

# Allocation Policy



<b>Policy owner/author:</b>	Housing Director
<b>Approved by:</b>	Society Board
<b>Date approved:</b>	2 <sup>nd</sup> July 2024
<b>Next review date:</b>	July 2027

## 1.0 Policy Statement

1.1 Stoke on Trent Housing Society is a registered social landlord which operates in the Stoke on Trent area and owns 616 general needs properties. Our core business is to provide high-quality affordable homes for rent alongside excellent housing services which supports tenants and sustains schemes where people want to live.

1.2 In terms of allocating our properties, our aim is to ensure that everyone has fair and open access to our homes, which means that we will allocate them in a fair and transparent way that takes the needs of our tenants and prospective tenants into account.

1.3 We also aim to ensure that our application process can be easily understood by our tenants and prospective tenants.

1.4 This policy sets out the process we will use to allocate our empty homes, including how we will prioritise applications.

## 2.0 Policy Objectives

2.1 The main objectives of this policy are to:

- Meet all legal and statutory requirements, including the Regulator of Social Housing's Consumer Standards in relation to allocations and lettings.
- Assist the local authority to fulfil their duties to meet identified local housing needs.
- Provide services that are fair and transparent and accessible to the needs of individual customers.
- Provide choice as far as reasonably possible.
- Make best use of our housing stock whilst addressing under-occupation and overcrowding
- Let houses quickly, to maximise our rental income.
- Develop and maintain sustainable schemes and communities.
- Work in partnership with a range of organisations to promote sustainable tenancies.

2.2 It should be used in conjunction with other relevant Stoke on Trent Housing Society policies and procedure, including:

- Anti-Social Behaviour Policy
- Complaints Policy
- Domestic Abuse Policy
- Mutual Exchange Policy
- Safeguarding Policy
- Tenancy Management Policy
- Local Lettings Plans

## 3.0 Accessing a Stoke on Trent Housing Society Home

3.1 There are 2 routes to access a Stoke on Trent Housing Society home:

- ✚ **Route 1 - Choice Based Lettings Scheme** – available properties will be advertised electronically via our customer portal. Applicants, including tenants wanting to transfer, can make an application for housing and “bid” on properties. Providing they meet the criteria they will be considered based on eligibility and a simple assessment.
  
- ✚ **Route 2 - Local Authority nominations** – a percentage of Stoke on Trent Housing Society’s available properties are let to households selected by Stoke on Trent City Council. To be considered for these vacancies customers will need to apply directly to Stoke on Trent City Council and will be assessed and selected according to their priority system.

3.2 We will publish information on the outcomes of these 2 routes in order that customers can see which property and household types are getting rehoused by which route. This information will help customers to understand the levels of demand for the different types of vacancy and will ensure our process is open and transparent.

3.3 Properties that we advertise will include the following Information:

- Location
- Property type
- Rent and service charge amounts
- Number of bedrooms
- Bathroom facilities
- Whether it has been adapted in any way
- Any garden and or parking arrangements
- Any specific letting criteria, for example local lettings plan information

3.3 Advice and information about applying for a home will be available via:

- our website
- our customer portal
- by telephoning us
- in person, by appointment, at our main office

3.4 Customers who have difficulty making an application or are unable to access the internet can contact us and we will assist them to apply for housing.

## 4.0 Local Lettings Plans

4.1 Some of our empty properties will be subject to a local lettings plan when we let them. A local lettings plan allows Stoke on Trent Housing Society to be more flexible in allocating homes to meet specific local issues.

For example, a local lettings plan might include:

- Criteria to give a mix of household sizes or ages to achieve a balanced community.
- Criteria that aim to reduce the likelihood of anti-social behaviour in areas that have high levels of or are at risk of anti-social behaviour.
- To help new residents blend in smoothly to an existing and already established community.

4.2 Where a local lettings plan is developed, it will be flexible and non-discriminatory. This may require some applicants to be considered before others irrespective of their application date or housing need.

4.3 Empty properties that fall within an agreed local lettings plan will be clearly displayed on our adverts.

## 5.0 First Come, First Served

5.1 In order to maximise our income Stoke on Trent Housing Society will sometimes need to take a flexible approach to letting our less popular properties.

5.2 Where a property has previously been advertised or nominated to the local authority, and we have not been able to allocate it, it may be re-advertised on a “first come first served” basis.

5.3 ‘First Come First Served’ properties will be advertised via our customer portal and in some instances via local press/social media/property rental websites.

5.4 These properties will be made available to the first applicant to express an interest in the property, provided they are eligible for housing, provide the relevant requested documents and their household meets the advertised property criteria.

5.5 Under-occupation of a property may be allowed subject to an affordability assessment.

## 6.0 Eligibility and verification

6.1 Stoke on Trent Housing Society has allocation procedures for verifying eligibility for housing and assessing housing needs. We cannot consider applicants for an offer of housing if we are unable to successfully complete our verification process.

6.2 Eligibility Criteria:

- **Age** – applicants applying directly to us will need to be 18 or over.
- **Local Connection** – local connection simply means lives or works in Stoke on Trent. Applicants will not need to have a local connection to Stoke on Trent to apply for a Stoke on Trent Housing Society property.
- **Migrants** - the law requires us to assume responsibility for checking the immigration status of applicants to ensure entitlement to housing. All such assessments will be completed in accordance with the relevant legislation and applied fairly.
- **References** - we may gather references from current or previous landlords.
- **Tenancy management** - applicants will be expected to have the relevant maturity and life skills to effectively maintain a tenancy. This includes being able to budget and manage their finances and being able to maintain a home and keep a tenancy, sometimes with appropriate support from a support provider.
- **Affordability** - Up to date income details will be required prior to any offers being made to make sure that the applicant can afford to pay the rent and live in the property. We will also request a credit report to validate any information provided. Where an affordability calculation shows that the applicant will not be able to afford the rent a tenancy will not be granted however, we will work with such applicants to signpost them to organisations that may be able help them into a financial position to be able to afford a tenancy in the future.

6.3 Detailed verification will take place when an applicant has successfully expressed an interest in a particular property. This will determine whether they are still eligible and continue to meet any specific criteria for the property.

6.4 Documents must be submitted as evidence to verify the information provided by the main applicant and for any household member on the application aged 18+. Documents could include any of the below:

- Birth certificate.
- National insurance number.
- Passport or other current immigration document to confirm right to rent or to enter and remain in the UK.
- A utility or council tax bill from the past three months to prove address history.
- Bank or building society financial statements for the past three months to verify income and expenditure.

6.5 Separate guidance to aid the completion of an application is available via our website and customer portal.

6.6 All applicants will be required to renew their application annually on the anniversary of the date that they were accepted onto the housing register. Applicants will be notified in writing that their application is due for renewal and will be given 21 days to complete their renewal. Failure to renew their application will result in the applicant being removed from the register.

6.7 Every applicant will need to sign a declaration in relation to any information they provide as part of the application process. Applicants will be disqualified and may be prosecuted for tenancy fraud if they deliberately withhold information, provide misleading information, or do not notify Stoke on Trent Housing Society of any change in circumstances (e.g. change of income, change in household information, etc.).

6.8 A tenancy may be granted to employee relatives, Board members, or employees of Stoke on Trent Housing Society. The individual will be treated no more or less favorably than any other applicant and their application will be assessed thoroughly as per this Allocation Policy. Any application will be authorised by the Housing Director and any subsequent offer of tenancy will be authorised by Stoke on Trent Housing Society's Board.

## **7.0 Property type/size entitlement**

7.1 To make sure that tenancies are as secure and affordable as possible, it is important that households are not allocated a property larger than they need or can afford. We have used the criteria from the Welfare Reform Act 2012 to assess the size of property a household need:

- one bedroom for the claimant and partner (over 16 - including same sex couples)
- one bedroom for other person aged 16 or over
- one bedroom for any two children of the same sex aged under 16
- one bedroom for any two children regardless of sex who are less than ten years old
- one bedroom for any other child

7.2 An additional bedroom may be allowed in the following circumstances:

- Medical reasons (substantiated with medical evidence)
- To accommodate a carer who needs to stay over for 3 nights or more (evidence required)
- Child access arrangements
- Pregnancy (if they would be overcrowded once the baby is born)

7.3 On occasions where a property is less popular, we may allow a degree of under occupation. This will be subject to affordability assessments and confirmation that customers can pay the full rent without Housing Benefit or Universal Credit assistance.

7.5 Divorced / separated parents /guardians who want to provide accommodation for children from former relationships to stay overnight will be considered for 2-bedroom apartments and this will be subject to an affordability assessment. Where the applicant receives child benefit for the dependent child they will be considered for a house.

7.6 A pregnant applicant's child will be considered in the eligibility calculation when they produce their MATb1 Form at 26 weeks.

7.7 Ground floor and adapted properties will be allocated to the customer who has the greatest need for the specific access/adaptations, and number of bedrooms which the property has. This may require some applicants to be considered before others irrespective of their application date or housing need. In some instances, a professional assessment may be needed, such as an occupational therapist assessment.

## **8.0 Suspensions**

8.1 Stoke on Trent Housing Society will suspend applicants from the waiting list where there is evidence of unacceptable behaviour that is serious enough to make them unsuitable to be a tenant. We will be fair and transparent in our decision-making process and demonstrate our reasons for suspension.

8.2 Reasons for suspension:

- Non-payment of rent or housing related debt in respect of current or previous tenancies/licenses with no intention to arrange to clear the debt.
- Where there is evidence of anti-social behaviour or serious unacceptable behaviour, such as deliberate nuisance and or violence.
- Applicants who have failed to conduct a current or previous tenancy or license in a satisfactory manner.
- Those considered unable to conduct a tenancy without appropriate support and where this support is not available. This may include non-engagement with support workers or where customers are living in supported accommodation but are not ready to move to an independent tenancy.
- Persons convicted of certain criminal offences subject to the Rehabilitation of Offenders Act 1974
- Applicants who do not meet the affordability assessment, and therefore will not be able to pay their rent.
- Where applicants have provided false information or deliberately withheld information. In the instance that a tenancy has already been granted legal action may be instigated and the tenancy may be terminated.
- Repeated failure to respond to our communications.
- Where three offers of suitable accommodation have been refused.

8.3 Information and evidence required to establish any of the above will be sought via:

- Customer information and public domain information (or where there are reasonable grounds to believe that relevant information may exist)
- Information from Staffordshire Police for the purpose of reducing/preventing crime.
- Tenancy references.
- Credit reference.
- Basic Disclosure (DBS).
- Support agencies.

8.4 Stoke on Trent Housing Society operates information exchange protocols with other organisations such as other Housing Associations and the Police. We will only exchange information in accordance with these protocols.

8.5 Suspensions could last up to a maximum period of three years, but we shall review all suspensions within the stated periods and seek to limit the duration as much as possible.

8.6 Applicants who have their application suspended will be contacted advising them of the reason for the suspension, the length of time that the suspension will be applied for, and the conditions needed to have the suspension lifted.

8.7 Applicants will also be advised of their right to appeal against the decision to suspend their application.

## **9.0 Transfers for Tenants of Stoke on Trent Housing Society**

9.1 Stoke on Trent Housing Society tenants in defined housing need, as described in this policy (see Section 10), can apply to transfer to another Stoke on Trent Housing Society property. They will be assessed in relation to the reasons they need to move so that appropriate advice can be given regarding the options available.

9.2 Tenants meeting the following criteria will be ineligible for a transfer:

- Outstanding debt with Stoke on Trent Housing Society (excluding a debt which is the result of housing benefit or universal credit payments being made in arrears). Where an agreement to repay the debt has been maintained for the last 12 weeks a transfer may be considered.
- Where anti-social behaviour, domestic abuse or hate crime has been committed within the last 24 months.
- Where an assured short hold tenancy is in place (exceptions to this may be made where an urgent need for rehousing is proven).

9.3 In addition to the above, tenants being offered transfers will be subject to a satisfactory property inspection to ensure that the property is clean and tidy and in a good state of repair.

9.4 Where property issue(s) are identified, a member of staff will advise the tenant how matters can be resolved to ensure they can progress their offer of re-housing. If such issues cannot be readily resolved, the tenant will be advised that the available offer of housing is to be withdrawn and the required actions to be taken to allow for future offers of housing to proceed.

9.5 Where necessary, the tenant's housing application will be suspended until required actions are carried out by the tenant.

9.6 Tenants who have been allocated the correct size of house for their needs but who later require a larger house may only claim overcrowding for additional members of the household who are dependents and have reached the maximum sharing age while residing in the property. The exceptions to this are:

- Where the tenant moves a partner in that has lived there for a minimum of 12 months, and the current accommodation is for a single person.
- Where a carer is required and is moving in or needs to stay over for 3 nights or more (evidence required).

9.7 We will not give consent to people who want to move into one of our properties where it would lead to overcrowding, except dependent children and resident carers where no other option is available.

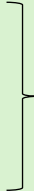

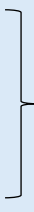
9.8 Tenants wishing to move on welfare/medical grounds will be asked to provide supporting evidence from GP, specialists, support agencies etc.

9.9 On occasion there may be a requirement to make an allocation of a specific property to a Stoke on Trent Housing Society tenant where there is a particular urgency for them to move, usually supported by evidence of serious threat to personal safety or hardship. These customers will be let a property directly that will not be advertised or nominated to the council.

9.10 Tenants who wish to swap their home with another tenant from Stoke on Trent Housing Society or from another Registered Social Landlord or Local Authority can apply for a Mutual Exchange. The Society will support tenants to access the various mutual exchange websites that are available to advertise and search for a mutual exchange. Further details in relation to mutual exchanges can be found in our Mutual Exchange Policy.

## 10.0 Housing Application Assessment

10.1 Applications for our homes will be assessed in accordance with the below points scheme:

	Stoke on Trent Housing Society Tenants in housing need	Other Applicants (non – tenants)
<b>Local Connection</b> (lives or works in Stoke on Trent)	50 points	50 points
<b>Category 1 criteria:</b> <ul style="list-style-type: none"> <li>• Harassment</li> <li>• Hate Crime</li> <li>• Domestic Abuse</li> <li>• Urgent Safeguarding</li> <li>• Senior Management Decision</li> </ul> (All of the above will require evidence and support from relevant involved agencies.)	250 points  Only 1 criteria to be awarded from this category	Not eligible
<b>Category 2 criteria:</b> <ul style="list-style-type: none"> <li>• Medical/Welfare (evidence required)</li> <li>• Overcrowded</li> <li>• Under-occupying</li> <li>• Scheme unsuitable for children</li> </ul>	50 points 50 points 50 points 50 points  Any number of criteria to be awarded from this category	Not eligible
<b>Category 3: criteria:</b> <ul style="list-style-type: none"> <li>• Homeless/ threatened with homeless / sofa surfing.</li> <li>• Lodging with family/friends</li> <li>• Medical reasons</li> <li>• Unsatisfactory housing other</li> </ul>	Not eligible	30 points 30 points 30 points 30 points  Only 1 criteria to be awarded from this category

10.2 Stoke on Trent Housing Society Tenants in housing need will be eligible to apply for local connection points and points from either category 1 (one criteria only) or category 2 (any number of relative criteria).

10.3 Other applicants will be eligible to apply for local connection points and any one criteria from category 3.

10.4 Detailed verification and requests for documentary evidence will take place when an applicant has successfully received a tentative offer of a property. This will determine whether they are still eligible and continue to meet any specific criteria for the property. Occasionally, we may verify and ask for evidence at point of application.

10.5 Medical evidence may be required if applying to be housed for medical reasons and an assessment will take place based on information provided.

## **11.0 Adverts and bidding**

11.1 Fifty percent of our available homes will be advertised via our customer portal which applicants will need to register with to bid on properties.

11.2 In order to minimize rent loss, as soon as we become aware of a vacancy we will advertise it via our customer portal, including as much property information as possible. This will include property address and photograph, property type, size, amenities, rent and service charge payable. Should any specific lettings criteria be applicable, such as a local lettings plan, then we will also include this in the property advert.

11.3 Our property adverts will generally be available for applicants to bid for 1 week, we call this a bidding cycle, however, in situations where a property is ready to move in to, we may shorten this period.

11.4 There is no limit to the number of properties customers can bid on however where a customer repeatedly places bids on properties and then proceeds to refuse any offers made, they will be contacted to discuss their application and may have the number of bids they can make reduced or be suspended from making further bids if their reasons for refusal are not reasonable.

11.5. In addition to advertising our available homes via our customer portal we may also share adverts via Stoke on Trent Housing Society's website and Facebook page.

11.6 We will publish information on the outcomes of our adverts via our website to help customers to understand the levels of demand for the different types of vacancy and to ensure our process is open and transparent.

11.7 There may be times where we are unable to advertise a property, for example where it is immediately ready to move into on surrender of keys by the former tenant. On these occasions we will shortlist an applicant using the application data that we hold within our waiting list.

## **12.0 Offers**

12.1 Once the bidding cycle has ended on an advertised property, within 48 hours we will review the list of applicants that have bid on it. We call this shortlisting.

12.2 Our shortlisting process places applicants in order of priority, with the highest points and earliest registration date at the top of the shortlist.

12.3 During our shortlisting process we may need to bypass certain applicants because they don't meet the criteria of the property, for example, if an applicant with medical points that have been awarded because they require ground floor accommodation has bid on an upstairs apartment. In these instances, we will contact the applicant to explain why they have been bypassed.



12.4 One we have completed our shortlisting process and identified an eligible applicant we will contact them to make a **tentative** offer. The offer is tentative because it is subject to a final verification of the information that the applicant has supplied.

12.5 We will arrange to visit the applicant in their current home, or an office interview will be scheduled. This will give us the opportunity to confirm the details of their application and suitability for the property, verify their right to rent a property, complete an affordability assessment and to discuss and agree the Society Deal (what they can expect from the Society and what the Society expects from them).

12.6 Following a successful interview and the provision of any relative documentation we will invite the customer to view the property once it is available for viewing and a firm offer of tenancy will be made.

12.7 Should the tentative or firm offer be declined at any stage, the next person on the shortlist will be contacted to discuss a tentative offer.

12.7 Where a shortlist is exhausted, the available property will be considered for advertising on a “first come, first served” basis.

### **13.0 Nominations**

13.1 Stoke on Trent Housing Society is committed to assisting the Local Authority to fulfil their duties to meet identified local housing needs and to do this we will offer 50% of our available homes to the Local Authority as a nomination.

13.2 Nominations will be sent to the Local Authority who will select an applicant from their own waiting list to be offered the property.

13.3 To be considered for these vacancies customers will need to apply directly to the Local Authority and will be assessed and selected according to their priority system.

13.4 Stoke on Trent Housing Society may reject a nomination made by the Local Authority if the nominee does not meet any agreed local lettings plan or lettings criteria.

### **14.0 Appeals and Complaints**

14.1 Applicants have a right to appeal against decisions made in relation to their application.

14.2 Requests for an appeal must be made within 21 days of being notified of a decision and can be made verbally or in writing via email, our website, or letter. Reasons for the appeal must be detailed.

14.3 The Housing Director will review the appeal within 28 days of receipt of the appeal. In some circumstances the appeal may be delegated to an appropriate officer who was not involved in the original decision.

14.4 An applicant who is not satisfied with the service that they receive may register a complaint using Stoke on Trent Housing Society’s Complaint’s Process, detail of which are available via our website or by calling the office. All complaints will be acknowledged and investigated as per our complaints policy.

### **15.0 Equality and Diversity**

15.1 Stoke on Trent Housing Society is committed to making sure it’s policies and services reflect the community it serves and that they support equal opportunities. Our aim is to make this Allocation Policy easy to use and our available homes accessible to all our customers in line with the Equality Act 2010.

15.2 We will take reasonable steps to accommodate any reasonable adjustments an applicant may have to enable them to access this policy and to access our available homes and will provide such assistance as may reasonably be required.

## **16.0 Monitoring and Review of this Policy**

16.1 To ensure this Allocation Policy remains effective, Stoke on Trent Housing Society will:

- Review it at regular intervals, when significant changes are made to legislation or guidance or when related policies and procedures are amended.
- Present any changes to the Society Board for approval.
- Make any amendments known to employees.
- Communicate and consult with employees by bringing the Policy to their attention through continued training.
- New staff will have a thorough induction and training to ensure that they understand and can implement our policy.