We only collect your data with your express consent as set out in this form and indicated by your signature and/or through any enquiry you make with us.
How do we use your personal data?	<p>We use your personal data: -</p> <ul style="list-style-type: none">• In connection with our business (as set out on our Articles of Association) and of which the organisation you represent is a member or has expressed interest in our work• For the purposes of any contracts we enter into with you or the organisation you represent• To comply with any legal obligation or statutory requirement• To pursue and facilitate the legitimate interests of the Company in accordance with its Business, administering the Grant and forging and maintaining third party relationships, for example with the Almshouse Association, in support of its Business. <p>Some examples of how we may use your personal data: -</p> <ul style="list-style-type: none">• To circulate information of interest• Providing information to Companies House• With your permission using photographs in promotional literature <p>If we wish to use your personal data for a new purpose, not covered by this Privacy Notice, then we will provide you with a new notice explaining this new use, setting out the relevant purposes and processing conditions. Where and whenever necessary, we will seek your prior consent to the new use.</p>

How we share your personal data.	<p>There may be occasions where we share your data. This may happen when:</p> <ul style="list-style-type: none"> • A third party provides a service on our behalf (for example Programme Managers, Administrator, Solicitors, Auditors, our Bank. • Where there is a legal requirement to do so, (for example in accordance with Company legislation.) • Where we are working in partnership with another organisation or organisations of which we are a member (for example Homes England, The Almshouse Association. <p>In all cases, we will take adequate steps to ensure the security and protection of your personal information.</p>
How we protect your personal data	<p>Data security is very important to us.</p> <p>We will ensure that:</p> <ul style="list-style-type: none"> • Your data is kept safe and secure at all times • We handle your data responsibly and respect your confidentiality • Only collect and process data where it is necessary for us to do so • Securely delete / destroy data when it is no longer required • Be open with you about how we use your data and who we may share it with • Respect your privacy rights <p>Your data will only be kept: -</p> <ul style="list-style-type: none"> • for two years after you cease to be connected to us, or • for two years after the Almshouse Charity you represented ceases to be a member of our organisation • for 12 months after the expiry of any statutory limitation period that may apply (for example the Statutory limitation period to enforce a contract is 6 years) • or for so long as it is necessary to comply with any statutory requirements or contractual arrangements • where it is required for historical record keeping.
Your rights	<p>Unless subject to an exemption under the GDPR, you have the following rights with respect to your personal data: -</p> <p>The right to: -</p> <ul style="list-style-type: none"> • request a copy of your personal data which we hold about you; • request that we correct any personal data if it is found to be inaccurate or out of date; • request your personal data is erased where it is no longer necessary for the Company to retain such data; • withdraw your consent to the processing at any time • request that the data controller provide the data subject with his/her personal data and where possible, to transmit that data directly to another data controller, (known as the right to data portability), (where applicable)

	<ul style="list-style-type: none"> • where there is a dispute in relation to the accuracy or processing of your personal data, to request a restriction is placed on further processing; • object to the processing of personal data, (where applicable) • The right to lodge a complaint with the Information Commissioners Office. You can contact the Information Commissioners Office on 0303 123 1113 or via email https://ico.org.uk/global/contact-us/email/ or at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire. SK9 5AF.
Changes to the Privacy Notice	We will continually review and update this privacy notice to reflect changes in our services and to comply with changes in the law. When such changes occur, we will update this privacy notice and amend the "last updated" date on this page. If there are substantial changes to this statement or in how we use your personal information, we will notify you.
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