



ALLOCATIONS AND LETTINGS POLICY

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1. Policy Statement

This document sets out our approach to letting properties to new customers and offering transfers and mutual exchanges to existing customers. It is relevant to Karibu Community Homes's Social and Affordable Rented General Needs Accommodation.

Our aim is to ensure Karibu Community Homes offers accommodation that is an appropriate standard, is affordable for the people who live there, and meets their needs. Karibu Community Homes aims to offer accommodation through our lettings process to customers who will abide by the terms of their tenancy agreement, including paying their rent on time.

Karibu Community Homes will provide a customer focussed lettings service that is transparent, fair and equitable. That will improve their quality of life.

In letting our properties, we seek to meet local housing need by working closely with Local Authorities. We also work in partnership with local agencies to ensure that we can help to address the housing needs of diverse groups, including vulnerable people.

2. Legislative/Regulatory Context

- Housing Act 1985, 1988, 1996, 1998, 2004
- Equality Act 2010
- Data Protection Act 1998
- The Regulatory Framework for Social Housing in England from 2012
- Affordable Homes Framework 2011 – 2015
- Welfare Reform and Work Act 2016
- Housing and Planning Act 2016

3. Definition and Scope

This policy relates to the prioritisation and allocation of tenancies for General needs accommodation – **(social housing and affordable housing)**

'Lettings' refers to the process whereby we rent a property

'Choice based lettings' (CBL) refers to a way of letting homes which allows applicants (and existing tenants who want a transfer) to apply for vacancies which are then advertised widely. Applicants can see a full range of available properties and can bid for any home to which they are matched. Priority is given to those with urgent needs through the use of 'priority banding'.

'Nomination agreement' refers to an arrangement whereby a certain proportion of homes provided by a housing association is allocated to applicants proposed by another body, such as a local authority, for the purpose of an offer of housing. Karibu Community Homes works with a number of local authorities where we have a nominations agreement in place.

'General needs' and 'Affordable Rent' refers to properties we provide to meet the needs of families and other households without any special design features or services.

'Re-let' is a property that has been vacated by our resident and is ready to be offered to a new resident.

4. Karibu Community Homes's Approach

This policy aims to;

- Provide quality homes which are allocated through a customer focused lettings service which is transparent, fair and equitable and maximises the social impact and

- opportunity for all current and future residents.
- Provide an efficient value for money voids and allocations service.
 - Ensure that we make best use of our housing stock.
 - Work closely with Local Authorities and others to delivering choice within the lettings service, Karibu Community Homes is part of the partnership group of west London boroughs and housing providers who let properties via Locata which is the choice based lettings system operating across Ealing, Hillingdon, Harrow, and Brent.
 - Provide consistency in the service to residents and applicants, while allowing flexibility to consider and formulate plans to meet local need; striking a proper balance between needs of new and existing tenants.
 - Offer choice to residents while giving reasonable preference to those in priority need.
 - Create mixed communities and sustainable tenancies by offering choice and support wherever possible.
 - Enable mobility for residents by facilitating transfers and exchanges.

5. Equality and Diversity Statement

Karibu Community Homes has an equality and diversity policy, and this policy is consistent with our strategic objectives in this area.

We recognise that as a major social landlord we need to understand and address the housing and related needs of our residents in the communities where we operate.

We will ensure that no one applying for accommodation is discriminated against or treated less favourably than any other person because of their age, gender, sexual orientation, marital status, ethnic or national origin, gender reassignment, religion or belief, disability, pregnancy or maternity.

6. Value for Money

Karibu Community Homes is committed to delivering excellent services which offer value for money. Our policy aims in this area are to provide an efficient lettings service compared to others. We aim to reduce void costs, whilst maintaining quality standards in our homes, and reduce void turnaround times.

7. Data Protection

All information provided will be stored securely and may be shared with other agencies such as the Department of Works and Pensions or Local Authority departments, solely to detect and prevent fraud.

8. Appeals and Complaints Process

Where an applicant wishes to appeal against the suitability of an offer of accommodation, they will need to submit their reasons to Karibu Community Homes within five days of an offer. The appeal can be either in writing, by telephone by email, via our website or in person or by an agent acting on their behalf.

The applicant must explain why they feel the offered accommodation was unsuitable in line with this policy. The appeal will be considered by the Head of Housing Services The property will still remain available for five days after the appeal is considered.

Applicants nominated by their local authority who refuse the offer of accommodation must appeal against the suitability of the offer to the nominating authority.

If an applicant is still dissatisfied with the response or any other aspect of the service, they can make a complaint using our normal complaints procedure.

9. Continuous Recording of Lettings and Sales – (CORE)

Information on new lettings provided to us by applicants will be recorded on CORE and used to inform strategic and local policy decisions relating to the lettings service. This is a government requirement and should be completed following each new let.

10. Policy Scope and Implementation

This policy sets out Karibu Community Homes's approach for allocating and letting social and affordable housing. Copies of any procedures relating to this policy can be made available to applicants and other stakeholders on request.

11. Applications for Re-Housing

We recognise two main categories of homeseeker:

- External applicants: Applicants with no current connection with Karibu Community Homes
- Internal applicants: Within this group we will consider applicants who are currently our tenants with either an assured or secure tenancy who are seeking to move to another property within our own stock, and in a limited number of cases we will consider applications for accommodation from non-statutory successors, i.e. individuals who were part of a household where the head tenant has passed away and they do not qualify for an automatic succession to the tenancy.
 - I. Transfer applicants: our existing assured, or secure residents requesting a move to another Karibu Community Homes property.
 - II. Non-statutory successors

12. External Applicants

We accept home seekers nominated by Local Authorities to fulfil our duty to help Local Authorities in meeting housing need and discharging their statutory duties.

Karibu Community Homes will work with Local Authority partners operating the Locata choice-based lettings schemes, and with a number of other agencies with whom we have specific lettings plans.

Nomination agreements will vary, but we will usually have agreements for 50% of studio and one bedroom accommodation and 75% for two bedrooms and above. The nomination agreements for new schemes may differ from the above.

We set aside a percentage annually for approved community-based referral agencies to meet the needs of those in housing need but are not eligible for the Local Authority list.

13. Internal Applicants (Transfers)

Residents do not have a statutory right to a transfer. Advice and assistance is provided to help residents to move if their current property becomes unsuitable. Karibu Community Homes operates a banding system for prioritising transfer cases.

Applications for a transfer are made through Locata, which is the choice based lettings scheme consisting of a partnership of a group of west London social housing providers. Karibu Community Homes is signed to this arrangement, which allows its resident to apply for transfers via this route. An applicant seeking to move will register on this system to search for alternative accommodation.

Karibu Community Homes will encourage all transfer applicants to consider all housing options including mutual exchanges, private renting and home ownership.

Applications for transfer may be made by separate residents/households of the association who may wish to apply for housing together. This is subject to both tenancies being relinquished if a suitable offer of alternative accommodation is made and accepted.

14. Split Tenancies

Where transfer applicants are deemed to be overcrowded, we will consider rehousing up to 2 adult members of the household separately under a new tenancy if it will alleviate overcrowding.

15. Overcrowding

Where transfer applicants are deemed to be overcrowded, we will consider rehousing the adult child/children into bedsit or one bedroom property.

Where a household is deemed to be under occupying their property, we will consider rehousing individual members of the household where this will enable us to make the larger property available to overcrowded homeseekers.

We will also consider households for properties suitable for single people where doing so would free up family sized accommodation for overcrowded households.

Returning adult children over 21 will be discounted from the household when determining the size of property required unless they can demonstrate 12 months of residency at the address or are registered carers for a member of the household.

16. Management Transfers

Karibu Community Homes will prioritise management transfer cases to ensure that tenants in high risk are removed quickly. If there is more than one suitable management transfer case for an available property, the case with the highest level of risk will be considered for the property.

In exceptional circumstances residents can be considered for additional priority where their need for a move is urgent. These cases if approved will be awarded the highest level of priority and treated as management transfers.

Requests for management transfers will be considered by the management transfer and appeals panel and must meet the agreed criteria for eligibility.

Management transfers can be awarded for the following reasons:

- Life threatening cases – police evidence required, and external supporting evidence required.
- Domestic violence – police evidence required and/or external supporting evidence required
- Emergency move – for example, witness protection – police evidence
- Severe harassment - police evidence required, and external supporting evidence required
- Flood / severe property damage.
- Non statutory succession requests – supporting evidence required.
- Transfers to release under occupied properties – severe financial hardship

In exceptional circumstances when a management transfer is needed, and a panel cannot be convened the management transfer award can be made by a Director.

These awards will be reviewed at the next management transfer and appeals panel.

Management transfers who refuse two reasonable offers of suitable accommodation will lose their priority status. They will still be able to make an application for alternative

accommodation on other grounds provided they meet the eligibility criteria.

17. Under-Occupation

Transfer applicants who have more bedrooms than they require will be given the opportunity to transfer to more suitable accommodation.

Karibu Community Homes will actively target residents who are living in larger accommodation than they need (under occupiers).

Applicants giving up a home with three or more bedrooms may be considered for offers of accommodation up to one bedroom more than their assessed housing need (provided that they will still be freeing up larger accommodation). However, they must consider the impact of affordability.

Consideration will be given to those in arrears who wish to under-occupy and will consider an agreed repayment plan.

18. Relets

On our schemes we will have the right to nominate to a proportion of relets. We will use these nominations to accommodate:

- Management transfers: Existing tenants who have an urgent need to move because of a tenancy management issue.
- Decants: This is where there is an urgent need to move an existing tenant because of major works or to allow for the redevelopment of the scheme.
- Tenants who have an urgent need to move on medical grounds.
- Existing tenants moving to independent living from supported housing.
- Households who are overcrowded or currently under-occupying one bedroom or more.

19. Assessing Applications

We assess all home seekers at the point at which they are applying for housing. This assessment will identify the residents housing, medical, financial and support needs.

All applicants (for both social and affordable housing) must provide proof of identity, details of all current and previous addresses and details of income and savings for themselves and all household members. Where applicants do not provide the evidence required to assess their housing need and/or demonstrate that they have adequate resources to pay the rent, no offer of accommodation will be made.

Applicants will be asked for details of any organisations or individuals that provide support.

Applicants that are being referred from supported accommodation must have an up-to-date risk assessment and a support or resettlement plan as part of the assessment of their housing needs.

Where applicants have specific vulnerabilities, we will aim to carry out assessments in their home.

Where the need for support is identified, we will ensure that appropriate referrals are made to support agencies to ensure that the resident has the support required to enable them to manage and sustain their tenancy. If support cannot be provided internally or externally, the referral may be rejected. We will ensure that clear reasons are provided for the rejection.

We will work with local authority or other partners to obtain information on the conduct of previous tenancies in relation to homeseekers who are nominated or apply directly to us for housing.

20. Bedroom Standard – Social Sector Size Criteria

The Welfare Reform Act 2012 included the Department of Work and Pension (DWP) social sector size criteria, which introduced housing benefit reductions for working agetenants who are considered to be under-occupying their homes from April 2013.

Karibu Community Homes has aligned its allocation criteria to reflect the social sector size criteria. Our size criteria can be found in appendix 2.

Where an applicant bids for a property that is deemed larger than their household need, according to the size criteria, we may refuse to let the property to that applicant.

21. Affordability

When we let a property, applicants will be required to undergo an affordability assessment to ensure that the rent is affordable. Generally, we aim to meet the objective that no household should pay in excess of 40% of their net household income on housing costs (rent including other charges owed to Karibu Community Homes).

Whilst we accept that this may not be achieved in all cases, where a household will be paying in excess of 40% of their net household income (exclusive of Housing Benefit), it will be considered unaffordable unless the applicant can demonstrate through the affordability assessment the ability to meet their financial obligations; to sustain rent payments and meet other essential living costs.

Where an applicant refuses an offer on the grounds of unaffordability and this is supported by the affordability assessment, this will be considered a reasonable refusal.

Applicants may be credit checked as part of our fraud prevention approach.

22. Exclusions

We will exclude people from applying for social housing homes if the home seeker, and/or spouse if we have information to suggest of the following:

- Is an internal homeseeker and has rent arrears of two weeks or more. We will encourage all residents to enter into agreements to pay off their arrears. (Exceptions will be made for arrears due to housing benefit payment cycles and for management transfer cases where the applicant is at risk).
- Is an external home seeker who has arrears with a previous landlord or has been evicted for rent arrears in the last five years and is unable to demonstrate that in the intervening years they have either repaid or are repaying the arrears or have conducted a tenancy satisfactorily.
- In the last 5 years have been the perpetrator of harassment or anti-social behaviour which would lead to Karibu Community Homes taking legal action or have been the subject of legal action relating to violence against neighbours, employees or visitors to their previous properties and is unable to demonstrate that their behaviour has improved in the intervening period.

- The households combined earnings or savings are such that they would have sufficient financial and personal resources to secure adequate accommodation for themselves in the local area.
- The applicant has no right of residence in the UK or recourse to public funds
- Has previously been evicted from an Karibu Community Homes property or failed a starter tenancy.
- Has abandoned, caused damage to an Karibu Community Homes property or has been a party to illegal or immoral use of the property or has illegally sublet a property.
- Shown signs of support needs that may hinder independent living and where the applicant refuses to engage with Karibu Community Homes or external support services to enable them to live independently.
- Applicant has failed, within a reasonable time, to provide the supporting information required for us to complete an assessment of their housing, medical or support needs.
- Pose a threat to the community. (Advice from appropriate agencies such as the Police will be obtained to make this decision; schedule 1 offences are included here).
- Is under the age of 18 - Unless an appropriate individual or organisations is prepared to act as a guarantor until the person reaches the age of 18. (Applications from individuals under 18 will not normally be considered but we will consider applicants aged 16-17 years old if nominated by a local authority and subject to an assessment which confirms that any support needed to sustain the tenancy is available)
- The homeseeker or someone prompted by the homeseeker obtained the tenancy by knowingly or recklessly making a false statement or providing false information.
- The homeseeker owns their own home.
- Homeseekers who are deemed to not to be eligible for accommodation with Karibu Community Homes will be offered advice and signposting to other services and housing options.

23. Assessment of Housing Needs

Applicants will be prioritised for re-housing accommodation based on the assessed housing and medical needs of their household. (Please refer to **Appendix 1**).

There are three levels of priority:

- Band A (emergency / top priority)
- Band B (urgent need to move)
- Band C (identified housing need)

(Appendix 1). Exceptions to the assessed housing need can be considered in the following circumstances:

- for transfer applicants willing to move into smaller accommodation (under-occupiers) who may be permitted to over occupy by no more than one bedroom.
- Households mutually exchanging may be allowed to under-occupy by one bedroom.
- Where there is a documented or assessed medical need for a separate bedroom or need for a live-in carer.

Exceptions to over-occupy accommodation may be considered for households requiring

temporary accommodation to enable major works to be carried out on their permanent home, if the applicant agrees.

Where there are no management transfer cases, empty properties should be allocated to ensure local authority nominations agreements are met.

If there are no management transfers or nominations agreements are in target the property will be considered for a transfer applicant, followed on by a partner referral agency.

Where a vacant property is designed or substantially adapted to meet the needs of a person with a disability, priority will be given to the applicants who can benefit from these facilities.

When two or more applicants are assessed as having equal priority and need for the property, the allocation will be made to the applicant with the earliest application date (the date a completed application form is received by us).

Any decision to override the priority or banding system can only be made by the Director of Customers and Communities.

24. Assessing Additional Priority for Medical Needs

Medical priority is awarded on the basis of the risk of the medical condition deteriorating if the resident continues to reside in the property and not solely based on the nature of the medical issue.

Applicants will be required to complete a medical self-assessment form in order to be considered for additional priority and demonstrate that their medical condition is long term and enduring. Medical priority will be assessed by an independent medical assessor with experience of assessing medical needs in relation to housing circumstances.

The medical assessment will detail the level of priority awarded, the reasons that the priority had been granted and make recommendations on the type and minimum number of bedrooms suitable for the needs of the homeseeker or their household.

Applicants will be able to request reviews of medical assessments for additional priority only where additional supporting evidence can be provided for re-consideration of priority.

25. Designated Properties and Declarations

- Our normal policy is not to let accommodation to our employees, Board members or their relatives. Any homeseeker who is an employee, a Board member or their relative must declare their connection with Karibu Community Homes in their application.
- Any offer of a tenancy to an employee, Board member or their relative must have the prior approval of the Board or the Chairs approval.

26. Offers of Accommodation

Nominations from local authorities and referral agencies will only be entitled to be offered the accommodation to which they were nominated. If the offer is refused, no further offers will be made. External applicants will be referred back to the nominating or referring authority.

- Transfer applicants: These are generally processed through the Locata system.
- Internal applicants who require emergency or temporary decant accommodation will

be entitled to receive one reasonable offer of accommodation. If they refuse the suitable offer their priority status may be removed.

27. Management of Empty Properties

Karibu Community Homes has an asset management strategy, and it is our policy to review the future use of each home. Karibu Community Homes may decide to offer a different void standard to affordable rented tenants based on market conditions.

We will recharge residents for any reasonable costs we incur in putting the property and fixtures and fittings in a good condition, if the poor condition is due to the misuse, neglect or actions of the outgoing resident. We will also recharge outgoing residents for any rubbish they leave in their home.

All prospective residents will be given the opportunity to attend an accompanied viewing with a representative of Karibu Community Homes.

Karibu Community Homes will ensure that properties that are undergoing repairs work are safe to enter before we arrange a viewing to minimise the risk to residents and employees.

Appendix 1

Priority Bands

When you register for a transfer or for re-housing as a home seeker, your application will be assessed and you will be placed in one of the priority bands described below.

If you disagree with your priority band you can ask us to review your banding.

When bids are considered for advertised properties, priority will be given to bids from people in the highest priority band. If people from the same priority band bid for the same property, the person with the earliest priority date will be considered first.

If your priority band is increased at any stage, your priority date will be the date you went into the higher priority band. If you move back to a lower band, your priority date will revert to the date that applied when you were previously in that lower band or any earlier date when you were in a higher band (usually your original registration date).

Below is a general guide to the Priority Bands. However, this does not represent a definitive list of categories

Band A – (Emergency/Top Priority)

- You have a life-threatening medical condition, which is seriously affected by your current housing, or for some other emergencies need to move.
- You are homeless, in priority need and in temporary accommodation and the landlord wants the property back, or the temporary accommodation is not suitable for you and it is not possible to find you suitable further temporary accommodation.
- You are a Housing Association tenant whose life is threatened if you remain in your home because of violence
- You are a Housing Association tenant who needs to move because your home is about to be demolished or redeveloped.
- You are a Housing Association tenant who needs to move to an adapted property, and it is in the landlord's interest for you to move.
- You are a Housing Association tenant in an adapted property you no longer need but which could be used by someone else.
- You are a Housing Association tenant of a property with two or more bedrooms and you are willing to move to a one-bedroom home or give up two bedrooms.

Band B – (Urgent Need to Move)

- You have an urgent need to move for medical or social reasons, as approved by your landlord.
- You have an urgent need to move because of harassment or threat of violence.
- You need to move on from care or supported housing and rehousing has been agreed under a special quota scheme.
- You are a Housing Association tenant occupying larger accommodation, but are willing to give up a surplus bedroom, but still need two or more bedrooms.
- You are a successor to a tenancy and approved for a move to smaller accommodation comprising 2 or more bedrooms.

Band C – (Identified Housing Need)

- You need to move for medical reasons, or because of unsatisfactory housing conditions, such as overcrowding or unsanitary conditions, as approved by your registering partner.
- Your need to move has been identified in a Social Services care plan or has been agreed with Social Services as a means of relieving social hardship.

Appendix 2

Property sizes

Overcrowding by one room places applicants into Band C.

Overcrowding by 2 or more bedrooms places them in Band B.

- Two siblings of the same sex can share up to the age of 16 years
- Children of opposite sex can share up to the age of 10 years
- Single persons occupying studio flats will not be deemed overcrowded.

Returning adult children over 21 will be discounted from the household when determining the size of property required unless they can prove 12 months of residency at the address or are registered carers for a member of the household.

Appendix 3

Eligibility criteria for letting to new residents, including nominations from local authorities

Applicants must:

- have a housing need
- be over 18 years of age unless they have a support plan or guarantor in place
- have leave to remain in the UK and recourse to public funds and not be subject to immigration control
- not own their home or their own residential accommodation elsewhere
- not hold another tenancy elsewhere
- not have outstanding debts to Karibu Community Homes Housing Association as a result of failure to pay rent, court costs, rechargeable repairs or any other debt
- be able to demonstrate that they can sustain a tenancy, including afford to pay the rent
- not currently serve a custodial sentence
- have not been previously evicted breach of tenancy from an Karibu Community Homes property, including anti-social behaviour, non-payment of rent or charges, tenancy fraud or misrepresentation.
- not known to have or members of their family are known to have caused serious anti- social behaviour
- be nominated, or bid, for the appropriate size property that they are eligible for using our bedroom standard.
- We reserve the right to refuse a nomination where we believe the letting will present a risk to the applicant, the community or Karibu Community Homes Housing Association.