



THREE OAKS HOMES

Title	<i>Allocations Policy</i>
Scope	<i>This policy applies to Three Oaks Homes</i>
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Section 1- Policy Objectives

- 1.1 To define the Three Oaks Homes' (TOH) Banding System of allocation, how it operates together with the types of housing need TOH aims to meet and give preference to.
- 1.2 To ensure lettings and allocations are carried out in accordance with TOH charitable rules, relevant legislation and Schedule 1, Exemption 3, of the Housing Act 1996 and that due observation is given to Housing Corporation circulars and guidance from other relevant bodies.
- 1.3 To promote efficiency of lettings and make the best use of TOH housing stock.
- 1.4 To promote sustainable tenancies, contributing to sustainable communities.
- 1.5 To ensure equality of opportunity in access to the waiting list(s), tenant selection and the allocation of all properties.
- 1.6 To make available details of TOH Allocations Policy in a concise and accessible form to Tenants, Housing Applicants, relevant Local Authorities, Referral Agents, Supporting People Administering Authorities and the Housing Corporation.
- 1.7 TOH will not always offer a property to the applicant assessed as being in the greatest need. In certain circumstances we may not accept a nomination from a local authority. Circumstances where this would apply include:
 - In meeting the banding allocation criteria set out in this policy
 - Where there is an estate or local lettings plan in place and the aim of the plan is to deal with, or prevent, serious management problems on the estate, and / or;
 - A particular allocation would be of positive benefit to the general balance and sustainability of the community, for example, TOH may chose to under-occupy a property if the density of the population on an estate is particularly high.
 - Any allocation that is not made in accordance with this Policy, must be made in accordance with the relevant local lettings plan, low demand toolkit, or be subject to approval and monitoring by the appropriate staff member, normally the Head of Housing.
 - Where the allocation would not be made in accordance with TOH policy on housing asylum seekers.

Section 2 – Sources of Referral

2.1 TOH allocates its properties through the following referral sources:

2.1.1 Local Authorities

TOH works closely with Blaby District Council to assist them in meeting housing need.

Blaby District Council has a minimum of 75% of all vacancies within the area. This was negotiated as part of the stock transfer nominations agreement. Typically any newly built properties will also have 75% - 100% nomination rights from Blaby District Council, but these are negotiated when properties are built on a scheme by scheme basis and so may vary.

Nominations made will be monitored under the Banding criteria to enable us to work towards creating and maintaining balanced and sustainable communities.

TOH will participate in Choice Based allocation systems operated via common housing waiting lists.

Details of nomination levels, on a scheme by scheme basis, are held at TOH office.

2.1.2 Move on allocations

TOH recognises that applicants moving from hostel accommodation may require support to sustain a permanent tenancy. We also recognise the need to ensure efficient movement through hostels and our responsibility to the wider community.

When a resident of a TOH or a recognised partners' hostel accommodation is actively being considered for an offer of a property, hostel support workers will be asked to complete a Hostel move on form and where required a needs and risk assessment form. To promote sustainable tenancies, the completion of these forms is to confirm that the applicant is either capable of independent living, or that the hostel (or other appropriate agency) undertakes to provide the support necessary for them to sustain a tenancy, identifying the resources to be made available to achieve this.

Where a completed form states that the applicant would not be capable of independent living even with support, then a meeting is to be arranged with the applicant and their support worker. If this meeting confirms this is the case, then to ensure sustainable allocations, the applicant would not be offered the property in question. They would be able to remain on the waiting list, if they so wish, and be considered for future suitable vacancies. Any offer of accommodation would be wholly dependent at the time on confirmation by their support worker that they could maintain the tenancy either independently or with support.

2.2 The Banding System and the Waiting List

2.2.1 TOH, via its waiting list(s), operates a Banding System of allocation. The aim of the Banding System is to attempt in the medium to long term to create balanced and sustainable communities and open up the opportunity of social housing to groups who have historically struggled to gain accommodation through this route.

2.2.2 The system of banding applications is relevant only applications made through the housing waiting list. It is not applied to the 75% of lettings covered by the nominations agreement with Blaby District Council.

2.2.3 There are four main bands within the system and these are defined below. The percentages quoted against each band are set on the assumption TOH will be allocating to 25% of vacancies.

2.2.4 Allocations made against targets set, are recorded for each scheme on an ongoing basis by the IT system.

- **Highest Housing Need** – 20%. Housing need is assessed based on the points system, with those applicants with the greatest need for re-housing having the highest number of points. Where applicants have equal points, time spent on the waiting list will be the determining factor.
- **Community Links** - 20%. This band will operate in date order of application. Its purpose is to assist applicants not assessed as having a priority need under the pointing system but have indicated a need / preference to live in a specific estate, area or village.
- **Economic Grounds** – 20%. This band again operates in date order allowing opportunity to economically active applicants to be housed in their area of choice. This is to ensure that no scheme experiences an over reliance on allocations to households in receipt of benefits and to maintain a good social mix in a community.

Schemes designated as accommodation for older persons only, this band will not be enforced as most applicants are unlikely to be economically active. The allocations normally associated with this band will instead be split equally between the Community and Transfer bands.

- **Transfers** – 40%. As with the Highest Housing Need band, allocations to transfer applicants will be based on priority assessed via the points system. Transfer applicants with the greatest need for re-housing will be awarded the highest number of points. (Where needs points are equal, the offer will be made to the transfer applicant who has been on the list the longest.)

If the transfer request is accepted as a priority on “management” grounds, for example for a tenant to escape racial harassment, existing management transfer rules will apply. The Head of Housing will be consulted by the Tenancy Services Officer. If the Head of Housing agrees the transfer should be made on “management” grounds, then it will be given priority for the next suitable vacancy over all other bands. Any offer of accommodation under this process must be counter signed by the Head of Housing.

A band has been established for transfers to allow existing residents a fairer opportunity of re-housing. On a priority points based system, as existing residents have a high degree of security of tenure, their chances of moving on in direct competition with external applicants is low. Transfers should only be considered where all aspects of the tenancy are being upheld and there are no outstanding

debts with the Association. (The only possible exemptions are where potential priority management moves maybe required, see above.)

- 2.2.5 To facilitate the operation of the banding system, TOH will continue to maintain housing waiting lists for all groups of applicants and schemes where it is deemed viable and effective to do so. Where TOH operates local lettings policies, has joined a Choice Based Lettings system or where all allocations are to be made solely by way of nomination, lettings will be made under these formats and not form part of the banding system of allocation.
- 2.2.6 Where waiting lists (both points and date of application driven) for schemes / areas are unlikely to allow an offer of accommodation to be made to an applicant within three years, they will be closed. The Area Accommodation Option List will be amended when a list is closed to remove the area of choice in question. When a list is re-opened, the area will be re-instated to the option list.
- 2.2.7 The recommendation to close an area waiting list must be made by the Head of Housing. Before the recommendation is implemented, it must have received ratification by the Managing Director. Where it is agreed that a waiting list is to be closed to new applicants for any period of time, the Head of Housing must inform the Tenancy Services Manager in order to facilitate the closure.
- 2.2.8 It should be noted that acceptance onto the waiting list will not guarantee that an offer of accommodation will be made in three years, as this is dependent on other factors, such as vacancy rates and nomination agreements.
- 2.2.9 To ensure the successful day to day and strategic operation of the Banding System, computer records are maintained of all allocations made, specifying which band the applicant was allocated their property under. Where Tenancy Services Officers identify that they are unable to allocate in a manner which broadly resembles the set band percentages, this should be immediately brought to the Head of Housing's attention for consultation / action.
- 2.2.10 The wider strategic monitoring of key performance indicators, including impact on Black and Minority Ethnic groups to ensure they are not being excluded by the banding system, will be undertaken by the EMHGroup Policy & Information Team and reported on a regular basis to Senior Managers and where appropriate the Board.

2.3 HomeSwapper

- 2.3.1 TOH tenants have the option to subscribe to the HomeSwapper nationwide service that facilitates mutual exchanges. HomeSwapper is not a Government funded service and therefore a charge is made for its use. TOH currently does not subscribe on behalf of its tenants, but this may change in the future.

2.4 Transfers

- 2.4.1 As detailed within the Banding System, existing tenants of TOH may apply for a transfer to a different area or property type. The priority given to transfer cases is decided by the points system, as for waiting list cases.

2.4.2 Where it is established that the application should be assessed as a “management” move (see 2.2.4 above), the transfer applicant will be offered the next suitable vacant property.

2.4.3 All transfer requests must be made on TOH standard Transfer Application form. Transfers can be considered for accommodation in any areas where TOH owns properties.

2.5 Other Statutory and Voluntary Agencies

2.5.1 TOH may have referral agreements with local organisations representing clients with particular housing needs. These will be assessed and prioritised under the categories set out in the banding system.

Section 3 – Areas of Low demand

3.1 Allocations by the Banding System alone may not always be wholly appropriate for some schemes where there is little or no demand, or where a more detailed lettings plan is required to promote a balanced and sustainable community.

3.2 Where the potential for the need to implement a local lettings plan is identified, TOH has set criteria for assessing the appropriateness of such action, the Local Letting Plans Policy. TOH recognises the need to work in partnership with local authorities where lettings plans are proposed as they cannot succeed without their co-operation.

3.3 The proposed implementation of local lettings plans will be reported to and monitored by the Board. Lettings to these schemes will then be made in full accordance with individual local lettings plans and monitored by the Tenancy Services Officer and the Tenancy Services Manager. Further details on these schemes will be available for tenants, residents and applicants.

3.4 Where low demand is identified, the Association has established a “Toolkit” of the options available to try and counter the problem. The “Toolkit” is contained within the Low Demand Policy. Areas identified as requiring the use of the options available in the “Toolkit” will be reported to the Board, together with progress on addressing the problem.

Section 4 – Eligibility

- 4.1 TOH seeks to have waiting lists as open as possible, subject to our rules which limit lettings to those in necessary circumstances. However there are some instances where an application will be rejected. These criteria apply to all categories of applicants.
- 4.1.1 Applicants must generally be aged over 18. Accommodation may be offered to 16 and 17 year olds in special circumstances where support is provided. TOH operates introductory tenancies for the first twelve months of any new tenancy with the exception of transfers. Where a tenancy is granted to a 16 year old, this period is extended to their eighteenth birthday. Under 18's will normally only be considered for an Assured Shorthold tenancy where there is a confirmed package of support and/or an appropriate guarantor is in place. For joint applications when one is under 18, the tenancy will be allocated to the applicant who is over 18. At the sole tenant's request, a joint tenancy will be granted once the other party turns 18.
- 4.1.2 In all cases, once the introductory Assured Shorthold tenancy period ends, an Assured Non-Shorthold tenancy will be granted providing the tenancy has been conducted satisfactorily.
- 4.1.3 Sheltered Housing Schemes other schemes and individual units designated as housing for older people are usually available only to those over 60 (although some schemes are available to persons who are over 55 years of age - see local lists). All applicants for Sheltered Housing must be capable of reasonably independent living although they will be assessed prior to receiving a formal tenancy offer to confirm they have a "support" requirement. This is to ensure both they and TOH are, or remain eligible, to receive Supporting People revenue funding.
- 4.1.4 There is no geographical limit. Applications can be accepted from any part of the country.
- 4.1.5 Certain groups of asylum seekers may not be eligible for rehousing. This is normally because a decision on their leave to remain in the Country has not been reached.
- 4.1.6 TOH has Charitable Status and therefore needs to ensure its homes are provided for applicants who are unable to access other forms of housing (for example through the open market). We will therefore reserve the right not to accept an application where the income or asset base is considered large enough to provide access to other forms of tenure. A published formula is used to measure this criterion. Exceptions to this include, but are not limited to:
- Applicants who are unable to access other forms of tenure due to financial circumstances such as bankruptcy, non-eligibility for a mortgage;
 - Elderly or disabled applicants, or those with support needs, whose need cannot be met by from other sources;

A right of appeal exists in all cases where an applicant is rejected or suspended from the waiting list.

Advice and information will also be given on the other housing options available, including low cost home ownership and details of other housing associations and local authorities who may be able to assist.

- 4.2 Applicants from other Housing Associations or local authorities can apply and will be assessed under the points and banding system in the same way as other applicants.
- 4.3 A credit reference check will be made on all applicants before an offer of accommodation is made. This will check the details supplied on the application form in particular:-
- a) Whether the applicant has any undeclared County Court judgements for rent or mortgage arrears.
 - b) Whether the applicant has lived at any addresses not noted on the application form.

To comply with Housing Corporation guidance, TOH will ensure that all applicants will receive a copy of their credit reference check.

- 4.4 An application may be rejected if there is evidence from the credit reference check, a former landlord or other agencies that suggest a serious breach of tenancy may occur. This would include:
- Damage to property.
 - Racial, or other abuse / violence towards neighbours and / or staff.
 - Anti-social behaviour (Notice served or eviction).
 - Dealing in drugs or other unlawful use of premises.
 - Wilful and persistent failure to pay rent.
- 4.5 Applicants with arrears of rent or outstanding debts with TOH or any other members of EMHG will be accepted onto the list however, they will not be considered for re-housing unless, or until they demonstrate a commitment to repay any arrears and maintain the agreement for a reasonable period of time.
- 4.6 Where there is clear evidence of anti social behaviour, this will only be used as a refusal reason if the applicant has not conducted their current tenancy or the problem has occurred within the previous two years.
- 4.7 It is necessary to check an applicant's prior housing history for breaches of tenancy and/or arrears of rent or mortgage. TOH recognises that not all applicants for rehousing who have breaches or arrears have intentionally caused them or willingly contributed to them. Therefore, applicants who are found to have previous breaches and/or arrears can still be accepted onto the waiting list in the following circumstances:
- The applicant can demonstrate that they made reasonable attempts to prevent and/or limit the extent of the breach
 - The breach occurred due to circumstances outside the applicants control, for example:

- owner occupiers who have lost income due to a change in employment / loss of job / ill health / relationship breakdown (normally tenants in these circumstances will have rent payments covered by housing benefit).
- tenants whose Housing Benefit is reduced because the local authority deems the rent is too high or the dwelling is too large for the tenant's needs.

- 4.8 Lettings to staff or Board Members of TOH or their close relatives will only be made in accordance with Schedule 1, Exemption 3 Housing of Employees & their Relatives, of the Housing Act 1996. Board approval for re-housing under these circumstances must be obtained prior to an offer being made. A standard format report, together with all supporting evidence, must be fully compiled by the Head of Housing. Once compiled the report and evidence is to be considered by the Managing Director of TOH and countersigned if it meets the requirements of the Act. Only then can the report be submitted for Board consideration.
- 4.9 In exceptional circumstances (such as rehousing on a temporary basis due to employment relocation or relocation under witness protection programmes) TOH may need to allocate a property outside the allocation policy. In such cases the Tenancy Services Manager must authorise the letting and provide a clear report on the reasons for it, which will be retained on the tenant's file. The recommendation and report must be countersigned by the Head of Housing (or equivalent or higher post-holder) prior to the allocation being made.
- 4.10 Applicants who provide false information on the application form may have their application rejected. If any applicants are granted a tenancy on the basis of false information given on their application, TOH may seek possession of their home, under Ground (17) of Part II of Schedule 2 of the Housing Act 1988, as amended by the Housing Act 1996.
- 4.11 **What types of Accommodation are applicants eligible for?**
- 4.11.1 TOH, wherever possible, seeks to make the best use of its housing stock. This means that we will not normally offer accommodation that is much larger than the applicant requires. Conversely, we will not offer accommodation that would result in overcrowding.
- 4.11.2 The guidance set on under occupation maybe waived however to meet, for example, agreed under occupation set out in local lettings policies or to enable accommodation in areas of low demand to be let.
- 4.11.3 Some accommodation has been specifically designated for particular age groups or people with particular support needs. In such cases consideration will be given to the suitability of the in-coming tenant to meet such criteria. Care will be taken to ensure that lettings are sensitive to the current and future needs of both existing tenants and of the applicant, and that risks and support needs are adequately assessed prior to the letting. Care will be taken and staff training provided to ensure that nobody is illegally discriminated against by this process.
- 4.12 When a request for an application form is received, this is forwarded to the applicant with details of the types of property they are eligible for in their chosen location. Along with this, a copy of The Housing Corporation's "Charter for housing association

applicants and residents" which sets out the standards of service that residents can expect to receive from their housing association landlord is also provided.

Section 5 – Points System

- 5.1 The Points System is used to determine an applicant's priority for re-housing in general needs accommodation for all allocations made from our waiting list under the Highest Housing Need and Transfer categories. (These are defined in Section 2.2.4). All other allocations will be assessed in date order, within the confines of the percentages set out in their identified Bands.
- 5.2 The criteria used and the points that can be awarded are set out below. Unless stated otherwise, points can only be awarded from one category within each section.
- 5.3 Waiting list and transfer applicants awarded priority points of 400 as marked with an asterisk (*) will not be eligible for additional points from other Sections except Section 5.16. Priority points will be awarded where the applicants housing circumstances clearly fall into one of the relevant categories. If there is any doubt about the awarding of priority points, points will initially be awarded at the lower level and the relevant Tenancy Services Officer will undertake a home visit to clarify the applicant's circumstances. The Tenancy Services Officer will then ensure points are adjusted accordingly.
- 5.4 Applications received by TOH will initially be assessed on the basis of the information that has been provided. Prior to any allocation being made, a home visit **must** be undertaken by a member of TOH staff in order to confirm the applicant's circumstances and that the priority points awarded for needs based allocations are correct. Where discrepancies are found which would reduce a waiting list or transfer applicants priority under needs based allocations, they would only be offered the property if they remained top of the housing list. If they are not, the applicant who would now be top of the list would be assessed by way of home visit.
- 5.5 If it is established that additional information is required to confirm an applicant's circumstances and priority, this will be requested either prior to or at the home visit. If this information is not provided by the applicant within the reasonable timescale to be set by the visiting officer, the offer of accommodation would not be made. The next person in the relevant band would then be contacted.
- 5.6 Further clarification is provided in the staff guidance – points assessment manual.

Section	Reason	Points
5.7 - Condition of existing home:		
5.7.1	Where the existing home is uninhabitable as defined by an Environmental Health Notice having been served.	400*
5.7.2	Where a property is subject to a Compulsory Purchase Order or Clearance Order.	400*
5.7.3	Where property needs modernisation or Rehabilitation works which would render the property unfit for human habitation.	100
<i>In all cases confirmation of the state of the property or works to be carried out, will need to be supplied.</i>		

Section	Reason	Points
5.8 - Overcrowding:		
Overcrowding points should reflect the whole circumstances of the household, but only apply to the members of the Household applying for re-housing and the improvement that would be made if they were re-housed.		
Points will be awarded if one or more of the following Circumstances apply:		
5.8.1	Persons living together as a couple do not have their own bedroom.	80
5.8.2	Single persons aged 16 and over do not have their own bedroom.	80
5.8.3	Children of different sexes aged 10 or over share the same bedroom.	80
5.8.4	In addition, points will be awarded for each bedroom required but not available.	10
5.8.5	Persons assessed as being statutory overcrowded in line with current legislation.	400*
5.8.6	Families living separately due to lack of space will be awarded 10 points for each bedroom required but not available.	10
<i>Overcrowding points must <u>not</u> be given for persons with regularised overnight access rights for children, who need additional bed space. Access points can be awarded (section 5.12.3)</i>		

Section	Reason	Points
5.9 - Lack of or shared facilities:		
5.9.1	If any of the facilities, listed below, are missing from your home you will get 20 points per missing item.	Up to a maximum of 100 points
5.9.2	If you have to share any of the facilities, listed below, with others you are living with then you will get 10 points per shared item. <ul style="list-style-type: none"> ➤ Inside WC ➤ Bath or Shower ➤ Kitchen ➤ Hot Water ➤ Means of Heating 	Up to a maximum of 30 points
<p><i>Sharers are defined as applicants living with family and friends, staying in bed and breakfast accommodation; unapproved hostels; lodgings or digs. Anyone seeking independence from the household is entitled to sharing points. In the event of a split family, points will only be awarded to the applicant in the worse circumstance.</i></p>		

Section	Reason	Points
5.10 - Security of tenure:		
5.10.1	If you have been forced to leave your home and are resident in a refuge fleeing domestic violence or severe harassment. Your circumstances will need to be clarified by a completed hostel move on assessment before any allocation can be made.	400*
5.10.2	If you have a tenancy or licence and have been served with a Possession Order, Eviction Notice or an Injunction to leave your property within 28 days.	400*
5.10.3	If you are living in a hostel. <p>If we are able to consider making you an offer of accommodation, you must be assessed by support staff as being capable to sustain a tenancy, where appropriate with support. Details of the after-care arrangements, (if applicable), will need to be provided.</p> <p>Priority points in these circumstances also apply where move on agreements exist between TOH and agreed nominating partners.</p>	400*
5.10.4	If you have an Assured Shorthold Tenancy and have been served with a legal notice of intention to seek possession.	400*

Section	Reason	Points
5.10 - Security of tenure:		
5.10.5	Roofless single people or childless couples and sleeping rough in cars, on floors, or in a night shelter.	400*
5.10.6	Leaving HM forces accommodation and have a discharge date. <i>Applicants must provide proof of this.</i>	400*
5.10.7	Leaving prison or other such institution with a support package and having a confirmed release date. <i>Applicants must provide proof of this e.g. letter from prison service / Probation officer.</i>	400*
5.10.8	Tenants of private landlords who have not been served with a legal notice of intention to seek possession.	80
5.10.9	Private tenants who cannot afford a property because the Housing Benefit has been capped.	100
5.10.10	Statutory homeless persons nominated by the local authority.	400*

Section	Reason	Points
5.11 - Medical need:		
<i>Medical Points will be awarded in accordance with the following criteria.</i>		
<i>The initial assessment will be based on the information provided by the applicant on the housing application form. Where further evidence is required to confirm or establish an applicant's medical priority, this will be sought directly from them, or in line with the guidance set out in 5.11.6 below.</i>		
<i>Where the physical and / or mental condition of the applicant will not be improved by re-housing no points are to be awarded.</i>		
5.11.1	Where there is a slight potential risk to physical safety as a result of the current housing situation. Functional ability will deteriorate slowly as a result of current housing.	20
5.11.2	Where there is a medium risk to physical safety and functional ability. Clear evidence of noticeable health improvement if re-housed.	60
5.11.3	Where the applicant cannot cope in their current home due to physical or mental infirmity or general ill health. Chronic conditions which the applicant is unable to live in.	400*

Section	Reason	Points
Medical need:		
5.11.4	Where the applicant is leaving hospital or other such institution with an appropriate after-care package.	120
5.11.5	In addition to points awarded under 5.11.1 to 5.11.4, points are given to older people living in flats above the ground floor.	50
5.11.6	If it is felt that information / advice from the applicants GP is needed to make an accurate assessment of the points level then this will be requested by TOH on a medical consent form. Any fees charged by the doctor will be reimbursed by TOH where the request comes from TOH. The applicant must send a copy of the back page from the Medical Assessment Form to provide proof of consent to approach their doctor. The Medical Consent Form includes a covering letter for this purpose.	

Section	Reason	Points
5.12 – Applicants with children or someone in their household expecting a child:		
5.12.1	Points awarded to applicant with dependant children.	40
5.12.2	Points awarded to applicants or house hole member who is pregnant and has not got other dependant children.	30
5.12.3	Points awarded to applicant who has access rights to children.	25

Section	Reason	Points
5.13 – Social need:		
5.13.1	<p>Where an applicant suffers from harassment or discrimination of some form (either racial, verbal or physical) which is persistent, reoccurring or particularly severe.</p> <p><i>Prior to the offer of a property, the applicant's circumstances must be confirmed by the visiting officer. To gain maximum priority and points, clarification from an independent source must be provided. Where this cannot be obtained, the priority is to be set at the lower points level.</i></p>	400* or 100

Section	Reason	Points
5.13 – Social need:		
5.13.2	Suffers from Domestic Violence. <i>The applicant's circumstances must be confirmed by the visiting officer prior to an offer being made. For maximum points, clarification from an independent source is needed. When dealing with cases of domestic violence confidentiality is essential, always check if the applicant would prefer correspondence to be sent to an alternative address.</i>	400*
5.13.3	Has a split family living apart. (Access if no room to stay.)	80
5.13.4	Needs to move nearer to work. <i>There is no rigid definition of when a move closer to work is needed.</i>	60
5.13.5	Relationship breakdown resulting in the need for the applicant to leave accommodation. Married couples, civil partners and other partners (including same sex partners) can receive points for relationship breakdown.	60
	<i>In cases where the applicant is already living in a TOH property, if an 'Occupancy Order' has been awarded by the courts under the Family Law Act, then the partner who has been awarded the order must be the one allowed to remain in the property.</i> <i>In cases where an applicant is claiming points in all categories, supporting evidence from an independent source will need to be supplied. Without this supporting evidence it will not be possible to award these points.</i> <i>Where the case involved is complex or involves a factor which would normally disqualify an applicant from receiving priority points, i.e. arrears, the case can be referred to a panel for adjudication.</i>	

Section	Reason	Points
5.14 – Management transfers (TOH tenants only):		
5.14.6	These points are awarded only with the agreement of the Head of Housing. Where categories of need for a transfer are defined in Sections 5.7 to 5.13 points should be awarded in line with the guidance provided in these sections.	

Section	Reason	Points
5.15 – Transfer applicants – additional points:		
5.15.1	Where a spare bedroom exists and the tenant wants to move to a smaller property.	110
5.15.2	Additional points per extra bedroom.	10
5.15.3	Where persons left in accommodation following the death of a tenant and have no right to succeed or have the right to succeed but wish to move to more suitable accommodation.	100 Or 300
5.15.4	Where a transfer would result in the improved use of the housing stock.	300
5.15.5	Where transferring from a bedsit to a one bedroom flat.	50

Section	Reason	Points
5.16 – Time on list:		
5.16.1	For every completed six months on the waiting list. <i>These points will be added annually with the return of the completed annual review form.</i>	25

Section 6 – Waiting List Administration

6.1 Acceptance

6.1.1 Applicants who are accepted onto the waiting list will be notified in writing and allocated a reference number for use in all future correspondence. **All** processed application forms will be retained at TOH office.

6.2 Referrals

6.2.1 Application forms for the waiting and transfer lists will be sent out by the lettings assistant. It is the lettings assistant's responsibility to process and record the application on the IT system (including applications filled in by local authority nominees).

6.2.2 Where forms are returned, should further checks or enquires need to be undertaken, the Tenancy Services Officer will contact the applicant directly. (An applicant's priority will always be checked by way of home visit prior to any allocation being made.) Once any checks are complete, the lettings assistant will retain the application at the office and action it on the system. Housing staff must obtain written approval from the Tenancy Services Manager before rejecting any applications.

6.3 Credit Referencing

6.3.1 A credit reference check must be carried out on all applicants (including all joint applicants who will be included on the tenancy agreement), before an offer of accommodation is made. Many applicants however, drop out before the offer stage and the Association does not wish to pay for credit checks on these applicants if it can be avoided. Therefore credit reference checks should be requested for

- applicants who receive priority points and are likely to receive an offer of accommodation soon
- applicants who are close to the top of the waiting list
- council nominees
- any applicant who is being considered for accommodation and has not yet had a check carried out – these cases should be picked up at the visit stage

Transfer cases do not require a credit reference check. No other offers of accommodation may be made without a credit reference check being made.

6.4 Permission to carry out credit reference check

6.4.1 It is illegal to carry out a credit reference check on any person who has not given their written permission. Applicants will give their permission by signing the current version of the TOH standard application form. (For clarity in the case of joint applicants, both parties must have signed the application form so a credit reference check can be undertaken on both of them. If both do not give authority for TOH to undertake a credit reference check, then only a sole tenancy can be offered.)

- 6.4.2 The review letter will also incorporate a statement of consent. Any applicant responding to the review will therefore re-affirm their consent.
- 6.4.3 Title to be agreed will determine which cases require a credit reference check and will ensure that permission has been given. They will then request a credit check by sending an e-mail form to the EMHG Policy and Information Section.
- 6.4.4 Any person who requests a credit check without having the necessary permission will be committing a serious breach of procedure and may be breaking the law.
- 6.4.5 The application form remains with TOH. The Policy and Information section will run a credit reference check on the applicant(s), in accordance with their protocols. The e-mail form will then be sent back to the lettings assistant. The form should be printed off and then deleted from the computer. The hard copy should remain with the application form. A copy should be given to the applicant.
- 6.4.6 If the form confirms the information already supplied, it should be attached to the application form, the top of the application form should be noted "credit reference check done" and the application should proceed as normal.
- 6.4.7 If the form shows previously undisclosed addresses, the applicant(s) should be contacted in writing by the Tenancy Services Officer, told of the discrepancy and invited to explain the situation. This can also be done by Tenancy Services Officer visit if this is appropriate.
- 6.4.8 If the form shows the applicant(s) has County Court Judgements, again they should be contacted either in writing or by home visit. The onus is on the applicant to prove these are not for housing debts. The applicant can do this by:
- providing satisfactory references from the landlord to which the debt relates
 - proving the rent / mortgage was paid up to date
 - demonstrating what the judgement was for
 - proving they were not a tenant / homeowner
- 6.4.9 If the debt is not housing related, destroy the reference to the County Court Judgement and note on the application form and IT system that a satisfactory credit check has been carried out.
- 6.4.10 On receipt of the applicant's reply the case should be referred to the (title to be agreed) for a decision on the application. If the applicant(s) does not reply, then the application will be cancelled.
- 6.4.11 The Tenancy Services Officer will allow the case to remain on the waiting list if the application would have been accepted if the information had been known at the outset.
- 6.4.12 The Tenancy Services Officer may request further checks to be carried out if:-
- The application now shows previous undeclared addresses and we wish to contact a previous landlord.
- 6.4.13 The Tenancy Services Manager will refuse the case if:-

- The case would have been refused if the debts or other problems had been included in the original application form.
- The applicant has made a wilful attempt to mislead TOH.

6.4.14 When cases are refused, the applicant will be notified in writing, and will have the same rights of appeal as for other refusals. The e-mail form will be attached to the application form and the application form will be filed as a cancelled application.

6.4.15 If an applicant disputes the information provided by the credit reference check, they should be referred to the credit referencing agency. It is the responsibility of the applicant to put right any erroneous information, not the responsibility of the Association.

6.5 Home Visits

6.5.1 Tenancy Services Officers will aim to visit **ALL** applicants likely to be made an offer of accommodation, including local authority nominations, at the address they have applied from prior to any formal offer of accommodation being made. Contact can be made by letter or phone call.

6.5.2 The standard Home Visit Report Form is always to be completed at the visit.

6.5.3 Where it is determined an applicants circumstances are not as described in the application form, (or support workers have stated that that they could not live independently with or without support) and this would materially affect their housing application, then they will be re-assessed and re-prioritised after the home visit. If this re-assessment means that an applicant would no longer qualify for re-housing in the Band they are being considered under, then they would be advised and the allocations process would move on to the next applicant. (See Section 5 Points System.)

6.6 Offer of Accommodation

6.6.1 When a vacancy occurs TOH decides in accordance with its published banding targets, to which group of applicants it will make an offer.

6.6.2 The decision on who receives the first offer will be made by at least two members of staff.

6.6.3 In cases of points allocations via the waiting list, applicants being made an offer from the list as being in the greatest Housing Need Band, will normally be the one with the highest number of points. If there is more than one applicant with the same points in any category, then allocations will be made in date order with the applicant registered on the waiting list the longest receiving the offer of accommodation.

6.7 Viewing of Property

6.7.1 **All** viewings will be accompanied. When an offer is made, all applicants will be given three working days to arrange to view the property. After this time the offer will be withdrawn and the property re-allocated. (This time limit can be waived when dealing with an allocation in an area of low demand.)

6.8 Refusal of an Offer

- 6.8.1 Applicants will be required to decide whether they are accepting the property within two working days. In special circumstances extra time may be agreed, dependent on the applicant's circumstances.
- 6.8.2 Applicants who refuse three reasonable offers of accommodation will have their application cancelled from the waiting list. If an applicant refuses an offer of accommodation they must complete and return the form attached to the offer letter stating why they wish to refuse the offer. If the applicant fails to return the completed form their application is to be taken off the waiting list.
- 6.8.3 An applicant may also be removed from the waiting list before three offers have been made if no response to a formal offer of accommodation is received. The application can only be cancelled in this event if a warning letter has been sent to the applicants last known address.
- 6.8.4 If there is no response to the warning letter, the application can be cancelled but only with the authorisation of the Head of Housing.

6.9 Reviews of Applications

- 6.9.1 TOH has a responsibility to ensure that the information we hold about applicants is accurate at all times.
- 6.9.2 Each application will be reviewed every twelve months by the lettings assistant. The applicant's consent to carry out a credit reference check should also be re-affirmed on the same standard form. The lettings assistant should input onto the system 50 points for all applicants who return a review form and have been on the waiting list over 6 months.
- 6.9.3 Applicants who fail to respond to review letters by the date specified in the correspondence, will have their housing application cancelled. Appeals against cancellation will be considered by the Tenancy Services Manager.

Section 7 – Appeals

- 7.1 Applicants who are unhappy with the assessment of their application and the points awarded have the right of appeal. The appeal will not be assessed by the same person who made the initial assessment and where possible another housing manager from across the EMHG will undertake the assessment. Appeals should be in writing (wherever possible) and state clearly the reasons for the appeal.
- 7.2 On receipt of the appeal the Head of Housing will have 10 days in which to assess the application and determine whether the appeal should be upheld.
- 7.3 The Head of Housing will notify the applicant of the outcome of the appeal. This decision is final.

Section 8 – Complaints

- 8.1 Any complaints about how an application has been dealt with or about the conduct of staff may be made under the TOH Complaints Procedure. Details of this are made available to any applicant who expresses dissatisfaction with the service they have received.
- 8.2 The Complaints Procedure does not form part of the appeals process.

APPENDIX ONE

LINKS TO RELEVANT POLICIES, PROCEDURES & DOCUMENTATION

Application form
Area accommodation option list
Asylum Seekers Policy
Charter for housing association applicants and residents
Choice based letting policy
Credit check consent form (appendices)
Credit check results (results sample format) (appendices)
Domestic violence policy
Guidance notes for applicants (long version)
Guidance notes for applicants (short version)
Harassment form (appendices)
Home visit report form
Household size/property type guide (appendices)
Housing offer confirmation form
Income levels (appendices)
Letters to applicant regarding credit check discrepancy (appendices)
Local lettings policy
Low demand toolkit
Medical assessment form (appendices)
Medical consent form and covering letter (appendices)
Move on assessment/independent living form and covering letter (appendices)
Needs and Risk assessment form
Offer checklist
Offer letter with attached refusal form
Post allocation visit form
Review form - applicants on waiting list (appendices)
Sign up checklist
Standard letter - home visit for direct applicant (appendices)
Standard letter - home visit for la nomination (appendices)
Standard refusal letter (appendices)
Stock Transfer Nominations Agreement
Terms of reference for panel appeals (appendices)