



## **Allocations & Lettings Policy**

### **1. BACKGROUND AND OBJECTIVES**

1.1 The aims of this policy are to ensure that Westward:

- Reaffirms its commitment to allocating its homes primarily based on the housing needs of its customers, and to maximising the choices open to existing tenants and applicants in finding a suitable home,
- Delivers allocations that are fair and equitable,
- Lets its vacant homes promptly with the minimum loss of rental income between lettings,
- Has an actively managed lettings process that contributes to building communities that are stable, viable and inclusive,
- Takes care to ensure its lettings are sustainable for individual households, and
- Takes due note of local authority Tenancy Strategies as developed under the Localism Act 2012

1.2 This policy governs the allocation of all Westward's rented homes with the exception of those let as supported accommodation, foyers, or at market rents, and those let under the Seaside and Country Homes scheme.

### **2. POLICY DETAIL**

#### **2.1 Commitments to need and to choice**

Westward is committed to offering its homes on the basis of housing need and customer choice. Westward should work closely with the local authorities in Devon and Cornwall in playing a full part in the partnership arrangements for the direction and management of the Choice Based Lettings (CBL) schemes across the two counties.

2.2 In particular Westward will adopt the criteria for assessment and banding of need in Devon as set out in the Policy document for Devon Home Choice, and for Cornwall will adopt the criteria set out in the Policy document for Cornwall Homechoice.

#### **2.3 Westwards independence regarding the letting of its homes**

Westward is committed to using the choice based lettings schemes as the principal means of sourcing prospective tenants for its vacant homes it is clear that this should not be allowed to compromise either its independence in the letting of its homes, or its ability to seek prospective tenants by other means when warranted.

## **2.4 Westward should reserve the right:**

- not to accept applicant bids from households which do not meet its eligibility criteria,
- to reserve vacancies where necessary to meet specific commitments, including management moves, decants and moves linked to regeneration projects, and moves by existing tenants which, while justified on needs grounds, would be unable to meet local connection requirements under the choice based lettings schemes,
- to specify lettings criteria in any choice based lettings advertisement,
- to restrict individual applicants on the grounds of their resources where this is necessary to ensure that a given letting would be affordable to them, or that a letting would conform with Westwards charitable objectives,
- to let its properties only according to its standards for matching homes to appropriate households,
- to keep the well-being of current residents in mind when selecting new tenants in order to help build and maintain sustainable communities, and
- to use alternative listings of home-seekers where the choice based lettings schemes are unable to deliver suitable bidders in need within acceptable timescales.

2.5 Westward is committed to assisting the local authority in preventing and tackling homelessness. It believes that the assessment criteria set out in the choice based lettings policy documents give adequate preference to bidders accepted as homeless by partner local authorities.

2.6 Westward should not label its vacancies with any additional preference for homeless people, and should not risk any development being identified as specifically for the homeless, or any incoming household being stigmatised as having been homeless.

## **2.7 Nomination Agreements**

Westward is committed to co-operating with local housing authorities to meet housing need. At the same time, Westward has a commitment to its own charitable objectives, to sustaining local communities, and to maintaining a viable social business.

2.8 For new developments Westward may offer local authority partners rights to nominate to 100% of initial lettings. Depending on the particular agreement made, this level may remain or decline over time, except that:

- 100% nominations should be offered only on the understanding that there will be sufficient flexibility to accommodate the mobility needs of Westward tenants requiring transfers, including cases where tenants do not meet a local authority's eligibility criteria, and
- Westward may need to apply local lettings criteria to maintain the sustainability of a neighbourhood.



- The applicant has misrepresented personal or household circumstances or staff become aware at pre-tenancy stage that information pertinent to their housing application has been withheld or is false.

2.9 In the spirit of partnership that underpins the choice based lettings schemes it is recognised that nomination agreements should effectively be held in abeyance while Westward subscribes to the schemes.

## **2.10 Eligibility for Westward tenancies**

Westward should not normally accept bids for tenancies (or requests for Mutual Exchange) from:

- Persons under 18 years of age.
- Persons who could afford to buy reasonable, appropriate housing in the local area and would thus fall outside the Association's charitable objectives. Applicants are ineligible for housing if they have sufficient resources to secure their own accommodation.
- Persons from abroad who have limited rights to remain in the UK and who by statutory regulations are ineligible.
- Persons against whom there is proven evidence that they have breached the terms of a tenancy (including rent arrears and persistent anti-social behaviour) for which there are statutory grounds for possession. This decision will be made after careful consideration of the particular circumstances and current good practice guidelines. Any outstanding housing related debt to a former landlord would normally result in refusal, unless there are reasonable extenuating circumstances which will be reviewed and considered by the appropriate Manager.
- Persons against whom there is proven evidence that they have within the last five years committed or threatened acts of physical violence, harassment or hate related abuse against staff or other Westward residents.
- Criminal convictions may result in refusal.

## **2.11 Refusal of eligible bidders**

Westward will embrace the ideals of social inclusion and will not introduce 'blanket bans' for particular types of applicant. Each case should be dealt with on its own merits, taking into account the individual circumstances of the household.

2.12 It is recognised that it may be necessary to refuse the offer of a home:

- to persons who have failed other aspects of the verification process,
- to persons who present a significant risk to staff, the community or a Westward property in cases where this can be properly substantiated,
- to persons who have a support need or vulnerability that mean they will be unable to meet the terms and conditions of their tenancy without additional support which it has not been possible to secure,

- to persons who have not been able to view and make a decision of an offer of accommodation within a reasonable time
  - to households who, when assessed against the personal affordability criteria set out in our Financial Inclusion Policy, would be unlikely to successfully sustain a tenancy,
  - to bidders who require disability adaptations to make the property under consideration habitable by a household member but where the property is not suitable for those adaptations.
  - to existing tenants seeking transfer where there are significant anti-social behaviour, rent payment or property condition issues and cannot be resolved within a reasonable timescale.
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- to persons who fail to meet the criteria set out in Westward's Pet policy.

2.13 Westward's procedures will provide for the full assessment of these issues before a decision on the offer of a tenancy is made. All such decisions should be clearly documented, made known to bidders, and be subject to an internal management review at the bidder's request.

### **3. RENT AFFORDABILITY AND SUSTAINABLE TENANCIES**

#### **3.1 Affordability of Westward's rents in general**

In setting rents for its homes Westward follows the Rent Standard Guidance issued by the Social Housing Regulator for both the Social Rent and Affordable Rent regimes. In doing so Westward believes that its homes should generally be affordable by households in low paid employment.

#### **3.2 Affordability of rents to individual households**

Following the introduction of the Welfare Reform Act 2012 (WRA) the Group recognises that some prospective tenants might be prevented from claiming Housing Benefit / Universal Credit housing element on the full amount of their rent due to the effects of the "Bedroom Tax" or the Benefits Cap. Some of the households affected would be able to make up the shortfall only by using money from benefits paid for non-housing costs subsistence leaving them with less income to live on than the state defined minimum. Westward believes that it is unlikely that such tenancies would be sustainable in the long term.

#### **3.3 With this in mind Westward should:**

- Consider whether individual prospective tenants would be able to afford to sustain proposed tenancies through adopting a Westward's Affordability Assessment, and
- Take a general view:
  - that it would be irresponsible to make an offer of a tenancy (or to permit a tenancy exchange) where the incoming tenant would be left with income after payment of rent that would be less than the IS / UC applicable amount, and

- that exceptions should be made only where it can be shown that the tenant's benefit eligibility circumstances must change within a reasonable period in such a way that the tenancy becomes affordable to them.

### **3.4 Credit Checks**

3.5 All applicants will have an appropriate credit check conducted based on the information they have provided in their application to allow for additional support needs to be identified, to minimise fraud and to prevent un-sustainable tenancies.

3.6 Applicants must consent to the credit check or the application will be refused. A copy will be made available, free of charge, upon request.

### **3.7 References**

3.8 We will ask for references from all applicants previous landlord's or other relevant person.

3.9 In addition where there are concerns about risk, risk to self or risk to others, enquiries will be made of relevant organisations.

### **3.10 Rent in Advance**

All incoming tenants are required to pay one month or two weeks rent in advance, dependent on their tenancy type.

### **3.11 Benefits**

If the incoming tenant is applying for Housing Benefit or Universal Credit they will need to evidence their application once a formal offer of the property has been made.

## **4. MATCHING HOMES TO APPROPRIATE HOUSEHOLDS**

Westward should offer its homes only to households appropriate to the property types and sizes.

### **4.1 Children in flats**

The Group should not normally let flats above the first floor to applicants with children less than 10 years of age.

### **4.2 Size of household**

The principles set out below should be applied as the normal criteria for matching properties to households:

- Single persons aged 16 or over may be offered a studio apartment, bedsit or one bedroom property.
- Two single persons aged 16 or over living together as a couple without children should be offered a one-bedroom property.



- Single or joint parents shall be offered a bedroom separate from any children.
  - Two children of the same sex should be expected to share a double bedroom except where one has reached the age of 16,
  - Children of different sexes may be expected to share a double bedroom except where one has reached the age of 10 years.
  - A pregnant woman should be treated as having had her child once she is more than 12 weeks pregnant.
  - A disabled person who needs non-resident overnight carer may be allowed an additional bedroom.
  - Additional bedrooms should not normally be given to applicants who have children living separately, but who visit and stay on occasions.
- 4.3 Westward accepts that property sizes can vary and the relevant Housing Manager will have the final decision on the appropriate family size for each property. For example, some 3 bedroomed houses are only big enough for a family of 2 adults and 2 children, whereas others may be able to accommodate 2 adults and 4 children. Westward will make it clear in all adverts what the expected family size would be for each property.

#### **4.4 Under Occupation**

Under occupation will only be permitted in exceptional circumstances, where it can be demonstrated that there is a need and proven that it is affordable for the incoming tenant to under-occupy a property by no more than one bedroom.

- 4.5 A decision on under-occupation will be jointly undertaken by the Housing and Income Services Managers.

#### **4.6 Properties adapted for disabled persons**

Where properties have adaptations for a disabled person preference should be given to bidders with household members who require the adaptation. Properties with substantial adaptations including those with level access showers, ramps, stair-lifts, ground-floor bathroom extensions or lowered kitchen surfaces will normally be let only to bidders who require, or have a household member who requires, the adaptation. Westward's procedures will set out clear guidelines for the consideration of exceptions to these principles, whether to permit under-occupation, minimise under-occupation, make best use of properties with adaptations, or because the special circumstances of an individual household warrant a flexible approach.

- 4.7 When disabled applicants apply for a Westward property that has not been previously adapted, Westward will make every reasonable effort to adapt the property to suit the needs of the applicant. Westward may provide some minor adaptations at the Associations expense but when more major adaptations are required this will usually be done via a Disabled Facilities Grant (DFG) provided by the relevant Local Authority. Westward will work with Occupational Therapists to ensure the correct, most appropriate adaptations are carried out.

- 4.8 It is not always possible to adapt a property for disabled applicants and on occasions Westward will refuse the offer of accommodation on this basis. This decision will be made by the appropriate Housing Manager.

## **5. TENANT MOBILITY, UNDER-OCCUPATION AND SUSTAINABLE COMMUNITIES**

### **5.1 Transfers and exchange**

Westward is keen to promote mobility among its own tenants and those of other social landlords where they have a need or wish to move.

- 5.2 Westward should provide advice to tenants on their housing options, and should label a representative sample of its vacancies advertised under the choice based lettings schemes to give preference to tenants of other Registered Providers seeking transfer. Westward may decide that additional preference should be given to tenants who meet the qualifying criteria of any future incentive scheme.

- 5.3 Westward should also take part in mutual exchange schemes and promote them among its tenants.

### **5.4 Encouraging moves by tenants who under-occupy their homes**

Westward is committed to making effective use of its housing stock, minimising the effects of the Welfare Reform Act “Bedroom Tax” on its tenants, and assisting partner local authorities in meeting their obligations by releasing family accommodation where possible. The choice based lettings schemes encourage tenants who are downsizing by giving them extra priority for moves. Those who are in higher bands and who need not move quickly have the widest choice of properties and it is clear that being able to identify a preferred home is a significant incentive.

- 5.5 To supplement this choice-broadening priority Westward may offer support to encourage tenants occupying homes larger than their needs to move to suitable smaller properties.

### **5.6 Sustainable and balanced communities**

Westward recognises the need to create and maintain sustainable and balanced communities across its neighbourhoods, and that this policy should play a key role in achieving this balance.

- 5.7 Where particular issues exist within a neighbourhood, Westward may propose a neighbourhood specific Local Lettings Plan. Alternatively the Local Authority may propose a plan. The introduction of such plans can assist all agencies involved in tackling problems that exist locally and re-balance the mix of people within the neighbourhood. Such plans will only be introduced following consultation with a wide range of stakeholder agencies.



- 5.8 Where specific issues affect the letting of an individual property or of a group of properties over a very limited period, Westward's procedures should also provide for additional sensitive lettings criteria to be set ahead of any property advertisement.
- 5.9 Westward recognises the need to balance the need to let void properties promptly, in line with challenging targets, with the needs of, often vulnerable, customers seeking to move into its homes.

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## **6. TENURE**

- 6.1 Westward will offer Starter tenancies that automatically convert into full assured tenancies after 12 months of a successful tenancy unless otherwise specified in the advert for the property. More details can be found in Westward's Starter Tenancy Policy on the Westward Website.

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## **7. VOID MANAGEMENT**

- 7.1 The Group should deal with void properties efficiently and consistently so that

- tenants may take up occupation of their new homes with the minimum of delay,
- losses of rental income to the Group are kept to a minimum,
- void repair costs may be managed effectively and show value for money,
- Decent Homes standards may be achieved efficiently with reference to planned maintenance programmes
- all new tenancies commence in properties which meet the Association's published standards, consistent standards of acceptable decorative condition are provided for incoming tenants, either through vouchers or the use of contractors.

## **8. PROCEDURES, TARGET SETTING AND PERFORMANCE MONITORING**

Westward will monitor the outcomes of lettings to ensure that the best use is made of its housing, and that it is contributing to sustainable communities. In particular it will monitor the satisfaction of incoming tenants with both the lettings service offered and the condition of their new homes. It will also record all its lettings in the Continuous Recording of Lettings (CORE) system, and will develop procedures setting out a framework of performance indicators for lettings and void management. Westward will take prompt action to identify reasons for any underperformance and will tackle barriers to delivery.

## **9. EQUALITY AND DIVERSITY**

- 9.1 We will ensure that this policy is applied fairly to members and applicants. We will not directly or indirectly discriminate against any person or group of people because of their race, religion, gender, marital status, sexual orientation, disability or other grounds set out in our Equality Policy.



- 9.2 When applying this policy we will act sensitively towards the diverse needs of individuals and to reduce discrimination and harassment as

## 10. ASSOCIATED DOCUMENTS

**Refer to:**

- Westward's Equality & Diversity policy
- Devon Home Choice policy
- Cornwall Home Choice policy
- Westward's Mutual Exchange policy
- Westward's Starter Tenancy policy
- The Social Housing Regulator's Tenancy Standard 2012
- Westward's Customer Service Standards
- Westward's Homes Without Barriers policy
- Welfare Reform Act 2012
- Westward's Financial Inclusion policy
- Social Housing Regulator's Rent Standard Guidance
- Westward's Pet policy

## 13. APPROVAL DATES

Approval stage	Date completed	Signed off by:
Staff	14 April 2015	CB/KM/LJ
Customers	16 January 2015	Better Homes Group
Stakeholders		
[Board/SMT/Cmte]	16 May 2015	ET
Review date	May 2017	

