

Lettings & Allocations Policy

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Owner: [Angelique Noble]	Next Scheduled Review: 22/09/2028

1. Introduction

- 1.1 The allocations and lettings policy is used for allocating and letting homes to tenants and managing applications for shared ownership properties. It sets out:
- The aims of our approach to allocations and lettings
 - Who we will and will not house
 - Routes by which people can apply for a home
 - Routes by which existing tenants can move to a new affordable home
 - How tenancies and leases will be granted and managed
 - Details of decision makers and how to challenge decisions.
- 1.2 It is aligned with the regulatory standards published by the Regulator of Social Housing, and the requirements for allocations specified in the Capital Funding Guides published by Homes England.
- 1.3 Where planning obligations require specific approaches to allocations for particular schemes, local lettings policies will be adopted to implement these requirements.

2. Policy aims

- 2.1 Flint Housing is committed to providing quality affordable homes and creating sustainable tenancies that will meet local housing requirements and therefore assist local authorities in the delivery of their housing strategies. In doing this Flint Housing will:
- Promote and enable choice of accommodation for people whose housing options are restricted by virtue of their income in relation to local house prices
 - Encourage and promote social inclusion whilst creating balanced and sustainable communities
- 2.2 Ensure that access to housing is on a fair and equitable basis, is affordable for new customers while ensuring that allocations optimise the best use of Flint Housing's assets
- Let properties in accordance with legal and regulatory requirements and with the intention of incurring minimal loss of rent and service charge income
 - Comply with financial and regulatory controls relating to the allocation and sale of affordable housing properties.
 - Maximise opportunities for mobility among tenants of social housing
 - Minimise the cost of homelessness to local authorities
 - Make efficient use of housing resources, including incurring minimal rent loss

3. Policy scope

- 3.1 This policy covers our approach to allocations for affordable housing, specifically:
- General Needs - e.g. Social and Affordable Rent
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- Shared Ownership

3.2 For the purposes of this policy, any reference to Flint Housing or “our” or “we” shall be relevant to all its associated entities and administered, if applicable, by its Management Provider(s).

3.3 This policy may be administered by our management provider(s), who will be assessing individual customers financial circumstances to achieve our aim to ensure all offers of accommodation are affordable for customers.

4. General Needs

4.1 Flint Housing will offer homes where the rent is generally lower than the open market (private rented sector) - this includes homes at an (a) Affordable Rent (80% of market rent, which may be capped at the Local Housing Allowance) or (b) Social Rent, where rents are set in line with a prescribed formula published by the Regulator of Social Housing.

4.2 General Needs housing offers households in the greatest need of accommodation access to secure, affordable and well managed homes. Customers will need to apply to the local authority waiting list through the housing department.

5. Shared Ownership

5.1 Customers can buy a share of a home and pay rent on the part that they do not own.

5.2 For most schemes, customers will need to be a first-time buyer or not currently own a property.

6. Eligibility to rent one of our homes

6.1 To be eligible for one of our rented homes, tenants must:

6.2 Be over 18 years old (or over 16 in exceptional circumstances, with an adult guarantor to hold the tenancy in trust)

6.3 For those in work, be able to pay the rent, including a week’s or month’s payment in advance at sign up

- For those not in work, be able to pay the rent, including a portion of the rent in advance at sign up
- Be able to provide satisfactory Right to Rent documentation
- Have confirmed immigration status (either hold a British passport or have indefinite leave to remain) and eligible for public funds
- Meet the household criteria for the size and type of home
- Not be in breach of a previous tenancy or occupancy agreement or have behaved unacceptably, for example failure to pay rent or engaged in anti-social behaviour
- Not have access to, or an interest in, any other home the tenant could live in
- Agree for us to undertake credit references and fraud checks

6.4 Have a current Bank Account and ability to pay rent and other charges by Direct Debit which is our preferred method of payment

6.5 Satisfy our pre-tenancy assessment.

6.6 The pre-tenancy assessment (affordability and let check) will include a financial assessment. In the financial assessment, potential tenants will need to demonstrate one of the following:

- Eligibility for full Universal Credit which includes the housing element or entitlement to full Housing Benefit, or,

- 6.7 If potential tenants are not in receipt or eligible for any benefits, that they are receiving an income. The rent and service charges should not exceed more than 50% of net income; or
- 6.8 That the tenant is eligible for some benefits and receives an income. The benefit entitlement will be added to the total income. The rent and service charge amount should not exceed 50% of the total of the benefit and income.
- N.B. the total income will be calculated after tax, national insurance, and other deductions on the tenant's wage slip.
- 6.9 We will not offer a potential tenant a home if eligibility criteria is not met. We will check household information, including proof of identity and financial support needs. We will require documentary evidence to ensure eligibility and failure to provide this could result in us not allocating a home to the tenant.
- 6.10 In exceptional circumstances, with the agreement of Flint Housing and the Local Authority, an individual's situation may be considered for an offer of accommodation even if the above criteria are not met.

7. Ability to pay rent

- 7.1 Flint Housing want to ensure tenants can pay the rent for homes (including service charges) alongside other living costs, bills (e.g. utility bills, Council Tax) and other financial commitments. Tenants are responsible for making sure they can pay the rent and service charges for the home.
- 7.2 Flint Housing will confirm that new customers can afford to live successfully with us by undertaking a credit check, and, where required, an affordability check in line with our Affordability Policy. The check aims to establish if the customer has sufficient income not only to rent the property but also the ability to pay all usual household bills. All new applicants must be able to demonstrate they have enough income to cover their rent, weekly outgoings, and household costs.
- 7.3 Some customers do have the income available to meet their outgoing household bills but do not have a good payment history.

8. Household size

- 8.1 When a property becomes available for letting, Flint Housing will provide the relevant information for it to be advertised via the Local Authority advertising system.
- 8.2 We reserve the right to make further enquires relevant to the applicants housing situation, before making an offer of accommodation.
- 8.3 As the demand for social housing exceeds supply, we will maximize the use of available accommodation by fully occupying but not creating overcrowding. We therefore set an appropriate property size, which is the normal sized property the household will be allocated and acts as a minimum standard.
- 8.4 Our appropriate property size and household size is based on the size criteria in the social housing sector set-out in the Welfare Reform Act 2012, which was implemented from April 2013. The size criteria restricts housing benefit to allow for one bedroom for each person or couple living as part of the household with the following exceptions:
- Children under 16 of same gender expected to share
 - Children under 10 expected to share regardless of gender

- A disabled tenant or partner who needs non-resident overnight carer will be allowed an extra room.

8.5 To ensure consistency we use the guidelines summarised further below to determine the “appropriate size” of property:

- A single person will be offered bedsits or one-bedroom properties
- Two adults living as a couple (whether as part of a larger household or not) will be offered one double bedroom unless there is medical evidence to support the need for separate bedrooms
- Two children of the same sex will normally be expected to share except where there is medical evidence to support the need for a separate bedroom
- Two children of different sexes will be expected to share a bedroom unless the eldest is older than 10 or there is medical evidence to support the need for a separate bedroom
- An adult carer, living full time and permanently in the household, caring for the tenant or an existing member of their household, will be expected to have their own single bedroom
- Offers will consider babies once they are born – not before.

8.6 Exceptions to the size criteria:

- Where a more urgent case under our management transfer process requires the home
- Where a local lettings plan is in place
- By agreement with the local authority for their nominations
- Where there is low demand.

8.7 The following lists sets out the bedroom entitlement for each member of the household:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged under 16
- any two children aged under 10
- any other child (other than a foster child or child whose main home is elsewhere)
- a carer (or team of carers) who do not live with in the home but provide the claimant or their partner with overnight care
- an approved foster carer (where either the claimant or their partner is caring for a foster child or has been accepted as a foster carer but has no child living with them as long as the period without a child does not exceed 52 weeks)
- disabled children may be allowed a separate room to their siblings if necessary

9. Local Authority Partners

9.1 We are committed to working with our Local Authority partners to assist them in achieving their strategic housing goals. We support our partners by participating in the following:

- Nomination agreements
- Choice Based Lettings Schemes

- Common Housing Registers.

9.2 Lettings made as part of nomination agreements are driven by local authorities' strategic function to meet local housing need and its homelessness duties. Nominations will be subject to the following sections of our policy:

- The Right to Rent
- Affordability
- Appeals
- Local Lettings Plans

10. Housing Options for existing tenants to move

10.1 Tenants may want to move home if their current rented home is no longer suitable because:

- it's too big- they wish to downsize
- it's too small- they wish to move to a larger home
- they want to live in a different area, perhaps for work

10.2 Tenants may also need to move home, due to:

- an emergency, e.g., fleeing domestic abuse
- a tenancy coming to the end of the fixed term and we are not renewing it (please refer to our Tenancy Policy for more information)
- it being identified for redevelopment, and Flint Housing need to move them to a replacement home on a temporary or permanent basis.

10.3 We provide information about options to move including:

- Mutual Exchange (swapping home with another tenant)
- Applying to a local authority for a transfer. Tenants need to register with their local authority and bid for suitable home if there's a Choice Based Lettings scheme
- Shared ownership and other affordable ownership products.

11. Urgent moves

11.1 If it's an emergency or the tenant is facing immediate violence or threats to personal safety, the tenant will need to:

- Contact the police to report the incident, get assistance, and a crime reference number
- Let us know
- Go to the local authority for help with moving.

11.2 If tenants need to move urgently, we will assess the circumstances, and work with the local authority to identify a home to move to, where appropriate (i.e., safe) and available. We review each case and support an urgent move where we can for the following reasons:

- Life threatening situations
- Domestic abuse
- Emergency move (e.g. witness protection)
- Severe harassment

- Flood / severe property damage
- 11.3 Significant personal tragedy where it is unreasonable for the household to remain in the home.
- 11.4 Due to our limited stock, we may not always be able to help tenants move to another property. Much will depend on what the local authority has available at the time.
- 11.5 Tenants may need to join the waiting list at the relevant local authority for a transfer.

12. Professional and Streamlined Lettings

- 12.1 Properties need to be let in the most efficient and effective way. In doing so we will:
- Minimise void periods to ensure that rental income is maximized
 - Create a positive customer experience of the lettings process
 - Create a sustainable let by ensuring we get the right person in the right property.
- 12.2 To achieve our objectives the following principles will be adopted when letting properties:
- Nomination vacancies will be advertised via the relevant Local Authorities Choice Based Letting System or Common Housing Register
 - We will confirm the customer's ability to afford the property along with their recent housing history
 - We will aim to not under occupy a property by more than one bedroom, subject to affordability
 - The first person who meets our criteria and is able to sign the tenancy agreement will be offered the property.
- 12.3 We will ensure that people get equal access to our information about properties that are available to let by:
- Publicising where properties are advertised
 - Access to translation services
- 12.4 We will signpost customers for support with digital inclusion, to enable them to access our services online.

13. Appeals

- 13.1 Flint Housing has made a commitment to ensuring sustainable tenancies and communities; therefore, we want to let to people that will help to achieve this. We do not want to let to people where there is a risk that they are unable to sustain their own tenancy.
- 13.2 If individuals are not happy with a decision we make (rented homes) applicants may appeal against the decision to reject their application. Appeals need to be made within five working days of us notifying individuals of our decision.
- 13.3 Applicants can be rejected if:
- They cannot demonstrate their Right to Rent, this applies to all household members
- 13.4 Where the applicant displays behaviour to an employee of the organisation, or any of its agents, at any point during the lettings process that would constitute a breach of tenancy. eg presenting as being under the influence of drugs, swearing/abusive language, aggression etc

- 13.5 At any time during the application stage, it is discovered that false information has been provided.
- 13.6 An applicant can be refused if:
- They fail the affordability check at time of application
 - Current customers existing property fails to meet the lettings standard when inspected by us
 - There is an expectation of an inability to sustain a tenancy - an applicant will be refused if they have an identified support need, and the appropriate support package is not in place to ensure that the tenancy will be sustainable or if they refuse to take up a support package at time of the application
 - Schedule 1 Offenders – Flint Housing cannot reject an applicant because they are a Schedule 1 offender. Applications should only be refused after a risk assessment has been carried out by the police and probation services and if the applicant refused to consider the areas deemed suitable by the joint agency group. The risk posed by Sex Offenders cannot be solely assessed by Flint Housing and we will be guided on this by agencies charged with the management and monitoring of sex offenders including the police and social workers.
 - If it is identified that there will be a change in the customer's circumstance i.e., pregnancy which would mean the property offer would not meet their imminent future housing need
 - The applicant owns a property that is not yet on the market, or in the process of disposal.

14. Sensitive Lettings

- 14.1 If an applicant were to be considered for an offer of accommodation but Flint Housing received information from a third-party source, such as the Police or Probation, that the allocation of the property to the same person would likely to lead to conflict or disharmony in that area, then Flint Housing retains the right to refuse the applicant.

15. Shared Ownership

- 15.1 Shared Ownership offers households the opportunity to buy a share of a property whilst paying rent on the part they do not own. Initial shares sold will be between 25% and 75% of the value of the home (or a minimum of 10% where the New Shared Ownership lease applies). If the lease allows it, households can usually choose to buy larger shares until they own the property outright.

16. Eligibility

- 16.1 To be eligible for a shared ownership property, applicants must:
- Have a household income of less than £80,000 (£90,000 in London) and be otherwise unable to purchase a property suitable to meet their housing needs on the open market
 - Be able to fund the deposit and other purchase costs through savings or other funds
 - Not own or have an interest in another property (although households may apply while they are selling or discharging interest in another property, including a shared ownership property).

17. Viewings and applications

- 17.1 Households must apply for the shared ownership scheme and also apply for the specific property they wish to purchase.
- 17.2 Households interested in purchasing a shared ownership property should apply to register with the relevant HomeBuy agent in the first instance, who will check their eligibility for the shared ownership scheme.
- 17.3 All our properties for sale will be advertised through the relevant HomeBuy agent.
- 17.4 Households should indicate their interest in specific Flint Housing properties by using the form available on our website or contacting the relevant external sales agent engaged by Flint Housing. Property viewings will be arranged for potential applicants by us or our agent.
- 17.5 Households wishing to apply for a property should complete and submit an application to an independent mortgage broker, who will conduct an affordability assessment.
- 17.6 If a joint application is made both applicants must become joint owners i.e. be named on the lease and on any mortgage on the property.
- 17.7 There is no restriction on the number of applications a household can make for Flint Housing properties.

18. Allocations criteria and process

18.1 Affordability

- Flint Housing, or agents acting on our behalf, will assess whether applicants are able to afford the mortgage, rent and other costs of being a homeowner without hardship. We will also carry out credit checks on applicants.

18.2 Identity and source of funds

- Prospective owners will also be subject to Know Your Customer checks, in order that we can meet our obligations under the Money Laundering Regulations.

18.3 Prioritisation

- Allocations will be managed in line with the s106 agreement relevant to the individual property or other agreement with the local authority. This may specify that applicants must have a connection to the local area, or that priority must be given to such households. We will advise households of any criteria that restrict allocations or determine prioritisation of applications when we advertise properties and when we process applications.
- After applying local planning requirements we will give priority to armed forces personnel who are currently serving or who have left service in the two years prior to their application. This is in line with government guidelines on allocation of shared ownership properties.
- Where there are no restrictions imposed by planning or funding conditions, we will prioritise completed applications from non-armed forces personnel in the order in which we receive them. A completed application is one which has been approved by the independent mortgage broker and is accompanied by all the required supporting information.
- We will not accept further applications for a property after it has been allocated.

19. Fees

- 19.1 When applicants have been offered a new build property and wish to proceed, we will ask for a non-refundable reservation fee of £500. This will be deducted from the purchase price when the sale completes.

20. Timescales

- 20.1 For sales of new build properties, we normally expect exchange of contracts within 21 days of receiving a reservation fee unless other timescales are specified. Completion should take place two weeks afterwards, subject to the completion date of the development. We may withdraw an offer of sale if these timescales are unreasonably delayed by the purchaser.
- 20.2 For resale homes, the timescales will be agreed between purchaser and seller.

21. Leases

- 21.1 All shared owners will be issued with a standard shared ownership lease with an initial term of 125 years or 999 years if the New Shared Ownership model applies to the property. A lease will be issued whether the leaseholder has purchased a flat or a house.
- 21.2 Where a shared owner's lease states an approach to rents that is different from this policy, the lease takes precedence.

22. Lettings and sales to staff, board members or their relatives

- 22.1 Where a member of Flint Housing staff or board, or their close relative, applies for accommodation, Board approval must be given before an allocation can be made. A report will be made to the Board for decision. This also applies to any other member of Flint Housing's parent or sister companies.

23. Equality and diversity

- 23.1 Flint Housing is committed to making sure all services are accessible to all our residents. Our staff will be trained to make sure they are communicating appropriately with our customers, and they have the relevant information.
- 23.2 This policy will be applied in a way which makes sure we treat all customers with fairness and respect. We recognise our duty to advance equality of opportunity and prevent discrimination or victimisation on the grounds of age, sex, sexual orientation, disability, race, religion or belief, gender re-assignment, pregnancy and maternity, marriage and civil partnership and any other protected characteristic defined within the Equality Act 2010.
- 23.3 On request we will provide translations of our documents, policies and procedures in various languages and formats including braille and large print, where a request in respect of each individual item is demonstrably reasonable (and not, for example, vexatious).

24. Delivery of Policy

- 24.1 This Policy should be read alongside
- Affordability Policy- Rented
 - Tenure Policy
 - Rent Setting Policy
 - Service Charge Policy

25. Review

- 25.1 This policy will be reviewed once every three years. The board of Flint Housing will consider the housing policies of relevant local authorities (e.g. the tenancy and planning policies) and regulatory requirements when updating the policy.