

Allocations and Lettings Policy – Rented Housing

Policy statement and scope

It is our intention to let our homes in a fair and transparent way which most effectively meets housing need, creates sustainable tenancies and communities whilst minimising the time that properties remain empty between each letting.

This policy applies to the majority of Anchor's retirement housing properties that are available to rent. It determines who can apply for housing, the way their application is assessed, the priority order for offers of accommodation and the type of accommodation that may be offered.

In some locations there are Local Lettings Plans (for example General Needs, Extra Care and estates subject to management agreements) where this lettings policy may not apply.

Qualifying Criteria

We have 3 qualifying criteria which unless exceptional circumstances exist potential tenants must meet to qualify for housing. This applies equally to Local Authority nominations and applicants who apply directly to us.

- **Age criteria**

Anyone 55 years and over can apply however offers of a tenancy will first be made to those aged 60 years and over. We will offer tenancies to people by date order of their application. Exceptions to the application of this age criteria may apply as a result of existing agreements and arrangements.

- **Ability to live independently**

We require that any potential tenant is able to live independently, with any reasonable care and support as required. If an applicant does not have full mental capacity, we will still offer suitable housing where available so long as they can be supported to maintain their tenancy. The tenancy agreement would need to be signed on the tenant's behalf by their attorney, under a power of attorney, or deputy (under court of protection).

- **Satisfactory housing and behaviour history**

In terms of rent or mortgage payments applicants at the time they are offered a property will have a clear account. Where there are arrears their account balance must not exceed 1 month's debit and evidence of payments demonstrating a material and consistent reduction in the arrear.

Other factors that may lead to an application being rejected will include if they, or a household member, have;

- unspent criminal convictions, reporting obligations, pending criminal action or

been subject to risk prevention/harm orders for an offence we deem to be incompatible with living in retirement housing

- engaged in anti-social behaviour or is known to have seriously breached their tenancy conditions with a previous landlord
- have without good cause abandoned a previous tenancy
- shown that they would not be able to meet the rental & service charges and associated living costs
- been unable to confirm they have a 'right to rent' as set out in the Immigration Act 2014 as amended
- given false information or provided insufficient information for us to assess their eligibility and suitability for rehousing under the requirements of this policy
- demonstrated conduct towards our staff or residents during the process of allocating a property which is threatening, openly discriminatory and intimidating

The list above is not exhaustive. Other applications may be reviewed and refused or suspended in light of other potential risks to Anchor's staff, the applicant themselves or our residents.

Local Authority nominations

We have agreements with local authorities to let a percentage of our vacant properties to people nominated by them. These nominated applicants could be forwarded either via direct contact with the local authority or from the authority's appointed Choice Based Lettings (CBL) scheme.

The cycle and ratio of nominations to be housed on any estate is determined by the agreement between ourselves and the Local Authority. When a nominee is to be rehoused the Local Authority's policy determines priority so long as the applicant meets our qualifying criteria.

Waiting list applications

We maintain a waiting list and where it is not a Local Authority nomination all lettings are made from this list. There are two types of applicant:

- Existing tenants and lifetime licensees who wish to transfer
- New applicants who apply directly to us

Applicants can apply for housing on up to 5 estates, we will allow additional estates to be included at our discretion. Subject to priority banding, existing protections and size of property offers of tenancies will be made in order of the date when the person's application is registered.

Priority Bands

All applications will be awarded a priority and put into one of the 4 priority groups below.

Priority One - This will be applicants who need to move because they:

- are at immediate risk of serious injury in their current accommodation, (for example

- domestic violence, threats from others, unsafe accommodation)
- have lost their home as a result of an incident such as a fire or flood
 - are required to move because Anchor wishes to redevelop or has grounds which necessitate the disposal of their property
 - have a need to move for other reasons such as medical or financial need. Priority will be awarded following an assessment being completed.
 - there is an urgent reason for us to support another registered housing provider via a reciprocal arrangement or for us to grant a management move to an existing tenant
 - been granted priority need homelessness status by a local authority

A decision on the size of the property that can be allocated to the applicant will also be made as part of granting this level of priority. This need not follow the rules set out elsewhere in this policy which requires us to maximise occupancy. A refusal of a reasonable offer of accommodation will lead to the loss of this priority status.

Priority Two:- Sponsored nominations

This includes nominees received from benevolent organisations with whom we have agreements committing us to offer them a certain number of lettings.

Priority Three:- Transfers of existing tenants

Tenants seeking a transfer within the scheme in which they live take priority over other Anchor tenants from other schemes. Applicants in this category must meet our qualifying criteria, have held their current tenancy for 12 months and:

- give the required notice on their current tenancy
- have maintained their property to a lettable standard

Existing tenants have this priority for their first transfer, for subsequent transfers they will be treated as a priority four applicant.

Priority Four:- all applicants with the exception of those granted a priority 1, 2 or 3 status.

Homelessness

We recognise the need to support local authorities by housing their nominees with a 'Homeless Status' as quickly as possible. As such we will on request from a local authority consider giving them the next available property even if it was not their turn under any nomination agreement.

'Homeless Status' in this context will be those applicants where a local authority has deemed an applicant to be legally homeless, eligible for help and has granted them a priority need homelessness status. Such applicants if they apply to us directly will be given a priority one status on our housing register

Adapted properties

Properties adapted significantly to meet a previous tenant's needs will be allocated to a applicant who matches the need for such a property. Normal lettings criteria, such as position on waiting list, will not apply in this circumstance. Similarly, size of property, as long as the property against household size is not breached, will also usually not be a factor.

Waiting list review

We will review the status of waiting list applications annually. If an applicant's circumstances change, we reserve the right to review that applicant's priority status. Appeals against changes made to an applicant's priority status can be made to the Lettings Panel.

Removing applicants from a waiting list

There are a number of instances where an application will be removed from a waiting list. The list below is not exhaustive.

- **Unreasonable refusal of offers** - Applicants refusing three offers of suitable accommodation will be removed from the waiting list and be unable to reapply for six months.
- **Failure to meet the qualifying criteria** - we retain the right to not register, or to remove, applicants on our waiting list if they at any time do not meet the qualifying criteria, for example an applicant may be accepted onto the list as meeting our qualifying requirements but subsequently be removed if they at a later date seriously breach their tenancy or are found to be unable live independently. Such applicants will not be precluded from making a fresh application in the future if they can demonstrate that these previous concerns are no longer valid.
- **Lack of response** - A failure to respond to an invitation to view or to a waiting list review letter, without good reason, will trigger the removal of an applicant from the waiting list.

Decisions, along with the rationale, will be communicated to the applicant. Applicants removed from the waiting list will lose any waiting time previously accrued should they subsequently reapply

Matching applicants to properties (maximising occupancy)

We let properties by considering applicants as follows;

Property type	Applicants considered
Studio/ 1 bed 1-person flats	Single person only
1 bed 2 person-flats	A two-person household will be considered first i.e. couples and also 2-person adult households, (such as siblings or a mother and daughter) who make a specific request to share a bedroom. Single people may be considered however the aforementioned applicant households have priority.
2 bed flat	Persons who require a 2-bed unit due to householdsize, (such as siblings), or medical support needs, then couples, then single person households
3 bed plus	We will seek to make a sensitive let which aims to maximise occupancy

Rehousing of Anchor colleagues or a closely connected person

We will give consideration to applications which originate from a current or former employee or those who have a close connection to our organisation, (such as a family member). Such applications will be subject to closer scrutiny and oversight and have additional eligibility rules applied so as to ensure lettings are fair and that confidence in the service provided to our residents is not undermined.

Right to appeal

Applicants have the right to appeal any decision made by Anchor officers in relation to lettings.

Equality and diversity

We are committed to respecting diversity in all aspects of our work and meeting our obligations under the Equality Act. In line with this, we welcome feedback on any aspect of this policy where there is a question over its adherence to the above legislation.

Data Protection

We are committed to applying this policy in line with the General Data Protection Regulations as set out in our Data Protection Policy.

Related documents

- Allocations & Lettings - Supporting Guidance
- Right to Rent immigration check

Allocations and Lettings Policy

Document Ref: AHG/RH/LET/1.1

Issue Date: January 2022

Review Date: January 2025

Version Control

Version No	Purpose /Change	Author	Approved for publication by;	Date
AHG/RH/LET/1.0	Original	Graeme Hall Head of Customer Services	Anchor Hanover Shadow Board	27 November 2018
AHG/RH/LET/1.1	General review and condensing of document	Kevin Lorimer, Compliance and Policy Manager/ Alison Muir, Executive Director, Housing Services	Executive Board	November 2021