

ALMS HOUSING

Historically, most alms house charities were set up to support the elderly, when religious orders cared for the poor but we are seeing more alms houses being provided to support young people who would not normally be able to afford to live in the area they grew up in, key workers, young families and veterans.

Today, with affordable housing in extremely short supply, the Alms House movement has developed into something vibrant and relevant that continues to provide a strong sense of community.

Alms Houses will forever belong to a charitable trust. There is NO RIGHT TO BUY an alms house, so this is a wonderful and safe way to help provide affordable accommodation.

What is an Alms House?

An Alms House is a unit of residential accommodation which belongs to a charity, with the resident contributing to the maintenance. The criteria of the alms house is set out by the founder(s) and the charities job is to fulfil this purpose.

Should parishioners support more Alms Houses in Broomfield, The Broomfield Parish Council would create the charity and become the founders, setting out the criteria for who can live in them and so influencing the shape of our community.

Examples of Broomfield Place criteria

This is purely to open your minds that the criteria is to help anyone. Ultimately the community (YOU) decide. Alms houses accommodate those who need help, it may be permanent but not necessarily. Sometimes, we just need a little kindness for the shortest while, to grow stronger. So please explore your own thoughts and share.

- To help retired residents downsize and remain in Broomfield.
- Existing Broomfield residents, irrespective of age.
- To help families live closer to loved ones who need care
- 25-35 year olds; whose parents have lived in Broomfield the longest and need financial assistance to save for a home.
- Those living closest to Broomfield
- Retired Armed forces; Youngsters leaving the armed service.
- Accommodation for students working at Broomfield Place Training Centre.
- NHS staff

Management of Broomfield Place Alms Houses (should they happen).

Legacy East Almshouse Partnership L.E.A.P is an Alms House charity, established in 2014 and currently managing Broomfields' four Alms Houses on School Lane. They have confirmed they would take on all management duties and running, once the houses are established, should Broomfield Parish Council agree. This means, there would be very little increase of work to parish staff , so no additional staff member would be required.

Why should Essex County Council agree to Alms Houses?

POTENTIAL TO REDUCE SOCIAL CARE COSTS

70% of your council tax is spent on social care, which includes all sorts of caring for the elderly including the cost of care homes. Statistics prove that when people don't feel isolated and live amongst their peers, the stimulation results in individuals living independently for longer, thus reducing any pressure on ECC social care budget.

WORK PLACE TRAINING CENTRE

Should parishioners decide to create Alms Housing, each home would provide training in terms of maintenance, cleaning and caring.

Some of the alms houses could be dedicated to the training students. It is an Essex County Council responsibility to house vulnerable adults. Many students will never have lived independently before embarking of a career. Broomfield Place could offer a very safe environment, surrounded by colleges for a secure start to living life differently.

The Build

I have met with the Alison Pooley, Deputy Head of the School of Engineering and Dr Fred Sherratt, Senior Lecturer in Construction Management both from Anglia Ruskin University who have expressed support and interest in helping us deliver Broomfield alms houses as a research project, for the build factory they are currently developing, should we choose their help.

We could have a community campaign to lobby the BBC DIY SOS team creating a programme (a wonderful keepsake) and build the entire project with community help and really own the concept.

FINANCING ALMS HOUSES

Raising finance will take commitment and time as there are many options to raise finance but probably involving many sources.

1. The Almshouse Association grant up to 40% finance for projects.
2. The Almshouse Association offer interest free loans to its members of £25-100k, with an initial administration charge of 5% of the loan amount.
3. The Almshouse Consortium Ltd have been very successful at securing funding from Homes England to build new almshouses.
4. Wealthy charities may finance one or more dwellings, with a proviso. For example, The British Legion, in return for ex-servicemen from Broomfield & The Walthams, (retired or possibly recently left the services) taking priority before the home is offered to other applicants.
5. If we were to look at supporting veterans and their families/war widows, the Armed Forces Covenant Fund currently has a grant programme to combat social isolation and support forces families/ex-serving personnel. Supported by a large grants programme for bigger projects.
6. Are you a home owner that would like to:
 - Release equity
 - Downsize
 - Be free from maintenance and repairs
 - Remain in a village you love.

In return for paying for the build costs (approximately £120k) this idea creates a unique opportunities for parishioners to live at Broomfield Place for the remainder of their life. The charity would own their home and maintain it. Once vacated, the property is returned to the charity to house someone in line with the foundation criteria. The plus is any equity from the sale of your home, is yours to enjoy in your retirement.

FINANCING ALMS HOUSES, CONTINUED

7. Depending on the criteria chosen. Grants, with a combination of the above ideas may fund gaps.
8. Chelmsford City Council have finance for social housing projects, Alms Housing is different and offers the City Council access to housing individuals contrary to their own housing list. CCC partnering alms house charities, helps both sides fulfill a different need.
9. We could look at a bank loan for the shortfall from a Charity bank who are very supportive of almshouses. The Weekly Maintenance Charge paid by each resident would form the loan repayments.
10. The simplest and my original proposal was to sell shared ownership properties to purchase the land outright. With a long term view of buying each one back to create alms houses.
11. Persevering with BBC DIY SOS, would greatly reduce costs and give Essex County Council favourable publicity. Imagine if all sent the same letter, The BBC would have received almost 4,000 requests and then we just rotate 5 people daily continuing for a year. Would you commit to posting two letters for a beautiful library café?
12. Parishioners to check down the back of your sofas!