Allocations and Lettings Policy

1. Introduction and Aim

1.1 This policy details how Family Housing Association (FHA) will make the best use of available housing and how we will ensure that our lettings are compatible with our charitable objectives. It also explains how we will co-operate with the Local Authority, Wirral Council, to support them in meeting housing need in the area and how we will assist with meeting their obligations under the Housing Act 1996.

1.2 The policy outlines our approach to letting our homes and aims to comply with the regulatory framework and relevant legislation.

1.3 This Policy details FHA's approach to identifying new tenants for vacancies that occur in our general needs and sheltered rented homes. We offer homes to those whose housing needs are not met by the private sector and who meet our charitable aims.

1.4 When implementing this policy, Officers will follow guidance set out in the Property Pool Plus Policy and Nominations Agreement.

1.5 All lettings are reported through the continuous recording of lettings and sales in social housing in England system (referred to as CORE).

1.6 This policy also complies with the Regulator of Social Housing's regulatory framework.

2 Eligibility for Housing

2.1 People aged 18 or over will be eligible to apply to rent our homes. Applicants for housing who have applied through Property Pool Plus will usually already have been confirmed as being eligible for social housing. However, FHA will undertake further checks prior to allocation to verify eligibility.

3 Property Type Eligibility

3.1 FHA applies the same property size eligibility criteria that are used to assess benefit eligibility for help with housing costs. A separate bedroom is required for:

a) A couple (aged 16 or over) who live together as partners.
b) A single adult aged 21 and over.
c) Two children under 10 who are part of the same family.
d) Two children of same sex under 21 who are part of the same family.

3.2 FHA will always seek to maximise the occupancy of a property to ensure that we make the best use of our homes. There may be some occasions where an allocation is made to an applicant who may under occupy the property, in these circumstances the decision will be at the discretion of FHA. This could include but is not limited to an applicant:

- Who receives support from carers who may be required to stay overnight.
- Has medical requirements.
- Has formal shared care of a child/children.
- Is a prospective foster carer or adoptive parent.
- Where a sensitive letting is required due to previous issues with anti-social behaviour in the property or locality
- Where FHA have had difficulty finding suitable applicants that would fully occupy the property

Evidence of the above is normally required to enable a decision to be made. Any applicant we are considering to under occupy a property must satisfy a financial affordability check.

3.3 Our older person's accommodation will only be allocated to applicants that meet the age criteria for the scheme (usually over the age of 55).

4 How we allocate our homes

FHA allocates available homes in the following ways:

4.1 90% of our empty properties are allocated by accepting nominations from Wirral Council based on the assessment of housing need. FHA has entered into nomination agreement with Wirral Council. The agreement details how FHA will work with Wirral Council to help those on the Housing Register. Wirral Council uses Property Pool Plus, a choice-based lettings system that is web based. FHA is a partner member of this scheme, and more details can be found at www.propertypoolplus.org.uk.

4.2 FHA can let 10% of its available homes outside of Property Pool Plus for Management reasons. This includes:

- ♦ To decant a tenant to allow improvement works.
- ♦ To move a tenant suffering from harassment or domestic violence.
- ♦ To decant a tenant following flood or fire damage.
- ♦ To handle 'Sensitive Lettings' where vulnerable neighbours make a sensitive allocation critical to maintain community stability.
- ♦ To let 'Hard to Let' properties that could not be let though Property Pool Plus.
- ♦ To transfer an existing Association tenant.

4.3 Where the Association becomes aware of a prospective tenant who would be suitable for a sensitive letting, it will take their contact details. They will be informed that they are not on a waiting list and should apply for properties through Property Pool Plus. However, they will also be informed that we will retain their details on file in case a property becomes available that cannot be let through Property Pool Plus.

4.4 Should a sensitive letting arise, FHA Employees will consider the list of potential tenants and contact those most suitable to ascertain whether they would be interested. Where there is more than one suitable prospective tenant, those who contacted the Association first will be given priority. If they are interested then an application form should be completed, references sought, and identity checks carried out.

4.5 For Tenancy Successions and Assignments including Mutual Exchanges, please see FHA's Succession & Assignment Policy.

5 Pre-Allocation Home Visits

5.1 Where possible Officers will arrange a pre-allocation home visit to the applicants existing home. The purpose of the visit is to inspect the property to identify any issues or support needs that have not been declared or identified in the housing application form or references.

6 Withdrawal of offers

6.1 All offers of accommodation are made on a provisional basis and there are occasions when offers are withdrawn. Such reasons can include:

6.2 Where an applicant may be unable to take up the tenancy within a reasonable timescale. At the point of offer, it is anticipated that the prospective tenant will be in a position to move and to provide all the relevant documents to enable appropriate checks to be carried out and a tenancy agreement to be signed.

6.3 There may also be some occasions when FHA requires the property to meet an emergency housing need.

6.4 The outgoing tenant withdraws their Notice.

7 Refusal of Applicants

FHA seeks to allocate properties as efficiently as possible whilst making best use of our homes and creating sustainable communities. There may be some occasions when an applicant is not suitable for a property and in such cases, we may refuse to make an offer. The reasons for refusal include:

7.1 Debt

7.1.1 FHA reserves the right to refuse an applicant if they owe debt to FHA or another landlord.

7.1.2 FHA will consider the level of debt owed, whether the applicant has been making payments to reduce the debt and the individual circumstances of why the debt occurred.

7.2 Affordability

7.2.1 FHA's aim is for all tenancies to succeed. We carry out affordability checks prior to any formal offer of accommodation. On the application form we ask for details of the applicants income and any debts, loans, credit cards etc. We may use on-line benefit calculators to ensure all benefit entitlements are considered.

7.2.2 The checks are used to establish if the applicant can pay their rent and service charge. Where we identify that an applicant will have challenges in meeting their tenancy obligations, we will offer to refer them to independent welfare benefit and debt advice support agencies.

7.2.3 There may be occasions despite considering the support available, that it is clear an applicant will not be able to afford to pay the rent and other charges on the property that they have applied for. In such situations FHA may refuse to make an offer of accommodation. In such situations we will provide advice and guidance on how the applicant can sustain a tenancy in the future.

7.3 Insufficient evidence of eligibility

7.3.1 FHA reserves the right to refuse an applicant if they are not able to provide proof of identification, income, tenancy history and suitable references within an agreed timescale.

7.3.2 FHA recognises that some applicants may struggle to provide certain information if they are homeless or fleeing domestic abuse. FHA will make reasonable adjustments and consider the circumstances of each case.

7.4 Unacceptable Behaviour

7.4.1 FHA reserves the right to refuse an applicant if there is evidence that the applicant or a member of their household has perpetrated anti-social behaviour, hate crime, harassment or domestic abuse.

7.4.2 The individual circumstances of the unacceptable behaviour will be considered including all of the facts, how long ago the incidents occurred and how the person has conducted themselves since.

7.4.3 If the behaviour was such that it would constitute a risk to the tenancy, would cause a nuisance to other tenants and/or the local community or would be a threat to FHA staff and contractors, the application will be refused on the basis that the tenancy could not be sustained.

7.5 Tenancy Breaches

7.5.1 Where there is evidence that the applicant or a member of their household has seriously breached the tenancy agreement or has behaved in a way that would constitute a breach of tenancy, and it would be reasonable for the Court to grant a Possession Order; an application for accommodation may be refused.

7.5.2 Examples of tenancy breaches include:

- Failure to end a tenancy in line with the tenancy agreement.
- Malicious damage to, or serious neglect of a property.
- Failure to comply with health and safety requirements.

7.6 Criminal Behaviour

7.6.1 Where an applicant or member of their household has an unspent conviction for an offence that would potentially pose a risk to FHA's tenants, the local community, or our staff, the application may be refused. Some examples of serious offences include:

- Public order offences, nuisance, vandalism.
- Offences relating to hate crimes.
- Violence.
- Dealing, supplying, or cultivating controlled drugs.
- Burglary, robbery, or theft

7.6.2 This list is not exhaustive, and consideration will be given as to how long ago the offences occurred and how the applicant has conducted themselves since the conviction.

7.7 False Information

7.7.1 Where an applicant is found to have deliberately provided false information or has withheld information that has led to an improved position in respect of an offer of accommodation, any offer of accommodation may be refused and Wirral Council advised.

7.8 Unmet Support Needs

7.8.1 Following pre-tenancy checks, should it be identified that an applicant has unmet support needs, and we have been unable to identify sufficient suitable support for that person to enable them to sustain a tenancy; the tenancy may be refused.

7.8.2 Our aim is always to seek appropriate support to enable the person to successfully maintain their tenancy.

7.9 Refusal to allow pre-allocation Home Visit

7.9.1 Whilst FHA recognises it may not always be possible to carry out a pre-allocation Home Visit (e.g. applicants is currently staying in a Refuge, Hostel or fleeing domestic abuse), FHA reserves the right to refuse an applicant if there is no justifiable reason for not allowing a FHA Officer to conduct a Home Visit.

8 Local Lettings Policy

8.1 FHA may develop local lettings policies for some neighbourhoods or specific schemes to address local issues and to help in building sustainable communities. Properties that are subject to a local lettings policy will have additional criteria applied in respect of applicants who are eligible to apply for the property.

9 Offers to Employees, Board Members and Involved Tenants

9.1 Any decision to allocate properties, re-house or transfer Board Members, involved tenants who are part of the Committee Groups or the Board, and/or their close relatives, must be approved by the Chief Executive, prior to any offer being made, and the interest of that person must be disclosed.

10 Housing the Homeless

10.1 FHA is required to assist Wirral Council in discharging its duty to provide homes for those people that have been declared statutory homeless. Wirral Council Housing Options Team can nominate applicants for any of our properties advertised on Property Pool Plus. We will still carry out our usual allocations procedure before accepting the nomination. FHA will liaise with Housing Options and other support agencies to determine if it is a suitable allocation.

11 Letting to those in Housing Need

11.1 The Property Pool Plus team assesses each person registered and assigns them a priority banding based on their housing need. When allocating properties, those with the highest banding are offered properties first. Factors influencing priority banding include homeless status, overcrowding, unfit property (such as severe damp or disrepair), medical grounds, violence or harassment, welfare grounds, under-occupation, and clearance.

12 Lettings through Property Pool Plus

12.1 This can be achieved by:

- ♦ Advertising through the scheme, then letting to an appropriate applicant.
- ♦ Using the same advert and applicant shortlist to a similar property within a month of the advert.
- ♦ Properties let when a person applies direct to the Association when a property has failed to let from the initial advert and has since been placed on the Property Pool Plus Readily Available List.

12.2 When a property becomes available to let FHA will:

1) Submit an advert to Property Pool Plus.
2) Always indicate in our advert that references are required.
3) Await the list of applicants from Property Pool Plus.
4) Work through the list of applicants, in order, until a suitable tenant is found.
5) Check the Property Pool Plus computer system to ensure the applicants household size is appropriate and for any notes on the system.

6) Confirm the applicant's identity by requesting proof of identification and their National Insurance Number. A copy of their identification will be retained on file.

7) Seek two references, ideally one from the current landlord and one from a person of professional standing such as a doctor, JP, teacher, accountant, civil servant, or local government employee. Our 'Confidential Reference Form' will be used to ensure appropriate information is requested.

8) Ensure references and identity checks are satisfactory and then carry out in-depth checks on the Property Pool Plus computer system to examine the applicant's history and any issues that it raises.

9) Arrange a viewing of the property.

10) Carry out a home visit and complete an application form with the applicant.

11) Offer a tenancy if Association Employees are satisfied that there is no reason to reject the application.

12) The latest version of the appropriate Tenancy Agreement will be used.

13) During Sign up, a member of Staff will take the Tenant through our 'Sign up Checklist' to ensure all relevant matters are discussed.

13 Transfers

13.1 FHA will maintain a list of those tenants who would like to transfer. In normal circumstances, tenants cannot be added to the list in the first year of their tenancy, if they have rent arrears or are responsible for Unacceptable Behaviour (see 7.4).

13.2 Transfers can be facilitated in two ways;

1) Through the 10% allocation of lettings outside of Property Pool Plus.
2) By advertising the property on Property Pool Plus as 'Existing Family Housing Association Tenants given priority'.

Staff will use the most appropriate option considering the individual circumstances of the case.

13.3 For each available property, FHA Officers will consult the Transfer List. Tenants who need rehousing for urgent reasons such as overcrowding, under occupying, medical needs and fleeing domestic abuse, harassment or hate crime will be given priority over transfers for other reasons.

14 Appeals Process

14.1 FHA Officers will record the reasons why an applicant is skipped or rejected, so that in the event of an appeal, we will be able to explain the reasons for our decision.

14.2 FHA should endeavour to explain its reasons for overlooking the applicant but if the applicant still wishes to appeal they should be referred to our complaint's procedure. Details of our complaint's procedure is found on the FHA website or available upon request.

15 Preparing Properties for Letting

15.1 When a property becomes void, Staff will follow our Voids Procedure, following all the necessary steps to ensure the property is let in reasonable condition that meets the Decent Homes Standard. They are guided through this process by our 'Void and Re-let checklist' that is maintained on our Computer Software. Staff will carry out a void inspection and complete our 'Void Inspection Sheet' to record the condition of the property as it was left by the previous tenant. FHA's Asset Manager will inspect to ensure the property continues to meet the Decent Homes Standard and to consider whether upcoming planned maintenance works can be carried out whilst the property is void.

16 Tenancy Type

16.1 If the applicant is an existing Housing Association tenant, they will be offered an Assured Tenancy. If not, they will be offered An Assured Shorthold (Starter) tenancy for the first 12 months of their tenancy until the Renters Rights Act prohibits their use in October 2027. See FHA's Starter Tenancy Policy.

17 Equality & Diversity

17.1 If an applicant's disability or mental health limits their capacity to understand, FHA staff will engage with or offer to refer them to the appropriate support services.

17.2 If applicant has none or limited ability to speak English, FHA will arrange a translation service and approach the local Multi Cultural Centre for support.

18 Training

18.1 All staff that deal with Allocations will have read and understood this policy. Training requirements will be regularly reviewed and courses/seminars identified for appropriate staff.