



<b>Policy Name</b>	<b>Policy 30 – Allocations Policy</b>
<b>Author</b>	<b>Chief Executive</b>
<b>Board Approval</b>	March 2019
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<b>Related Documents</b>	Tenure Policy ASB Policy Housing Management Policy Equality and Diversity Policy Rent Arrears and Eviction Prevention Policy

1. White Horse Housing Association was set up in 1984 to provide suitable housing for local people in housing need, regardless of their race, sexual orientation or religion. The Association offers tenancies to people who live in the immediate area of its properties or have special reasons for wishing to move there in accordance with the terms of any Section 106 (or similar) Agreement or other agreement relevant to that development.
2. Tenancies will be offered after consideration of all aspects of the applicant's housing need, including actual or impending homelessness, overcrowding, lack of facilities, poor conditions or difficulty in obtaining suitable housing locally.
3. The Association is, only where an appropriate support/care package is in place, able to offer tenancies to those who are unable to lead independent lives. It does not provide wardens or sheltered accommodation.
4. The Association will let its properties through the Council's Choice Based Lettings Schemes. However, the Association's allocations criteria will still apply when assessing each application, particularly with regard to Section 106 Agreements and local connections. In addition, when working in partnership with Community Land Trusts (CLTs) WHHA will also refer to the Allocations Plan held by the CLT, which may be included in the Neighbourhood Plan. Applicants will be advised to apply to the relevant Council when they apply to the Association. The Council will be required to provide the Association with the relevant information for each applicant at nomination stage to enable full consideration to be given to each application.
5. The Association is only able to consider re-housing owner-occupiers where there are special circumstances which make it impossible for them to buy suitable local housing on the open market.

6. Accommodation constructed specifically for the elderly will be let to people over the age of 55 or who are disabled. In the case of a couple, only one person need be over 55, or have a disability.
7. All the factors contributing to housing need will be evaluated according to the Association's points system. Tenancies will be offered to those in greatest need, bearing in mind that the Association must allocate to applicants with a local connection to the Parish in which the property is located whilst making the most efficient use of its housing stock and achieve stable communities and sustainable tenancies.
  - (i) All new tenants will be issued with a Starter Tenancy that will automatically convert to an Assured Tenancy on the first anniversary provided the tenancy has been maintained satisfactorily. The tenancy agreement will state the maximum number of occupants allowed. The Association reserves the right to issue Assured Shorthold Tenancies where there are future redevelopment plans.
  - ii) The Association will make every effort to offer or obtain alternative accommodation through other agencies where necessary, for families whose homes have become overcrowded or under occupied.
8. Property may be allocated to members of staff, members of White Horse Housing Association Ltd, and their close relatives in accordance with the exemptions outlined in Schedule 1 to the Housing Act 1996 and any Regulator for Social Housing directives.
9. So far as is practical, every effort will be made to help tenants who are suffering from domestic violence or harassment (including racial harassment), to find alternative accommodation with the help of other agencies.
10. All tenancies offered to couples will be joint tenancies.

#### **11. Exchanges**

Exchanges between tenants will be allowed where the incoming tenant has a local connection and meets the Association's own criteria, so long as both parties have written permission from their landlords.

White Horse Housing Association would not usually consent to an exchange where the incoming tenant does not have a local connection. However, it will do all it reasonably can to facilitate a move for the existing tenant.

#### **12. Lettings Criteria – Local Connection**

Prospective tenants will need to be able to satisfy the Association that at least one of the following criteria has been met before any offer of accommodation can be made:

- (i) The applicant, or at least one of the applicants where there is a joint application, currently lives in the village where the vacancy has occurred
- (ii) The applicant, or at least one of the applicants where there is a joint application, has previously lived in the village where the vacancy has occurred for a considerable period of time.

- (iii) The applicant, or at least one of the applicants where there is a joint application, has close family members, such as parents, siblings or children currently living in the village where the vacancy has occurred.
- (iv) The applicant, or at least one of the applicants where there is a joint application, works in the village where the vacancy has occurred.

If the property cannot be let to an applicant meeting the above criteria consideration can be given to allocating the vacancy to someone meeting the above criteria for an adjacent parish in the Local Authority area.

If the property still cannot be let to an applicant meeting the above criteria consideration can be given to allocating the vacancy to someone meeting the criteria in the next ring of parishes within the Local Authority area on a cascade basis.

### **13. Lettings Criteria – Financial Assessment**

- (i) The Association will request detailed financial information from all households applying for a property to ensure that the rent and service charge is affordable for them and that the tenancy will be sustainable.
- (ii) Our properties are in rural areas and rural living often comes with higher living costs, such as the need for a car due to limited public transport, longer distances to travel to work and higher fuel costs with many villages not having gas supplies. The availability of shared ownership homes or smaller homes to purchase on the open market are often in short supply in a village. We will not therefore enforce a set income cap and will consider any applicant for a rented home who cannot afford to purchase a property in the village where they have local connections and need to remain.
- (iii) The upper household income cap is £80,000 to be eligible to join the Help To Buy register and purchase a shared ownership home. The Association will therefore have regard to this when selling shared ownership homes.
- (iv) New tenants will be required to pay 4 weeks, or 1 calendar month rent in advance at the start of their tenancy in order to lower the risk of arrears occurring during the starter tenancy period. This will give them a greater opportunity of being able to become fully assured tenants with sustainable tenancies going forward. For tenants in receipt of state benefits who cannot afford 4 weeks rent in advance, the Housing Officer will have discretion to accept a lower amount equivalent to 2 weeks rent in advance.

We will assist with benefit applications for those who accept offers of tenancies to ensure these are made in a timely manner and rent is paid from the first day of the tenancy.

Financial advice is not available from the Association, but we will highlight known mortgage lenders from the Help To Buy Website to those wishing to purchase a shared ownership property.

### **14 Policy Review**

This policy will be reviewed every 3 years, or whenever significant changes are required due to a change in circumstances.