

# 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 will 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 Association's points system detailed in Appendix 1.

## English Rural HA - Interview Assessment Form

**Applicant(s) Name:**

**Void Property Address:**

**Type of Property, Charges:**

<b>Local Connection</b> English Rural's properties are specifically provided for local people; local connections will be defined within the relevant Section 106 agreement. Only one set of points can be awarded in this section	<b>Total</b>	<b>Points Awarded</b>
Persons with connections to the Parish in accordance with the criteria detailed in the S106	50	
Persons with connections to a named surrounding parish in accordance with the criteria detailed in the S106	20	

<b>Tenure</b> Points awarded to reflect the permanence of tenure. Supporting evidence required	<b>Total</b>	<b>Points Awarded</b>
Accepted as homeless by local authority (including hostels, bed & breakfast etc).	30	
Under NTQ	25	
Living in a caravan/mobile home/single room in HMO	20	
Shorthold tenancy	10	
Tied accommodation (not under notice)	10	
Living with relatives	10	
Living with non-relatives	15	
Living with family (single person)	5	
Family living separately	20	
Couple living apart	10	

<b>Children in Flats/Maisonettes</b>		
Children under 10 in upstairs flat without garden	10	
Children under 10 in upstairs flat with access to garden	5	

	<b>Points Awarded</b>	
<b>Bedrooms</b>		
<b>Points will be awarded for each bedroom lacking.</b>		
Children having to share with parents – points per child	10	
Children of the opposite sex sharing a bedroom where the oldest child is 10 years or more	10	
Children of the same sex sharing a bedroom where the oldest child is 16 years or more	10	
More than two persons of any age sharing a room	10	
More than one person sharing a bedroom where separate bedrooms required on medical grounds	10	
A person using a room as a bedroom which is unsuitable for that use	10	
Anticipated bedroom deficiency due to pregnancy	5	
Bedroom underoccupied – points per bedroom (LA/HA only)	10	

<b>Standard of Accommodation</b> (evidence required where applicable)		

Declared unfit by local council. Documentary evidence will be required (no other points to be awarded in this category).	30	
Disrepair (serious)	20	
Dampness/mould (severe)	10	
<b>Bathroom:</b> Where the property has inadequate bathing facilities or lacking appropriate w/c provisions	10	
<b>Ventilation:</b> Where the property cannot be naturally ventilated by opening windows or windows and door are deemed inadequate (although mechanical ventilation can be allowed in the kitchen, bathroom and W.C.)	10	
<b>Heating:</b> Where the property does not have a proper central heating system permanently fixed to each habitable room.	10	
<b>Water:</b> Hot water lacking to all sinks and basins	10	
Cold water lacking to all sinks and basins	20	

<b>Medical Pointing</b>		
<b>Medical points are only awarded on provision of supporting evidence.</b>		
High - accommodation seriously affecting health	30	
Medium – Accommodation moderately affecting health	20	
Low – Accommodation not significantly affecting medical condition	10	

<b>Harassment</b>		
<b>Points only awarded on provision of supporting evidence</b>		
High	30	
Medium	20	
Low	10	

<b>Care and Support</b>		
<b>Points awarded for support needed or support given</b>		
Medical support	20	
Social Isolation	10	
Childcare/school	5	

<b>Community Involvement</b>		
<b>Points to be considered ONLY when all else is equal</b>		
Details of community contribution:	5	

<b>Total Points</b>	
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**Interviewer's Comments:**

**Name:**

**Date:**

<b>Personal Details</b>	
Name(s), age(s) of applicant(s):	
Applicant's preferred choice of property type, size and tenure:	
Name and age of applicant dependents:	
Current address:	
Size, type and tenure of accommodation/Living Arrangements:	
Local connection of applicant(s):	
Current Financial Circumstances (income, savings, expenditure):	
Was the interview held at the applicants' current address and were all applicants present?	
Was all the appropriate supplementary documentation supplied either with the application or during the interview, or is anything still outstanding?	

<b>Allocations Process</b>	
Nomination/allocation agreements with LA adhered to?	
Section 106 Agreement in place and adhered to?	
Local Authority informed of vacancy? If not why not?	
Choice Based Lettings in place and used?	
Are the applicants registered with the Local Authority, and were they nominated?	
Status of local connection verification by PC:	

<b>Allocation Decision</b>	
The allocation decision is that the property be offered to:	
Further comments from the allocation panel:	
Signature of allocation panel member 1:	
Date:	
Signature of allocation panel member 2:	
Date:	