

# LETTINGS POLICY

## 1. Policy Statement

- 1.1 This policy sets out the principles under which Castles & Coasts Housing Association (**CCHA**) allocates rented properties, both new build and existing stock.
- 1.2 CCHA's aim is to meet the aspirations of those in greatest housing need. In particular, we will work together with Local Authority partners to give priority for re-housing to those people in the 'reasonable preference' categories of need prescribed by government guidance including the Housing Act 1996, and to find joint solutions to housing problems.
- 1.3 Our policy is to treat all those applying to us fairly, to be inclusive of all groups and for our procedures to be clear and open. We will provide support to more vulnerable customers where this is required.
- 1.4 As well as addressing the needs of individuals, we intend for our policy to have a beneficial effect on local communities by increasing tenant satisfaction of their housing and by contributing to the development of sustainable communities.
- 1.5 This policy covers all customers who register an interest for re-housing either via a Choice Based Lettings (**CBL**) partner scheme or directly with CCHA. Where we are a partner of a CBL, their Policy will also apply.
- 1.6 This policy applies to both new applicants and existing tenants who wish to transfer.
- 1.7 We acknowledge that some people who apply to us for re-housing will be ineligible, either by virtue of having sufficient resources to obtain their own housing solution or because of their previous unacceptable behaviour. The associated procedures to this policy are clear and open about the reasons under which we will exclude certain applicants, but we also advise such applicants what actions they can take to subsequently be accepted onto our waiting lists.
- 1.8 CCHA covers in excess of 15 Local Authority areas and as some of these operate very different versions of CBL, and also because different Local Authorities within the North East region operate in different ways, this policy statement sets out the guiding principles under which we will let all our tenancies and the associated procedures detail how we will manage these different approaches.

## 2. Policy Aims

- 2.1 This policy aims to ensure consistent and fair practice in the allocations and lettings of our properties in line with local agreements which are detailed in the associated procedures.
- 2.2 We aim to provide greater choice for applicants, but in many areas the demand for housing will outstrip the supply. To mitigate this, we will provide good quality information to applicants to enable them to be clear about their prospects of being offered accommodation. For people unlikely to be offered accommodation, we will aim, whenever possible, to give advice about alternative housing options or to signpost them in the direction of that advice.

- 2.3 We will aim to make the best use of the housing stock available to us.
- 2.4 We will aim to attract new customers to areas of lower demand and to reduce the time to allocate difficult to let properties.
- 2.5 We will aim to let properties in a sustainable manner which will include affordability assessments and verification checks prior to the offer of a property.
- 2.6 We will aim to increase the opportunities for tenant mobility.

### **3. Choice Based Lettings and Nomination Agreements**

- 3.1 CCHA is committed to working in partnership with relevant Local Authorities through agreed schemes, including CBLs and Nomination Agreements.
- 3.2 A number of CCHA properties are covered by a Section 106 agreement which we are bound to allocate within, and these contain, for example, specific local connection or age restrictions. Where these agreements are preventing the prompt allocation of a property, we will negotiate with the Local Authority to widen the criteria in order to meet current housing needs within the area.

### **4. Direct Waiting Lists**

Where CBLs are not in operation, we will have our own direct waiting lists as well as liaising with the Local Authority who have Nominations Agreements in place.

### **5. Eligibility**

- 5.1 Anyone who is a UK resident, who has recourse to public funds and is over the age of 18 is eligible for housing with CCHA.
- 5.2 Applicants who are between the age of 16 and 18 years old may register for housing subject to providing details of a guarantor and/or trustee who will agree to stand as guarantor of the tenant's performance of his/her obligations under the tenancy and/or to hold the tenancy on trust for the tenant until the tenant turns 18 years old.
- 5.3 Existing tenants of CCHA can register for a transfer to another property. Normally, they will only be eligible if they have a clear rent account and have conducted their tenancy in a satisfactory manner. However, exceptions may be made where there are exceptional circumstances. In such cases, the tenant will be required to pay or agree a reasonable repayment programme in respect of arrears or any other debt (such as a rechargeable repairs) as a term of their new tenancy.

### **6. Affordability**

- 6.1 Following the introduction of the welfare benefit reforms, as a responsible landlord, CCHA must establish that prospective tenants are able to sustain a tenancy before we offer them a property. An affordability assessment will therefore be carried out prior to the offer of any tenancy.

6.2 Where it is clear that an applicant would be in financial difficulty if they were to be offered the property, and effectively not be able to sustain a tenancy, CCHA may decide not to make an offer of a tenancy.

## 7. Responsibilities

7.1 The Housing Services Director has overall responsibility for the Lettings Policy.

## 8. Definitions

8.1 **Choice Based Lettings** – these schemes allow the applicant to make choices about where they want to live and the type of home that is most suitable for them.

8.2 **Section 106 Agreement** – these are legal agreements relating to conditions as part of the planning process about the building, such as who is eligible to live in Social Housing on that site.

8.3 **Nominations Agreements** – this is where the Local Authority can nominate applicants for properties in a scheme, usually an agreed percentage of lets.

8.4 **Equitable Tenancy** – a tenancy held in trust for an applicant under 18 years old which allows the minor to occupy the property instead of waiting until they turn 18 years old. An appointed trustee / guarantor acts as a representative of the tenant until that date.

## 9. Cross References

This policy will be applied in conjunction with the following CCHA policies and procedures:

- [Customer Service Standards](#)
- [Equality and Diversity](#)
- [Empty Property Management Policy and Procedure](#)
- [Housing Services to Vulnerable Residents with Special Needs](#)