

## LETTINGS POLICY

### **Purpose**

This Policy sets out how Black Country Housing Group Limited (the Group) will let its properties.

### **Policy statement**

The Group manages 2100 homes located throughout Sandwell and Dudley and in smaller pockets in Wolverhampton, Walsall and Birmingham. We recognise that to provide a quality housing service we need to let our homes fairly, speedily and responsibly to ensure that these valuable resources are used appropriately.

In producing and operating this Policy, we are committed to making sure that no-one who applies to us for housing is treated less favourably than anyone else because of their race, ethnic origin, religion, gender, disability, sexuality or age. We aim to achieve a balance between offering properties to people who have the greatest need, whilst making the best use of the limited properties that become available.

### **Related or relevant policy/procedure and other documents**

This policy should be read in conjunction with the following:

**Aids and Adaptation Policy** – For those needing adaptations or specialist property to accommodate their needs

**Complaints and Compliments Procedure** – In the event of an applicant being dissatisfied with the service provided

**Data Protection and Retention Policy**

### **Responsibilities**

Overseeing the implementation of this Policy will be the Head of Customer Relations. Implementation will be by the Area Customer Relation Managers and designated staff within the Operations Team. The responsibility for reviewing and updating rests with the Head of Customer Relations.

### **Access to Housing**

The Group, with the support of our Local Authority partners and Homes England, regularly build or purchase new properties. It is a condition of the grant funding that these new homes will be let via the relevant Local Authority and that there after at least 50% to 70% (subject to Nomination Agreement) of all re-lets is through the 'choice based' lettings schemes operated by these partners.

Any Local Lettings arrangement will be agreed with Local Authority partners in line with our commitment to the Nomination Agreement.

Where Local Authorities are unable to nominate due to low demand for the property type or location we will re-let properties using our Direct Waiting List. We aim re-let 30% of vacancies to applicants on our Waiting List. We have split our Waiting List into 3 Bands to give opportunity to differing needs:

Band	Criteria	Percentage of relets
One	Significant housing need and our existing tenants who require a transfer to assist with under occupation, overcrowding and medical situations	70%
Two	Temporary accommodation	20%
Three	Aspiration, first time tenant	10%

An applicant's position is determined by the allocated points within the band; we will also take into consideration the date registered.

### **Access through our own waiting lists**

We consider housing enquiries in the first instance via our online application system however to ensure accessibility we will also accept enquires in writing, by telephone, email or in person at the office from all groups of the community.

### **Transfers**

Our Customer Relation Managers will consider transfer requests to make best use of our stock. We will reward customers who have looked after their property with additional points for a move. This is in keeping with our approach to reciprocity and culture of consequence

### **Reviews**

Applicants will be placed on our waiting list for 6 months. An applicant must inform us within this timescale whether they wish to remain on the waiting list, failure to do so will see the application cancelled. Regular checks are made and those waiting over two years are contacted to discuss their situation and asked if they wish to remain.

### **Our criteria for Housing**

BCHG does not operate a blanket ban. Each applicant will be assessed on its own merit. There are situations that arise where we reserve the right to restrict offers of accommodation this is in keeping with our approach to reciprocity and culture of consequence and these will be fully explained to an applicant. The list below outlines examples of situations:

- Applicant is a minor under 18 and cannot legally hold a tenancy. Enquiries from young applicants will be signposted to relevant support services.

- Affordability – whether an applicant will have enough to live on after covering the rent and any service charges. As a guide we consider affordability to be no more than 45% of the net income spent on rent. We will signpost and support customers who cannot afford a property to in-house and external services
- An applicant cannot provide proof of the right to rent under the **Immigration Act 2014**
- Where an applicant has impacted a community because of Anti-social behaviour, or where conduct has been unacceptable toward staff
- We will work with relevant agencies to make a full assessment and carefully consider any risks before making a decision to offer a home to a sex offender
- Unacceptable behaviour due to persistent delay of rent payment, eviction due to rent arrears on previous tenancy in the last 5 years, or attempted to obtain a tenancy through deception
- An existing tenant will not be considered for a transfer in the first 12 month of their tenancy, or if the account is in rent arrears, or there is a breach of their tenancy obligations or where the current property is in poor condition and will require significant cost
- We will not consider homeowners who have not placed their property on the market
- Where the income and savings are in excess of 50k, we will consider other alternation housing options, such as shared ownership
- We will only offer a home to vulnerable customers where appropriate support is in place. We will work with agencies to put support in place, if the customer refuses or unlikely to engage the applicant will be refused.

As a result of this assessment applications may be accepted onto the waiting list, excluded from the waiting list or deferred until suitability can be demonstrated.

### What kind of home will be offered?

We want to make the best use of our properties while seeking to balance the needs of existing tenants. At times we may need to reduce the number of children at a particular location and therefore we may under-occupy properties. We will ensure that prospective tenants are aware of the potential consequences of under-occupation if they are in receipt of benefits. We will as far as possible apply the following eligibility criteria:

Property type	Household size
One bedroom flat	An adult Childless couple (Max 2 people)
Two bedroom flat	A single adult or 2 single adults Adult(s) with older child Childless couple (Max 3 people)
One bedroom bungalow	An adult or a couple (one member of the household must have medical needs (Max 2 people)
Two bedroom bungalow	Childless couple (must be medical needs) Adult(s) with one child (must be medical needs)

	(Max 3 people)
Two bedroom house	Childless couple Parent(s) with 1 or 2 children (Max 4 people)
Three bedroom house	Parent(s) with 2 or 3 children (Max 5 people)
Four bedroom house	Parent(s) with 3 or 4 children (Max 6 people)
Five/six bedroom house	Parent(s) with 5 or 6 children (Max 9 people)

Properties with significant adaptations are allocated to those in need of the adaptations and household size will be dependent on individual circumstances.

### Pre-offer & References

When an application is registered with us we will ensure appropriate checks are undertaken regarding the conduct of any previous tenancies. We will also require proof of documents that confirm an applicant's identity, immigration status and entitlement to benefit. As and when circumstances dictate, a visit to the applicant's current home may be undertaken.

During the pre-offer stages we will take a photograph of both main and joint tenants which will be kept within our electronic filing system this will assist to combat tenancy fraud.

### Form of tenancy

The type of tenancy will be dependent on the type of property offered and the circumstances of the prospective tenant.

Type of property/ tenant circumstances	Type of tenancy offered
Re-let general needs property	Assured Periodic Tenancy with an initial 12 month probationary period
BCHG tenants transferring	Current tenancy type transfers with tenant
Mutually exchanging tenants	Take on the tenancy type of outgoing tenant (See mutual exchange policy for further detail)

### Conflict of interest

All applicants are required to declare if they are known to a member of staff or member of the board of management and must declare this on their application for housing.

Failure to do so may result in the application being denied or if this comes to light after a property is let, legal action being undertaken to recover the property.

Where a conflict of interest arises, in keeping with the principles of the Probity Policy we will inform the Executive Team before a property is allocated and ensure the known person is not involved in the process

## Data protection and retention

We recognise that applicants entrust us with personal and sometimes sensitive information. We undertake to treat this with care and respect, and in particular, we will maintain our records in the strictest of confidence by conforming to the GDPR. In order to obtain references we obtain the applicants permission. Upon agreeing to the terms outlined within our online application or if using a paper application in signing the Group's Housing Application form the applicant grants the Group this permission and also agrees that the Group can keep the information obtained on our computerised records.

## Complaints/Compliments and appeals

The Group seeks to provide a high quality and accessible service and feedback from service users is particularly welcome. For complaints and compliments we have a Complaints/Compliments policy and supporting procedure available. Details of this are available from the Group's head office, 134 High Street, Blackheath, West Midlands, B65 0EE as well as on the website [www.bchg.co.uk](http://www.bchg.co.uk). For appeals against decisions that have been made applicants should, in the first instance, write and set out the basis of the appeal and send this to the Group's Head of Customer Relations. If this does not prove to be satisfactory the Complaints/Compliments procedure should be followed as detailed above.

<b>Date Reviewed</b>	<b>March 2019</b>	<b>Next Review Date</b>	<b>July 2020</b>
<b>Reviewed By</b>	<b>Ramesh Malhan</b>	<b>Approval By</b>	<b>BCHG Board</b>
<b>Equality Impact Assessment</b>	<b>To be completed</b>	<b>Responsible Officer</b>	<b>Head of Customer Relations</b>
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