

# HOUSING ALLOCATION POLICY AND PROCEDURE

## 1. POLICY STATEMENT

1.1 English Rural Housing Association is a specialist housing provider working in villages across England to provide affordable homes for local people. We work in partnership with local authorities and Parish Councils to ensure the homes provided continue to meet our original objectives.

1.2 The Association provides mixed tenure developments with homes available to rent on an assured or starter tenancy or to buy on a shared ownership leasehold basis. Because of statutory rural safeguards rented homes cannot be purchased by tenants and the maximum percentage that can ever be owned by a shared owner is 80%. These measures are in place to ensure the homes provided remain available on an affordable basis in perpetuity. Rents are set inline with regulatory guidelines.

1.3 Developments are designed to meet the housing needs of the communities in which they are situated, with dwelling sizes and types having been based on a parish wide needs survey and finalised in consultation with delivery partners.

1.4 Every application will be dealt with in a fair way and in accordance with our Equality and Diversity Policy. The Association will also treat applications confidentially as required by the Data Protection Act and our Data Protection Policy. We will however provide appropriate details on applicants to our partners and regulatory bodies for recording and monitoring purposes. Local connection information will also be shared with Parish Council members for verification at the permission of applicants.

1.5 It is a criminal offence to provide false or fraudulent information when applying for a property. Any applicants caught doing so will have their application disqualified or may risk losing their home should evidence later come to light that they submitted false information during the application process.

## 2. WHO QUALIFIES

2.1 The majority of the Association's housing stock is available on a local needs basis, with qualifying criteria detailed in a legally binding Section 106 or Nominations Agreement. The Association will use these documents to ensure that homes are allocated accordingly, working with local authority partners in an appropriate way. Where homes are not available on a local needs basis the Association will work with partners to find an appropriate nomination for the property, and where possible ensure prioritisation of a local applicant.

2.2 The Association will work with the Parish Council and local authority to ensure potential applicants are aware of the homes available and how they can apply and qualify for them. Particular emphasis will be placed on the use of any Choice Based Lettings system where applicable.

2.3 The Association will hold one central mailing list on which households interested in applying will be able to record their contact details. Those recorded on this list will be

notified when an appropriate vacancy becomes available and invited to apply, which will include the provision of details on how to 'bid' for the property on the appropriate local authority operated system where applicable. The list will be updated from time to time to ensure information held is current and accurate. Length of time on the mailing list will not carry any priority as all applicants are assessed on a case-by-case basis when a vacancy arises. All households on the mailing list will be advised to register with the local authority and that any vacancies are likely to be advertised through them using their preferred method.

2.4 Working with any scheme specific requirements the Association will look to house applicants who lack the resources to obtain a decent and suitable home that meets the needs of their household circumstances. Applicants with the means to secure their own accommodation locally will not be considered for a vacancy. The Association will use its discretion to determine this point and also para 2.5.

2.5 Those applying for a shared ownership property should be able to raise sufficient capital to purchase the specified equity share, but not be able to afford the outright purchase of property suitable to their needs in the village in which they are applying to live.

2.6 The Association will request detailed financial information from all households applying for a property and ensure that affordability levels are clearly identified, including other costs such as ground rents, services charges and insurance where applicable. Financial advice is not available from the Association but we will highlight known mortgage lenders to those wishing to purchase a shared ownership property and support tenants wishing to seek appropriate benefits.

2.7 The Association reserves the right not to offer a home to;

- a household with a record of any nuisance or antisocial behaviour;
- a household with an undischarged county court judgment for debt;
- any other household with a financial or behavioural history that may make them unsuitable tenants for the property or development.

Any decision taken on this basis will be based on the application form and supporting evidence gathered as part of the assessment process, and will include requesting details of any unspent criminal convictions. Information requested will not solely be used as grounds for refusal but may inform the Association of any previous relevant issues.

### 3. APPLYING FOR A HOME

3.1 The Association will work with established arrangements when seeking applicants for vacancies. This could include taking nominations or marketing the property locally or a number of different measures. Those wishing to apply for a vacancy will be sent a comprehensive pack detailing the location and type of property, costs, details on how to view (if appropriate), outline of the qualifying criteria, details on viewing arrangements (if appropriate) and a clear deadline for returning application forms.

3.2 An initial assessment of applications will be carried out by an assessment panel consisting of two members of staff once the application deadline has passed. This assessment will examine applications to ensure they meet three basic criteria which are:

- applicants have a genuine housing need suitable for the type of property;
- applicants have appropriate financial resources;
- applicants fulfil specific qualifying criteria e.g. local connection.

3.3 Should no appropriate applicants be identified then the Association will work with appropriate partners and use agreements to continue seeking a suitable applicant.

3.4 Once the initial assessment has been carried out a shortlist will be prepared and all applicants will be notified of the outcome of their application within seven days. Those shortlisted will be contacted by the Association and an appointment will be made to visit them in their current home and assess them further.

3.5 The Association reserves the right to request additional supporting material from applicants or make further enquiries about them should it be necessary or appropriate.

3.6 Shortlisted applicants will be assessed against the Associations points system detailed in Appendix 1.

|  |  |
|--|--|
| Name of document:                          | Housing Allocations Policy and Procedure   |
| Author:                                    | Martin Collett, Operations Director        |
| Reviewed by:                               | Residents – virtual forum; Residents Panel |
| Approved by:                               | Board of Management                        |
| Officer(s) responsible for implementation: | All staff                                  |
| Review date:                               | October 2017 – Steven Bland, Regional HM   |
| Date of next review:                       | October 2018                               |

# English Rural Housing Association

## Housing Application – Interview Assessment Form

**Property Address:**  
**Applicant(s) Name:**

|   | √ | Eligible Points | Points Awarded |
|---|---|-----------------|----------------|
| <b>1 LOCAL CONNECTION</b>   |   |                 |                |
| A i) applicant lives in the village/parish and has done for minimum period stated in sec.106, if applicable.<br><u>no. of years:</u><br><b>or</b><br>ii) previous residency in village/parish and/or with close relatives living there.<br><b>and/or</b><br>iii) current or imminent employment in the village/parish (check terms of sec.106)<br><b>or</b> |   | 6               | <b>Max.10</b>  |
| B i) lives in adjacent village/parish (named in sec.106)<br><b>or</b><br>ii) previous residency in adjacent village/parish<br><b>and/or</b><br>iii) employment in adjacent village/parish   |   | 2               |                |
|   |   | 2               |                |
|   |   | 1               |                |
| C <b>Keyworker</b><br>Employment:.....  |   | 2               |                |
|   |   |                 |                |

|  |  |   |  |
|--|--|---|--|
| <b>2 COMMUNITY CONTRIBUTION</b> (if all other factors equal) |  |   |  |
| <i>Details of activities:</i>                                |  | 2 |  |

|   |  |   |  |
|---|--|---|--|
| <b>3 SECURITY OF TENURE</b>                 |  |   |  |
| Shorthold tenancy                           |  | 2 |  |
| Tied accommodation                          |  | 4 |  |
| Lodging with friends/relatives; licence     |  | 4 |  |
| Under notice to quit/possession proceedings |  | 8 |  |
| B&B or hostel                               |  | 8 |  |

|  |  |        |  |
|--|--|--------|--|
| <b>4 HEALTH &amp; MOBILITY</b>   |  |        |  |
| If 'yes' answered to any application form questions:-<br>Major - <u>details</u><br>Minor – <u>details</u><br><b>Evidence must be provided in order to receive points</b> |  | 5<br>2 |  |

|                      |   |  |         |
|----------------------|---|--|---------|
| <b>5 SOCIAL NEED</b> |   |  |         |
| i)                   | Separated children & parents through lack of appropriate accommodation.   |  | 4       |
| ii)                  | Separated childless couples   |  | 2       |
| iii)                 | Need to give support to close family members – <u>details:</u>  |  | 2       |
| iv)                  | Need to receive support from close family <u>details:</u>   |  | 2       |
| v)                   | Social Isolation – lack of access to private transport; difficulties with public transport, access to shops, schools etc. |  | 2       |
| <b>6 HARASSMENT</b>  |   |  |         |
| i)                   | Domestic violence   |  | Up to 6 |
| ii)                  | Family tension/serious nuisance <u>details:</u>   |  | 2       |

|                                |   |  |             |
|--------------------------------|---|--|-------------|
| <b>7 PRESENT ACCOMMODATION</b> |   |  |             |
| A)                             | Serious disrepair   |  | 2 each item |
| i)                             | external doors/windows  |  |             |
| ii)                            | damp/mould – health risk  |  |             |
| iii)                           | damaged/leaking roof  |  |             |
| iv)                            | unsafe element (stairs/electrics etc)   |  |             |
| B)                             | Inadequate or missing facility  |  |             |
| i)                             | no adequate bath/shower   |  |             |
| ii)                            | no inside wc  |  |             |
| iii)                           | no adequate h/w supply  |  |             |
| iv)                            | no adequate kitchen/cooking facilities  |  |             |
| v)                             | inadequate heating  |  |             |
| C)                             | Occupation of a towing caravan  |  | 3           |
| D)                             | Occupation of a mobile home   |  | 1           |
| E)                             | Overcrowding – each bedroom lacking   |  | 2           |
| F)                             | Underoccupation – each bedroom unused (only applicable to rented housing & for LA & other RSL applicants) |  | 1           |
| G)                             | i) sharing facilities with own family   |  | 2           |
|                                | ii) sharing facilities with non-family  |  | 4           |
|                                | i) sharing facilities with family & partner   |  | 4           |
| H)                             | Inappropriate family accommodation.   |  |             |
| i)                             | children under 10 in upstairs flat  |  | 2           |
| ii)                            | elderly & infirm persons above 1 <sup>st</sup> floor.   |  | 4           |
| iii)                           | children under 10 with no garden  |  | 2           |
| iv)                            | children under 10 with shared garden or with difficult access.  |  | 1           |

|   |  |
|---|--|
| <b>8. Financial Details</b>                     |  |
| Rent statement/payments checked (if applicable) |  |
| Salaries/wages/savings checked (s/o applicants) |  |
| Mortgage offer checked (if available)           |  |

## Housing Manager's Comments

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|--------------|---------------------|----------------------|
| <b>Date:</b> | <b>Interviewer:</b> | <b>Total Points:</b> |
|--------------|---------------------|----------------------|

# English Rural HA Interview Report



|   |  |
|---|--|
| Date report submitted:                    |  |
| Author of report:                         |  |
| Void property address:                    |  |
| Description of property and costs:        |  |
| Nomination/allocation agreements with LA: |  |
| Have these been followed:                 |  |
| Section 106 Agreement in place:           |  |
| s106 adhered to:                          |  |
| Local Authority informed of vacancy:      |  |
| If not, why not:                          |  |
| Choice Based Lettings used:               |  |
| If not, why not:                          |  |
| Local connection verified by PC:          |  |
| If not, why not:                          |  |

**Report on applicants:**

|   |  |
|---|--|
| Name(s), age(s) of applicant(s):  |  |
| Applicant's' preferred choice of type and tenure:   |  |
| Name and age of applicant dependents:   |  |
| Current address:  |  |
| Local connection of applicant(s):   |  |
| Does this meet the S.106 requirement?   |  |
| Are the applicants registered with the Local Authority?   |  |
| Were the applicants nominated by the Local Authority?   |  |
| Current Accommodation/Living Arrangements:  |  |
| Current Financial Circumstances:  |  |
| Total number of points awarded:   |  |
| Was the interview held in a suitable and private location?  |  |
| Was all the appropriate supplementary documentation supplied either with the application submission or subsequently during the interview? |  |
| Is any other documentation still to be provided?  |  |
| Head Office Comments on documentation:  |  |

**The above to be completed for each applicant interviewed**



**Allocation decision:**

|   |  |
|---|--|
| Allocation recommendation:                                  |  |
| Summary of this decision:                                   |  |
| Comments from the allocation panel:                         |  |
| The allocation decision is that the property be offered to: |  |
|   |  |
| Signature of allocation panel member 1:                     |  |
| Date:   |  |
| Signature of allocation panel member 2:                     |  |
| Date:   |  |