

## Lettings Policy

### 1 Introduction

- 1.1 The Lettings Policy of Coastline Housing Ltd (CHL) takes the following into account:
- requirements of the Housing Act 1996 (Part VI)(as amended by the Homelessness Act 2002);
  - Local authority lettings policies, in particular Kerrier District Council's Allocation Policy;
  - 'Tackling Homelessness', the consultation paper published by the Housing Corporation;
  - the need to link to other Coastline Housing strategies and policies such as Asset Management - Sale & Invest and Supporting People;
  - issues of low demand in some areas;
  - Commission for Racial Equality Code of Practice for Rented Housing; and
  - The Housing Corporations' Regulatory Code.
- 1.2 The principle aim is to assist in meeting the housing needs of people wishing to live in our housing stock and to liaise and co-operate with local authorities, in order to assist them in meeting their duties to homeless people in priority need.
- 1.3 The Lettings Policy ensures that reasonable priority is given to transfer applicants where this meets priority housing needs and makes best use of the housing stock.
- 1.4 This policy should be read in conjunction with the Local Lettings Policy GH02 .

### 2. Statement of Intent

- 2.1 CHL will work with local authorities to assist in meeting housing needs within their district.
- 2.2 CHL will provide at least 50% of its lettings to local authorities in line with the Regulatory Code, but in some cases, Section 106 agreements for new homes expect 100% nominations for the first lets. A Nomination Agreement with Kerrier District Council (KDC) dictates that the Company provides 50% of its lettings to them, for stock that was transferred to the Company during the Large Scale Voluntary Transfer.
- 2.3 i CHL will ensure that available accommodation is let to those in greatest housing need as determined by the points scheme, but will give appropriate consideration to community sustainability issues, homelessness prevention and other Business Plan requirements.
- ii. Community sustainability concerns will only override priority housing needs in very clear cases or where re-housing applicants are otherwise equally prioritised. CHL will exercise such discretion to maximise the opportunity for social cohesion.
- iii. In cases where the highest pointed applicant is not allocated a vacancy, clear 'sign off' records including reasons will be maintained for audit purposes.
- 2.4 The policy will be monitored to ensure that it is meeting its objectives and is in accordance with other CHL Policies.

- 2.5 CHL will review its Lettings Policy every two years, using the annual Continuous Recording of lettings (CORE) returns, National Census data and with reference to the relevant company documents.
- 2.6 CHL will assess all completed applications within 14 days of receiving all details. Any further information will be requested within fourteen days of receipt of application.

### **3. The Key Objectives of the Lettings Policy.**

- 3.1 This Lettings Policy aims to;
- Allocate accommodation to those in greatest housing need;
  - Achieve sustainable tenancies and the creation of stable and balanced communities;
  - Work with the local authorities, other partners and agencies to meet housing needs and to ensure appropriate lettings and support;
  - Assist local authorities in their duties towards homelessness prevention;
  - Make effective use of the Company's housing stock;
  - Treat customers in a fair and non discriminatory way in accordance with the Company's Equality & Diversity Policy;
  - Be effective, understandable and accountable;

### **4. Equal Opportunities & Diversity**

- 4.1 The Lettings Policy will:
- Ensure that everyone is treated fairly;
  - Ensure that CHL does not discriminate against anyone, whether directly or indirectly;
  - Ensure that we provide equal access to the provision of housing.
  - Monitor refusals and satisfaction levels to ensure that customers from BME groups are as well catered for as other customers
- 4.2 Discrimination, either direct or indirect by an employee or member of the Board will not be tolerated and the appropriate action will be taken in all cases.
- 4.3 We will ensure that our facilities are accessible to all and that all services are provided in a variety of formats (e.g. Braille, other languages and audio tapes).
- 4.4 We are committed to meeting the needs of people with disabilities and will ensure our offices and meetings are accessible to all. Alterations and adaptations to property will be undertaken when ever it is appropriate to ensure that all customers benefit from our services.

## 5. Who can Apply?

5.1 There are a number of different routes to access the Company's general rented stock:

- Direct Applicants – registered on the Companies Register of Housing Need;
- Transfer Applicants – Tenants of the Company wishing to transfer from their present accommodation;
- Local Authority Nominations – to meet its statutory obligations with regard to the Homelessness Act 2002;
- Decants – Existing tenants who need to be re-housed whilst major work is being undertaken to their current property

5.2 An application form must be completed in all cases, and can be obtained with a set of Guidance Notes, by visiting the office, by telephone or by downloading from the website at [www.coastlinehousing.co.uk](http://www.coastlinehousing.co.uk)

5.3 All Housing Register applicants are required to provide a form of identification for each member of the household, and to notify the Company immediately of any changes in circumstances, which may affect priority for re-housing.

5.4 Existing customers who have rent arrears or other debts owed to the Company will be eligible for a transfer but will be required to enter into an agreement to pay the monies owed at a mutually agreed amount.

5.5 In cases where a person under the age of 18 has been nominated for a property, a guarantor will be required before a tenancy can be offered. The appropriate support agency will assist the individual in finding a guarantor.

## 6. Excluded applicants

6.1 CHL will not impose an automatic ban on any prospective applicant. Instead, every case will be considered upon its own merits, with any overriding factors regarding the housing needs prevalent at the time, taken into consideration.

## 7. Reviewing Applications

7.1 Each application will be reviewed annually on the anniversary of the date of the original application. The application will normally be withdrawn from the Register of Housing Need if no response is received from the Applicant within 28 days of the review letter.

## 8. Immigration Control

8.1 Under S160A(3), persons from abroad who are subject to immigration control within the meaning of the Asylum & Immigration Act 1996 are ineligible for lettings, but the Secretary of State has prescribed classes of persons who are subject to immigration control and who are eligible for a letting.

8.2 The following are the main categories of applicants to whom a housing authority may allocate accommodation taking into account nationality and immigration status;

- Existing tenants – all existing assured, secure and introductory tenants of a Housing Authority ;
- British Nationals – British Nationals who are habitually resident in the Common Travel Area (CTA); and
- European Economic Area Nationals (EEA) – any person, who is a national of any of the countries in the EEA and is habitually resident in the CTA or is a worker, or has a right to reside in the UK and is economically active;
- Persons subject to immigration control who have been granted:
  1. Refugee status;
  2. Exceptional leave to remain – provided that there is no condition that they shall not be a charge on public funds; or
  3. Indefinite leave to remain – provided that they are habitually resident in the CTA and their leave to remain was not granted in the previous 5 years on the basis of a sponsorship given in relation to maintenance and accommodation (or, if so, that their sponsor died);

## **9. Special Circumstances - Management Transfers**

- 9.1 Points are awarded for any other urgent or exceptional circumstances, which may include harassment, domestic violence, witness requiring protection etc.
- 9.2 These examples are not exhaustive and each instance would be considered on its own merits. In all cases discussions would take place with appropriate reference to the relevant support agencies i.e. Police, Probation, Social Services to verify the need for accommodation.
- 9.3 These points will be awarded at the discretion of the Housing Services Manager and the Customer Services Manager. In all cases other than racial harassment and domestic violence, supporting evidence from external agencies will be required to support the request for a transfer. The member of the tenancy management team working with the household will submit a detailed report, along with evidence backing up the request for a transfer. This information would be retained for audit purposes.
- 9.3 Where the customer is at significant risk in their current accommodation as a result of domestic violence or racial harassment, they will be advised to and supported in submitting a homelessness application to gain access to alternative sources of accommodation.

## **10. How are Applications Assessed?**

- 10.1 CHL operates a points scheme to prioritise between applicants on the Register of Housing Need. All applicants registered must be in housing need as determined by the point's scheme, as shown in Appendices B & C, according to their present circumstances.

- 10.2 Applicants will be considered for accommodation suitable for the size of their household. In determining the number of bedrooms required, one bed room is allowed for each of the following
- The applicant and where applicable their partner.
  - Two children of the same sex under 18
  - Two children of different sex where the eldest child is 6 or under except in areas covered in the local lettings policy.

10.3 The allocation of homes to households with different sex children will be reviewed annually by KDC and CHL.

10.4 If a household require separate bed rooms on medical or welfare grounds this will be assessed on a case by case basis by the medical panel in the case of medical points or if supported by an external agency for welfare points.

## **11. Medical Priority**

Some applicants may find themselves unable to occupy their current accommodation due to a medical condition, which is being exacerbated by their living conditions. CHL refers such cases to a Medical Assessment Panel (MAP), after which additional medical points may be awarded.

## **12. Housing for Older People (Sheltered)**

Applications will be accepted for housing older people where the applicant is aged 60 years or over and has a demonstrable requirement for housing related support, or if an applicant is below the age of 60 and eligible for registration under the Chronically Sick & Disabled Persons Act 1970

## **13. Affordability**

In considering affordability of applicants who may be Owner-Occupiers or those in private rented accommodation, consideration will be given on the basis that limits are set at 6 times Kerrier District Council's Indicative Rent Levels as set out in Appendix A.

Income Limits – the income limits are set out in Appendix A.

Capital Limits – Net capital limits for applicants requiring accommodation will be not more than the amounts set out at Appendix A

## **14. The Process**

### **14.1 Selection of Applicants from the CHL's Register of Housing Need**

Applicants will be selected from a computerised shortlist, produced in order of priority, with the letting being made to the applicant assessed to be in the greatest housing need under this policy.

#### 14.2 Exceptions to selecting applicant in greatest housing need

The only exceptions will be:

- Where the resultant vacancy would satisfy greater housing need by transferring an existing tenant;
- Where a property has been identified as difficult to let and where flexibility would reduce the number of empty properties;
- Where a local lettings policy takes into account other factors to ensure the sustainability and balance of a community;
- Where a property has features which make it suitable for a specific applicant on the waiting list;
- Where there is not a local lettings policy, but there are specific social or physical factors affecting the letting and that a “sensitive” letting is required to ensure a sustainable tenancy.

#### 15. The Decision

The decision on lettings will be made by the Housing Needs Officer and authorised by the Customer Services Manager.

All letting decisions will be recorded and where the selection has not been made to the applicant in the greatest housing need, the reasons for that decision will also be recorded.

Any refusals of Local Authority Nominations will be recorded and retained for audit purposes.

#### 16. Offer of Accommodation

All applicants will receive an interview before receiving formal offer of accommodation, in order to verify the information provided on their application form, and that the applicant meets the Company’s criteria for selection and letting of the property.

Offers of accommodation will then be confirmed in writing, and the customer will be asked to confirm their acceptance of the offer within 5 working days.

Arrangements will be made for an accompanied viewing of the property with the consent of the outgoing tenant or when keys are available to do so.

All new customers will be offered a 12 month Probationary Tenancy, except where:

- The new tenancy is as a result of a transfer; or
- The applicant is directly from a tenancy with a local authority or Registered Social Landlord (RSL), and that tenancy has lasted for more than 12 months.

## **17. Refusals**

Where an applicant refuses more than three reasonable offers of accommodation, they will be invited to extend their choices of type and location of property in order that their requirements may be better met.

## **18. Appeals**

Appeals against non-admittance to the Register of Housing Need, placement or eligibility of a letting or removal from the Register must be made to the Customer Services Manager in writing, within 21 days of the notification of the decision. A reply will be provided within 10 working days. Should applicants remain unhappy following an appeal it will be necessary to follow the Company's Official Complaints Procedure.

## **19. High Risk Offenders**

All applications from offenders will be treated on an individual basis. To make an appropriate letting a detailed risk assessment for each individual will be required with the involvement of all relevant agencies through the MAPP (Multi Agency Protocol Panel). Tenancies will not be offered to applicants with support requirements, without an agreed support package already in place.

## **20. Floating Support**

Where applicants have special needs or are vulnerable for any reason, the Company must be satisfied that the customer will be able to cope with independent living. The Company will seek information from social services and other statutory or voluntary agencies to confirm that care or support packages are in place. Tenancies will not be offered to applicants with support requirements, without an agreed support package already in place to help them in maintaining their tenancy.

## **21. Mutual Exchanges**

All assured tenants have the right to exchange their tenancy with another assured or secure tenant of a local authority, RSL or a Charitable Housing Trust with the consent of their landlord. The law relating to mutual exchanges is contained within the Housing Act 1988 and the Company's Policy GH05 relates to mutual exchanges.

## **22. Local Lettings Policy**

Local Lettings Policies will be adopted which give weighting factors other than Housing need in order to promote greater stability and balance of communities and neighbourhoods, reduce void periods and to assist in the letting of properties defined as Difficult to Let. CHL has a separate Local Lettings Policy – GH02

### **23. Key Worker Accommodation**

CHL has a small number of properties which are let as Key Worker Accommodation. Any one wishing to apply for one of these properties would need to complete a separately available application form.

### **24. Shared Ownership**

Shared Ownership schemes are intended for applicants in Housing Need who are unable to purchase a property outright, but could afford to purchase a property on a shared ownership basis. CHL keeps a linked register of applicants for shared ownership.

### **25. Choice Based Lettings**

Choice based lettings (CBL) is an initiative which gives residents in housing need, registered on a housing waiting list, the opportunity to apply for any available property they choose. Where our stock is within a district operating CBL, the applicant would need to be registered on that CBL register. (CBL is not currently available in Kerrier, but Kerrier District Council is working with CHL and other local RSLs in order to determine the practicality of a Choice Based Lettings approach to lettings. In developing this, there will be customer consultation.)

### **26. False Information**

If an applicant attempts to gain advantage by giving false information or by withholding vital information, CHL will remove the applicants name from the Register of Housing Need. If a tenancy has been attained through false information, CHL may recover possession of the property via the Courts.

### **27. Confidentiality**

CHL will treat all information provided by applicants in accordance with Data Protection legislation. This means that;

- Applications for housing are confidential, and only staff processing them will have access to information;
- Where individual applications fall outside of the existing policy, for example Witness Protection Scheme, staff will present only such information as is necessary;
- Any applicant has a right of access to personal information relating to them held in the Applicants file. This is in addition to the rights given to all individuals under the Data Protection Act 1984; or
- An applicant has the right to see and obtain copies of their Register of Housing Need application and any other information supplied by them about themselves and their family. Request for such information should be made in writing, and we will respond in 28 days of the date the request has been received.

## 28. Performance Standards

- All application forms will be assessed within 14 working days of receipt of a fully completed application form;
- Applicants will be given the right to appeal against any decision made in respect of their application under the Appeals procedure;
- All applicants will be interviewed prior to re-housing to confirm the information contained within their application form;
- Standard forms will be used at all stages in the lettings process to ensure that all applicants are assessed on the same basis;
- The Association will participate in the Housing Corporation CORE system for monitoring all new lettings;
- Details of all lettings activity will be reported to the Director of Operations on a monthly basis;
- Records will be maintained of the reason for the decision on all lettings made from the direct waiting list;
- All applicants will have a right to view the accommodation offered;
- All new Customers will have a courtesy six week visit carried out by a Housing Officer

### Lettings Policy - Appendix A

The income limits relative to Indicative Rent Levels for Housing Benefit - 2006/2007 are as follows:

Household type	Indicative Rent - Room No.	Indicative Rent	Weekly Income Limit KDC	Annual Income Limit KDC	Weekly Income Limit CHL	Annual Income Limit CHL
Single applicant or couple	2	£80.00	£400.00	£20,800	£480.00	£24,960
Single applicant or couple with one child	3	£94.00	£470.00	£24,440	£564.00	£29,328
Single applicant or couple with two children	4	£109.50	£547.50	£28,470	£657.00	£34,164
Single applicant with three children	5	£120.00	£600.00	£31,200	£720.00	£37,440
Single applicant with four or more children	6	£126.25	£631.25	£38,825	£757.50	£39,390

Income Limits relate to income net of Income Tax and National Insurance Contributions. Attendance Allowance and Disability Allowance are disregarded.

Capital includes any holdings that have a clear monetary value such as savings, investments, land and property. In calculating the total of assets of the applicant and spouse will be added together and any loan or mortgage will be deducted.

- Net capital limits for applicants requiring non sheltered accommodation will be not more than £35,000
- Net capital limits for applicants requiring sheltered accommodation will be not more than £140,000

## Lettings Policy Appendix B

### Coastline Housing Limited - Register of Housing Need – Points Scheme

The priority for applicants is assessed according to the following:

<b>Section 1: Lack of facilities</b>	
Accommodation without mains electricity	3 points
Accommodation without piped water supply	3 points
Absence of bath/shower	2 points
Absence of hot water supply to kitchen	1 point
Absence of hot water supply to bathroom	1 point
Absence of kitchen	2 points
Absence of a flush WC	2 points
Absence of an indoor WC	2 points
<b>Section 2: Accommodation Issues</b>	
Penetrating or rising damp (slight), as confirmed by the local authority's environmental health officer.	2 points
Penetrating or rising damp (heavy), as confirmed by the local authority's environmental health officer.	4 points
Bathroom shared with family	1 point
Bathroom shared with non-family	2 points
Kitchen shared with family	1 point
Kitchen shared with non family	2 points
Overcrowding points for each bedroom lacking (refer to Accommodation Eligibility)	2 points
Under occupation of existing social housing tenancy	15 points
Non static caravan	5 points
<b>Section 3: Personal Circumstances</b>	
<b>Split family</b> - only applicable if applicant and partner have previously lived together or are pregnant/have children together and are forced to live apart due to current housing situation and if properties occupied by either partner are not of adequate size to accommodate the whole household.	3 points
Property unsuitable due to affordability issues	2 points
Applicant requiring move to give support	3 points
Applicant requiring move to receive support	3 points
Applicant requiring move to be nearer employment	3 points

<b>Section 4: Welfare</b> (only to be awarded for personal reasons not catered for elsewhere within the points scheme)	
<b>low priority</b> – via Health Visitor or Care Worker e.g. Supports need for play space for child or elderly person to be near relative	2 points
<b>Medium priority</b> – via Health Visitor / Care Worker / Social Worker e.g. Supports need to move nearer to specialist school.	5 points
<b>high priority</b> – via Social Worker / medical Consultant / Police e.g. Supports need to move due to personal threats of violence towards the family	10 points
Approved Management Transfer	20 points
<b>Section 5: Medical</b> – points will be awarded where it is considered that the applicants' current housing accommodation is proving detrimental to the applicant or their family's health. Medical pointing is assessed by the Company's appointed Medical Officer:	
low priority	2 points
medium priority	5 points
high priority	12 points
urgent priority	20 points
All appropriate applicants must complete a Medical Assessment Form and in assessing the above applicants will be requested to give authority for Coastline Housing Limited and its Medical Officer to contact their GP or any Consultant to discuss and verify any relevant matters.	

## Lettings Policy - Appendix C

### Coastline Housing Ltd – Transfer Applicants – Points Scheme

The priority for applicants is assessed according to the following:

**Section 1- Overcrowding** - If a property has inadequate bedroom space for all occupants to enjoy their property points will be awarded as follows;

<b>Need for one additional bedroom</b>	10 points
<b>Need for two additional bedrooms</b>	20 points

**Section 2 - Split family** - only applicable if applicant and partner have previously lived together or are pregnant/have children together and are forced to live apart due to current housing situation and if properties occupied by either partner are not of adequate size to accommodate the whole household.

<b>A couple</b>	1 point per person
<b>Couple and children</b>	5 points

**Section 3 - Welfare** - points are allocated upon the written support provided by Social Services, Health Authority, Police or similar recognised support agency.

Low level - via Health Visitor or Care Worker e.g. supports need for play space for child or elderly person to be near relative?	2 points
Medium level - via Health Visitor/Care Worker/Social Worker e.g. supports need to move nearer specialist school.	5 points
High level - via Social Worker/Medical Consultant/Police E.g. supports need to move due to personal threats of violence towards family.	10 points
<b>Authorised Management Transfer</b> - Points are awarded to assist customers who are at risk in their current home. Different levels of evidence are required for each, as stated in the policy	
Racial Harassment	70 points
Domestic Violence	60 points
Risk from other violence or sexual intimidation	60 points
General vulnerability	50 points

**Section 4 - Medical** - points will be awarded where it is considered that the applicants' current housing accommodation is proving detrimental to the applicant or their family's health. The degree to which current housing conditions are affecting anyone's health will determine the amount of points awarded; therefore, the more major problems will attract most points. Such points are assessed by the Company's Medical Officer and are as follows:

low priority	2 points
medium priority	5 points
high priority	12 points
urgent priority	20 points

All appropriate applicants must complete a Medical Self Assessment Form and in assessing the above applicants will be requested to give authority for Coastline Housing Limited and its Medical Officer to contact their GP or any Consultant to discuss and verify any relevant matters.

**Section 5 - Unsuitability** - when pointing a transfer application the property will also be assessed as to its suitability to the applicant. For example is it too large or small, or too isolated. These points are not to be confused with those awarded for medical grounds.

Low degree - unable to manage gardens or maintain property / proximity to shops / minor problems with property layout i.e. size of rooms.	2 points
medium degree - isolated / too distant from employment / lacking necessary facilities i.e. central heating / rent too high (not on full HB)	5 points
high degree - too far from necessary support or for Providing such / under occupation by one or more bedrooms.	15 points

**Waiting Time on List** - due to the demand for accommodation it is inevitable that transfer applicants will have to wait some time before Coastline Housing Limited may be able to assist them. The Company's priority is to help those in greatest housing need. Where 2 or more applications demonstrate equal housing need, points are then awarded for each complete year an applicant has been registered on the Register of Housing Need, as follows:

less than a year	0 points
after 1 complete year	2 points
after 2 complete years	3 points
more than 3 years	5 points