

Title	Lettings Policy
Purpose	This policy outlines the different ways in which we allocate and let our social housing homes.
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1. Introduction

- 1.1 BHA is committed to ensuring that its properties are allocated fairly to people in housing need. When we allocate homes, we comply with relevant legal and regulatory requirements.
- 1.2 The standards and outcomes BHA are expected to achieve in our lettings and allocations policies are set out in The Regulatory Framework published by the Regulator of Social Housing.
- 1.3 BHA has a very small housing stock based in a limited geographic area, with few vacant properties available for letting.
- 1.4 We have formal nominations arrangements in place with Islington Council. This means that the majority of our family homes are let using the Council's choice-based lettings scheme. In this way, we support the Council to meet housing need and to build

sustainable communities.

2. Scope

2.1. This policy covers all of BHA properties

3. Responsibilities

3.1 The Housing & Communities Manager oversees the allocations of all properties (General Needs / Sheltered and Key Workers); the Housing and Communities Director is responsible to ensure the policy is adhered to.

4. Summary

4.1 The key features of this policy are:

- The majority of family sized homes will be allocated using the Council's choice-based lettings system. If there is an urgent case, we may be able to agree on the grounds of exceptional circumstances with the Council by offering the resulting void.
- Bedsits may be offered to alleviate overcrowding in family homes, referral agencies and keyworkers.
- Existing tenants, are encouraged to register with Islington Council, for two reasons. First it enables us to assess priority through the points awarded. Second, it broadens applicants' choices of alternative accommodation in the Islington borough.
- Residents in bedsits may be offered 1 bed accommodation if they have proven successful tenancy for 3 years.
- Joint nominations will be offered a joint tenancy. BHA will consider joint tenancies for existing single tenancies on proof of marriage or civil partnership.
- BHA will support and encourage all forms of mutual exchange, mobility schemes and home swaps.
- BHA will not offer like-for-like moves around the estate.
- BHA will operate a Key Workers in Islington Scheme, where low paid workers who meet certain criteria will be offered bedsit or 1 Bedroom accommodation when these are not required for BHA use. If unable to let, the property will be offered to LBI for a nomination.
- BHA will not offer a tenancy to a minor under the age of 18.
- New lettings to non-BHA residents, where they have not previously held a more secure tenancy will be on an assured shorthold starter tenancy. This will become a permanent assured tenancy at the end of the 12-month probationary period.
- BHA will offer assured shorthold tenancies for properties for redevelopment or major works, and as part of our Key Workers in Islington Scheme.

4.2 The majority of our empty homes with two bedrooms or more will be offered via the Council's Choice Based Lettings Scheme. A copy of the Council's Housing Allocation Policy can be found on the Council's website.

4.3 In letting our homes BHA has a duty:

- to ensure we protect our income stream by checking tenants are able to pay their rent

- to help tenants avoid getting into financial problems and taking on rent that they cannot afford to pay.

4.4 Welfare reform has meant that certain people, particularly younger people, can claim only limited support through Housing Benefit or Universal credit . In some cases, this does not cover the rent. We will carry out financial assessments for all short-listed prospective tenants who are not in full-time work. Where tenants are not able to show how they can meet their rent payments, we may not be able to offer a tenancy.

5. Tenure Policy

5.1 Some tenancies are still Secure Tenancies and ‘fair rent’ residents will maintain their secure tenancy status even if they internally transfer or through mutual exchange arrangements.

5.3 Where BHA has long term plans to redevelop or reconfigure property, Assured Shorthold Tenancies will be offered to keyworkers to avoid leaving properties standing empty for long periods.

5.4 Starter Tenancies will be used for all new BHA tenants, if they have not previously held a more secure tenancy such as an assured tenancy. These will convert to Assured Tenancies after a year if the tenant has kept to the tenancy conditions and has a clear rent account. Social rent levels will be set for Starter and Assured Tenancies.

6. Bedsits/1 bed accommodation – tackling over and under occupation

6.1 BHA has greater flexibility in allocating bedsits and one-bedroom homes.

6.2 Bedsits / 1 bed will be used for the following main purposes:

- To resolve under-occupation or overcrowding in BHA stock in situations where young adults are prepared to move to a 1B or bedsit to enable downsizing or to alleviate overcrowding.
- To offer a 1B to a tenant in a bedsit following 3-years successful conduct of tenancy
- To provide at least one property per year to Solace Women’s Aid or any other domestic abuse agency at LBI.
- To provide short term accommodation for key workers

6.3 A bedsit / 1 bed may be allocated where a household is overcrowded. To be eligible the household must be registered on Islington Council’s waiting list and recognised as overcrowded by the Council. BHA will confirm this status with the Council Lettings Team.

6.4 When allocating a bedsit / 1 bed as part of a process to free up a larger property, we expect to make a net gain of at least one bedroom.

Example:

A family is moving from a 4-bed property. They would be able to downsize to a 2-bed property, plus one adult from the household could be allocated a bedsit.

If the family is moving from a 3-bed property, they would be able to downsize to a 1-bed home and one adult from the household could also be allocated a bedsit.

6.5 LB Islington have indicated that they are in desperate need of two bed homes as these homes are in highest demand, this will be considered and discretion may be used to allow no net gain to be achieved where a household currently occupying a two bed is prepared to split and take up two smaller properties.

6.6 We will consider a move from a bedsit to a 1B property if the tenant has maintained a successful tenancy for 3-years.

6.7 BHA will consider applications for one-bedroom properties from the keyworker list when we do not require internal use of the letting.

6.8 BHA will ask for applications from Islington Council's Choice Based Lettings Scheme when we are unable to let the bedsit/1B.

7 Key Workers

7.1 To be eligible for our key worker accommodation applicants have to work for one of the following employers:

- Camden & Islington Mental Health & Social Care Trust
- Great Ormond Street Hospital for Children NHS Trust
- Her Majesty's Prison & Probation Service – with a place of work in the London Borough of Islington
- London Borough of Islington Teachers
- Islington NHS Primary Care Trust
- London Ambulance Service NHS Trust
- London Fire & Emergency Planning Authority
- London Fire Brigade
- London Underground Limited & Transport for London
- Metropolitan Police Service
- Moorfields Eye Hospital
- The University College London Hospitals NHS Trust
- Whittington Hospital

7.2 And be in one of the following jobs:

- Clinical staff in NHS (excl. Doctors / Dentists)

- Teachers incl. FE teachers and early years / nursery teachers
- Police Officers and Community Support Officers
- Frontline police staff (civilians)
- Prison Officers and some prison staff
- Probation Officers, Senior Probation Officers, Trainee Probation Officers
- Local Authority Social Workers
- Local Authority Therapists (Occupational Therapists, Speech & Language Therapists)
- Local Authority Educational Psychologists
- Local Authority Nursery Nurses
- Local Authority Planners
- Local Authority Clinical Staff
- Fire & Rescue uniformed staff below Principal
- Local Authority Environmental Health Officers Practitioners

7.3 Applicants must be:

- on a permanent or fixed term contract of 12 months or more, with at least 6 months left to work;
- have permanent leave to reside in the UK;
- not own another property, be able to afford to buy a home on the open market or be included on any other social housing tenancy;
- have a total household income of less than £50,000 per year
- able to afford the rent without needing public funds.

8 Family accommodation

8.1 BHA will pass the majority of family sized accommodation (2+ bedrooms) to Islington Council to ensure that those with the most pressing housing needs can access this housing.

8.2 BHA does hold a transfer waiting list. Where there are exceptional circumstances, an internal transfer may be considered. Exceptional circumstances may include statutory overcrowding, serious medical issues, requirement for continuing and evidenced support from family, or the need to be close to particular medical, support or social facilities in the immediate Barnsbury area where a family has medical or other supported housing needs. Evidence will need to be documented and provided to Islington Council to ensure the family has sufficiently high priority within the Council scheme to enable rehousing.

8.3 BHA may consider an internal transfer on a management transfer basis, if there is risk of harm to the tenant or property.

9. Sheltered Accommodation

9.1 BHA has a sheltered scheme at Highbury View. Due to its historical funding and ownership, Highbury View has a more complex allocations model, with a mix of traditional sheltered housing, housing for people who work or have worked for the civil service in the past (who may or may not be older) as well as key workers. Currently, some of the homes are allocated as sheltered housing (Ronalds Road plus and those on the lower floors of Highbury view). Of these, 50% of lettings are for Council nominations and the other 50% are people on our internal transfer waiting list and the retired civil servant waiting list.

9.2 Only applicants who are retired civil service employees may be accepted on the direct waiting list. A civil servant is someone who works within the admin service of the government and does not change with any political change of government. This also excludes army personnel.

9.3 Priority may be given to applicants on either list depending on their housing need.

9.4 People who own their accommodation can be considered for sheltered accommodation provided there is evidence that the property has been sold or is in the process of being sold, in which case an assured shorthold tenancy will be offered which will normally be converted to an assured tenancy following the sale. The proceeds of the sale must not exceed the value of a property of a similar size in Islington.

10. Mutual Exchange

10.1 BHA will support mutual exchange between social housing residents wherever possible. BHA subscribes to Homeswapper which is an online facility to help tenants swap their home with other social housing tenants.

10.2 Any resident wishing to arrange a mutual exchange must contact the Housing & Communities Manager. Mutual exchanges are agreed on a like-for-like basis and BHA will not agree any exchange which results in overcrowding or substantial under-occupation.

10.3 Mutual exchanges are agreed on an “as seen” basis. BHA will not carry out its void standard procedure in relation to an agreed mutual exchange.

10.4 BHA will carry out a property inspection to identify any repairs or damage that is tenants responsibility.

10.5 At Mutual Exchange it is the tenancy that is exchanged, so an assured tenant of a property will have an assured tenancy for the property they exchange into,

10.6 BHA will not agree a mutual exchange where there are rent arrears, unless the reasons are due to welfare reform and a payment plan has been in place for 6-months. BHA will not agree where there are formal and recorded anti-social behavior issues outstanding.

11. Household size and allocations

11.1 BHA will allocate homes to households based on the local size standards set out by Islington Council and based on national guidance, as below:

Single people	Bedsit
Couple – no children	1 bedroom
2 children same sex/under 16	2 bedrooms
2 children boy/girl – under 10	2 bedrooms
2 children boy/girl – one child 10 +	3 bedrooms
3/4 children (dependent on age/sex)	3 bedrooms +

12. Under-occupation

12.1 We will do everything we can to encourage and assist residents who are under occupying their current home.

12.2 We will work directly with residents who are affected by welfare benefit issues relating to under occupancy to try to help resolve their situation. This will include consideration of the under-occupation incentive scheme, help with Homeswapper and choice based letting bidding.

12.3 BHA's under-occupation incentive scheme offers payments to encourage moves to smaller properties:

Current home	Proposed home	Incentive payment
4 bed	3 bed	£1,500
	2 bed	£2,000
	1 bed	£2,500
	studio	£3,000
3 bed	2 bed	£1,500

	1 bed	£2,000
	studio	£2,500
2 bed	1 bed	£1,500
	studio	£2,000

12.4 BHA will deduct incentive payments from any outstanding rent or other arrears.

12.5 BHA will offer downsizers help with arranging their move and coordinating removals, disconnections/reconnections, etc. if needed to facilitate the move.

13. Lettings Standards

13.1 BHA has a Void Standard which sets out the specific standards residents should expect when accepting a tenancy.

13.2 Where a void property has been designed and/or adapted for wheelchair use then BHA will use its best endeavours to identify a suitable resident.

13.3 Where a new resident has specific physical requirements BHA will agree these with the resident before the start of the tenancy and endeavor to have any adaptations in place prior to the moving in date, unless they can be carried out in-situ without affecting the tenant's quality of life.

14. Monitoring

14.1 We will report annually on lettings made to the Board.

14.2 We will provide quarterly returns to LBI regarding all source groups for all lettings.

