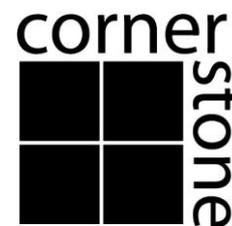


Lettings Policy

Section;	Housing
Policy name;	Lettings Policy
Executive responsible;	Head of Housing
Review by;	Head of Housing
Type of review;	Exception
Authority to amend;	Board
Frequency of review;	Every three years
Last review;	February 2020
Next review;	February 2023
Responsibility for delivery;	Housing Team
Strategy;	Housing Management Strategy
Supporting Documents;	Tenancy Policy, Mutual Exchange Policy, Devon Home Choice Policy, Rentplus policies, associated procedures.
Associated risk;	54: Maintaining regulatory status, 63: Anti-social behaviour, 70: Choice based lettings fails, 85: Impact of stock condition on the sale or letting of properties.
Equality & diversity	This policy implies that some groups will be treated less favourably, for example those with a history of anti-social behaviour, this is deemed justifiable to ensure sustainable lettings and communities.
VFM & benchmarking;	Making best use of our homes and tackling tenancy fraud supports our VFM objectives. Letting properties fairly and appropriately will be balanced with minimising re-let times. Inappropriate lettings with unsustainable tenancies do not represent good value for money as this often results in a higher tenancy turnover. We will benchmark our re-let times and other indicators to ensure that we are performing in line with our own targets and our peers.

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VERSION CONTROL			
Version Number	Sections Amended	Date of update	Approved by
1.0	First issue in new template	Aug 11	<i>Board</i>
2.0	Amendments throughout policy	Dec 14	<i>Board</i>
2.1	Clarity on the letting criteria	March 15	<i>CE</i>
3.0	Amendments throughout policy	Nov 16	<i>Approved 29.03.17 Board meeting</i>
3.1	Minor amendments and updated Management Moves section to include downsizing.	Apr 19	<i>CE</i>
3.2	Clarity on exceptional circumstances applied for victims of domestic abuse. Tenancy and mutual exchange details removed with reference to the separate respective policies. Updated lettings criteria wording but no substantial change to the criteria.	February 2020	<i>CE</i>

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 2. Access to our housing
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1. INTRODUCTION

Cornerstone is a charitable Housing Association which has over 1300 general needs properties. Cornerstone does not have any sheltered or supported housing schemes within its housing stock.

Cornerstone does not keep its own waiting list. Property vacancies are normally let through Devon Home Choice, a regional choice based lettings scheme. Cornerstone assists the local authorities to carry out their duty towards the homeless and to allocate homes to people in housing need.

All applicants who apply for housing through Cornerstone are treated fairly regardless of race, colour, ethnic or national origins, gender, sexuality, religion, age, physical disability, mental health, political views or marital status.

We are committed to a fair and transparent housing policy to provide housing for people in greatest need.

Cornerstone is committed to creating and maintaining sustainable communities.

2. ACCESS TO OUR HOUSING

There are several methods by which we may be able to provide housing.

Devon Home Choice (DHC)

DHC is a regional choice based lettings scheme which covers Devon. DHC is responsible for the allocation of the majority of social housing vacancies for rent and is run in partnership with local authorities and other housing providers, including Cornerstone.

Applicants who apply to join DHC will need to complete an application form. The housing need of the person concerned will then be assessed against the DHC policy by the local authority and if accepted, they will be placed in an appropriate band category which reflects their housing need.

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The majority of our property vacancies for rent are advertised through DHC and applicants who have registered are able to bid for them. The property is normally offered to the bidder in the highest band who has been in that band the longest.

In order to be considered for a property the successful bidder would need to meet our Letting Criteria as set out below or any other criteria that may apply such as a local lettings plan. It is, therefore, possible that an applicant may satisfy DHC requirements but still not qualify for a Cornerstone tenancy.

Property vacancies may be re-advertised if no suitable applicants apply. Alternatively the vacancy may be let in any way deemed appropriate.

More information and details of how to apply to DHC can be found on their website at www.devonhomechoice.com or by contacting the Local Authority housing department.

Mutual Exchange

Tenants of Cornerstone, a local authority or another housing association may be able to exchange properties with another tenant depending on the type of tenancy they have. We have a separate Mutual Exchange Policy.

Management Moves

Cornerstone does not operate an internal property transfer service for its tenants, to register for a move tenants should apply to DHC or HomeSwapper for a mutual exchange. We may consider moving tenants outside of DHC, but under the guidance of the DHC Policy, to another Cornerstone home in exceptional circumstances. This could include:

- where a tenant wishes to downsize to a smaller home
- where a tenant requests to move only once during major property modernisation
- where there is a prolonged neighbour dispute and there is no reasonable legal or other remedy available.

Moves will be subject to the availability of a suitable alternative home and will be at the discretion of the Head of Housing.

Home ownership options

Shared Ownership

Cornerstone has a small number of shared ownership properties. Vacancies are advertised through the Government backed Help to Buy South West (the official website for all Shared Ownership housing). Applicants can contact www.helptobuysw.org.uk or ring 0300 100 0021 for a postal application form.

Rentplus

These are rent to buy homes and different criteria and processes apply for applicants which are set out in the Rentplus lettings process and criteria document.

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3. TENANCIES

Our Tenancy Policy sets out the types of tenancies we offer and under what circumstances. Applicants will be notified at the offer stage of the type of tenancy we will be offering them.

4. LETTINGS CRITERIA

Applicants are NOT eligible for housing by Cornerstone if one or more of the following points apply;

- 4.1 If they owe rent or rechargeable repair costs to any social or private landlord they will not normally be offered a property unless they clear the debt immediately, have maintained an agreed payment plan for a reasonable period (usually at least 13 weeks) or there are exceptional circumstances, for example where the applicant has been a victim of financial abuse or controlling behaviour.
- 4.2 If they are an existing Cornerstone tenant who is in breach of their tenancy, for example due to rent arrears, anti-social behaviour or the condition of their current home. We will expect any outstanding debts with us to be paid unless there are exceptional circumstances, for example where the applicant has been a victim of financial abuse or controlling behaviour.
- 4.3 If they or a member of their household has been guilty of anti-social behaviour in the last 2 years, unless there are exceptional extenuating circumstances
- 4.4 If they were evicted by a social landlord or have breached their tenancy agreement. Examples could include; a) nuisance or harassment to neighbours b) using accommodation for immoral or illegal purposes or c) serious damage or neglect of a property d) rent arrears. Exceptional extenuating circumstances will be taken into account.
- 4.5 If following a financial assessment we consider the property to be unaffordable for them. The financial assessment will consider the applicants income and expenditure and the rent for the property they are being considered for. Applicants may be expected to engage with a money advice service to maximise their income, help them to manage their debts or for budgeting advice to ensure that the tenancy is successful.
- 4.6 If following a risk assessment by an appropriate agency the property is unsuitable on grounds of public protection or for the protection of the applicant.
- 4.7 If they are under the age of 18 years (this age restriction applies to the applicant(s) only and not other members of the household). We may consider younger applicants if there is a suitable professional body, such as social services, which can hold the tenancy in trust until the applicant turns 18, and this will be at our discretion.

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- 4.8 If they are a home owner. However, we may be able to help the elderly or disabled if they are living in a mobile home or a property of relatively low value. Other exceptional circumstances may be taken into consideration and each case will be looked at individually.
- 4.9 Cornerstone has no sheltered or supported housing schemes and as such we are unable to accept applications from persons requiring the level of support that such schemes would provide. For applicants who have support needs but not to the extent of the above, we would require confirmation from Social Services or a support agency that the property being offered is appropriate for the applicants needs and that a tenancy could be sustained. Applicants with support needs applying for our housing will be assessed to identify if the tenancy will be sustainable. The assessment may include a review of a support plan and liaison with support workers.
- 4.10 If their household's net annual income exceeds six times the local housing allowance for the local authority area the property is in. Cornerstone will ignore capital (declared savings, net value of house etc.) up to the level disregarded for Housing Benefit purposes which is currently £16,000 (as at April 2019). We will waive the capital savings limit for domestic abuse victims who have equity that they cannot reasonably access.
- 4.11 They do not meet local connection criteria specified in a local lettings plan or planning agreement.
- 4.12 They do not meet the property occupancy criteria.

5. PROPERTY OCCUPANCY CRITERIA

For the purpose of this policy a child is defined as a person under the age of 18 years.

In determining the occupancy levels Cornerstone will follow the criteria detailed within the DHC policy with these exceptions.

Minimum and maximum occupancy

Each property will be defined by the number of bedrooms and a maximum number of occupants. The minimum occupancy level is one person per bedroom. The maximum occupancy level is the stated number of persons. For example a 3 bedroom 5 person house would be allocated to a household of 3, 4 or 5 people.

Resident children

No resident children (other than as visitors) are permitted in bedsits or one bedroom flats or at: Norwood House, Cherry Barton, Cordery Road, Admiral Vernon Court, Phoenix Court or Mount Dinham.

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Visiting children

The selection of suitable applicants will be based on all bedrooms being used for full time residency. When this is not possible, consideration will be given to a bedroom being used for visiting children. Only when there are no eligible applicants with a housing need from these lists will single occupancy be considered.

Children in two bedroom flats

Children under 10 years of age are not permitted to live in two bedroom flats above ground floor level at Emmanuel Close and Beacon Avenue. This will be reviewed when the flats are modernised.

Bungalows & adapted homes

Preference may be given to applicants with needs that would be best met by these homes. For example applicants with mobility difficulties where there is a requirement for level access accommodation. Under-occupation may be considered once full occupancy has been exhausted.

Age restrictions

The minimum age for applicants at Cherry Barton and Norwood House is 60 years as these are designated retirement accommodation. We may lower the age limit to 55 years if we have difficulty filling a vacancy. We will also consider applicants of any age with a mobility disability as these flats offer level access.

The minimum age for applicants at Admiral Vernon Court and Phoenix Court is 55.

Mount Dinham is restricted to those aged over 60, applicable to all occupants' not just applicants.

Exceptions may apply where:

- a) we need to adopt a temporary policy to reduce child density in a particular area
- b) a property is difficult to let
- c) a community lettings policy is in place
- d) the home has features which make it suitable for a wheelchair user or family member with mobility needs or applicants who require a live in carer

6. LETTINGS PROCESS

The lettings procedure is designed to make sure that everyone is treated fairly and in keeping with our policy of giving priority to people in the greatest need.

Prior to an offer of accommodation being made, the applicant will be visited at home by a Housing Officer and asked to complete a verification questionnaire and financial assessment. This may be done over the phone where the distance would make visiting impractical. Existing tenants applying to move to another home will have a property inspection and the condition of their home will be taken into account.

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The Lettings Officer will seek tenancy references for any applicants who have a tenancy or who have held a tenancy in the last 5 years. They may also speak with other agencies that the applicant is working with to ensure that the letting is appropriate.

Following the assessments and a viewing of the property, if we are happy to accept the applicant as a tenant at the property, the applicant will receive a written offer of tenancy which will give details of the accommodation, the type of tenancy being offered, the length of the tenancy, and the monthly rent.

If accepted for the tenancy, the applicant will be offered a tenancy appropriate to their circumstances (see Tenancy Policy). Applicants will be notified in writing if their application has been unsuccessful and the reason(s) why and will be notified of their Right of Review.

Applicants will be expected to pay one month's rent in advance when they sign their tenancy.

Cornerstone board members, employees, close relatives of either and those who were a board member or employee within the past 12 months may apply but their application will receive exactly the same consideration as any other applicant. The Lettings Officer will notify the Head of Housing as soon as they become aware of the application and offers of accommodation must have prior approval of the Chief Executive.

7. TENANCY FRAUD

Any person knowingly giving false or misleading information on their application form will be declined housing by Cornerstone. Any tenancy awarded on the basis of such information (which comes to light at a later stage) may be liable to possession proceedings.

8. RIGHT OF REVIEW

Applicants for housing have the right to request a review of the following:

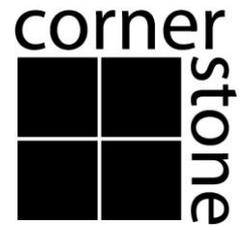
- Refusal for housing
- Type of tenancy offered
- Length of a fixed term tenancy

Review requests should be made in writing to Cornerstone within fourteen days of them being notified of the decision (being five days from the date the letter is sent).

Requests for a review should include:

- why the applicant or tenant would like the decision to be reviewed
- any personal circumstances that the tenant wishes us to take into account
- additional supporting information, where applicable.

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Applicants and tenants will be signposted for support in writing a request for a review where required and particular attention will be given to tenants who have known difficulties with literacy or communication and any other vulnerabilities.

Reviews will be dealt with by the Chief Executive, there may be a meeting or hearing with the applicant to hear from them directly and to give the tenant an opportunity to get their views across. They will be permitted to have representation with them or someone to represent them at a hearing, or to provide written representation if required. The Chief Executive may consult with the Board during the review process. The applicant will receive a written response to their appeal within 28 days of their original request or within ten days of any hearing.

We will not normally hold a property empty whilst a review conducted.

Contact details

Cornerstone, Cornerstone House, Western Way, Exeter, EX1 1AL

Tel: (01392) 273462

E-mail: mail@cornerstonehousing.net

Website: www.cornerstonehousing.net