

Habitare Homes Limited: Allocations and Lettings Policy

Version:	3.0
Author:	Operations Director
Policy Owner:	Board
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Approved by:	Board

1 | Introduction

- 1.1. Habitare Homes Limited (“Habitare”) will work with partners to ensure that our homes are allocated in a fair & transparent way. This is to ensure the social and affordable housing that we provide is available to those whose needs would not otherwise be met by the commercial housing market.

2 | Scope

- 2.1. This policy applies to all Habitare rented homes and applies to all staff whether employed directly by Habitare, a partner/contractor, and any other individual who is responsible for visiting homes owned on behalf of Habitare or its Managing Agents.
- 2.2. Where a Managing Agent is engaged to manage homes on behalf of Habitare:
 - The Managing Agent will apply all aspects of the Allocations “and Lettings” Policy (“the Policy”) on our behalf, and ensure their staff and contractors are trained on the policy.
 - The Managing Agent will inform Habitare of all significant activities undertaken in fulfilment of the policy where required.
 - The words “staff”, “we” and “us” in this policy refers to the staff of Habitare, and the Managing Agent with regard to all operational matters.

3 | Purpose

- 3.1 The purpose of this policy is to:
 - Ensure that Habitare staff and staff and contractors employed by our Managing Agents are aware of our requirements and processes when allocating new homes.

- Provide a framework for those providing management services on Habitare's behalf to allocate its homes in a consistent manner.

4 | Definitions

4.1. Funding Guide

The Capital Funding Guide contains the rules and procedures for all providers delivering affordable housing through one of Homes England's affordable homes programmes.

4.2. Affordable Rent

Homes let at up to 80% of the market rate on the basis of a grant agreement with Homes England as set out in the relevant Funding Guide or as specified in a s106 agreement.

4.3. Social Rent

Homes with rents set by a formula tied to local incomes and historic house prices, known as the 'Formula Rent'. Social Rents are typically around 50 – 60% of the market rate. This Formula Rent is controlled by central government.

4.4. Right to Rent

Right to Rent was introduced in the Immigration Act 2014 and requires landlords to carry out checks on all new adult tenants and residents in a home to make sure they have the right to rent property in the UK. We will carry out Right to Rent checks on all new applicants to our homes.

4.5. Managing Agent

For simplicity and consistency we have defined our Housing Association and managing agent partners whether engaged via lease or management agreement as Managing Agent.

4.6. Overcrowding

A home is treated as overcrowded where letting it would result in a breach of the Nationally Described Space Standards (NDSS). Compliance with NDSS is assessed prior to every allocation to prevent this.

5 | Relevant Legislation

5.1 This policy should be read in conjunction with the following policies, legal and regulatory documents listed below:

- Local nomination agreements and/or local letting plans
- Homes England Capital Funding Guide

- First Come First Served Policy
- Minimum Surplus Income Policy
- Nationally Described Space Standards (NDSS)
- Regulator of Social Housing's Tenancy Standard
- Habitare Complaints Policy
- Habitare Mutual Exchange Policy

6 | Our responsibility

- 6.1. Habitare will allocate all homes in a fair manner that meets the legislative and regulatory requirements, in line with local nominations agreements and local letting plans. We will work closely with our Managing Agents and local authorities to let our homes through their housing waiting list (where applicable) (note that many local authorities now use a choice based lettings scheme, but for simplicity we refer to 'waiting list' in this document), or in line with the local lettings policy.
- 6.2. For homes at an Affordable or Social Rent, we will comply with any requirements of s106 agreements and/or Homes England grant conditions that apply to the homes to be let.
- 6.3. We will work with the relevant local authority to let homes through their housing waiting list (where applicable) and allocate on the basis of the relevant local authority's nominations, and priority system. Where local authority nominations are not a requirement of the development, a local lettings policy will be developed in conjunction with our Managing Agents and working with the relevant local authority.
- 6.4. We will work with our Managing Agents and local authority partners to address under-occupation or overcrowding within our homes. Habitare will not intentionally overcrowd any home and will ensure that all lettings comply with the National Described Space Standards (NDSS). Homes will not be let where doing so would result in a breach of the NDSS, and any concerns relating to potential overcrowding will be assessed prior to allocation to ensure compliance.
- 6.5. Exclusions
- 6.6. We will ensure that homes are let to those whose needs are not adequately met by the commercial housing market, and in a fair and open manner. Habitare will not usually let homes to those:
 - Who are under 18
 - For whom the home would be unaffordable on the basis of their household income (including income from benefits) and/or who have a poor credit history. Homes will not usually be let to customers where the cost of the rent and any service charge exceeds 35% of their income
 - On keyworker led schemes, where a single or joint applicants have a household income of more than £85,000. For applications where the household income is

over £85,000 and there is an urgent housing need, this will be reviewed on a case-by-case basis

- Where letting the home would result in overcrowding or a breach of the National Described Space Standards (NDSS)
- With unpaid rent arrears (due to us or another landlord)
- Who have a recent history of anti-social behaviour or behaviour which we believe could disrupt the cohesiveness of the scheme
- Where the home would not be suitable for their needs (e.g. a person with accessibility requirements would require a home with suitable accessibility); and,
- Who fail Right to Rent, credit reference or fraud checks

6.7. Mutual exchange

6.8. We support our tenants to access opportunities to exchange their tenancy with that of another tenant, to widen their housing options, and enable them to move into alternative accommodation within the social housing sector.

6.9. We have signed up to HomeSwapper,,an internet based mutual exchange service which allows tenants to register their interest in a mutual exchange and find suitable exchange properties/ partners. Tenants will be provided with information about their ability to participate, via their rent statements and/or our website, in line with our mutual exchange policy.

6.10. Where a tenant wishes to exchange their home the applicant tenant with whom they wish to swap will be subject to the same exclusion criteria set out above. Tenants with outstanding rent arrears will not be eligible for mutual exchange until the arrears are cleared.

6.11. Appeals

6.12. Habitare will act transparently in applying this policy. Where applicants do not feel Habitare has complied with its allocations policy, they have a right to appeal our decision. Appeals should be made in writing within 14 days and will be responded to as set out in our complaints policy.

7 | Policy Monitoring and Performance

7.1. The Board have overall responsibility for this policy, which will be implemented by Habitare's Managing Agents.

7.2. The Board will receive assurance that the policy is being complied with through compliance checks and internal audit activity.

Version Control

Date	Amendment	Version
March 2022	New Policy Implemented	V1.0
Sept 2022	Included new exclusion criteria on household income for key worker led scheme	V1.1
October 2024	Updated format and included social rent definition and overcrowding	V2.0
July 2026	Updated policy	V3.0