



Ongo Homes

Lettings Policy

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Contents

		Page
1.	Our policy is...	2
2.	It applies to...	2
3.	Because we want to...	2
4.	Key principles...	2-9
5.	Making sure we do what we say...	9
6.	Other things to bear in mind...	9-10
7.	We'll look at this again...	10
8.	What we mean...	10

1. Our policy is...

- 1.1 To allocate and let properties in a fair, transparent and efficient way.
- 1.2 To encourage and promote the ability for current tenants to exchange their tenancy with that of another tenant by way of internet-based mutual exchange services.

2. It applies to...

- 2.1 All residential properties and garages that are owned or managed by Ongo Homes.
- 2.2 This policy excludes Ongo Homes':
 - Shared Ownership properties;
 - Commercial properties;
 - M25 service.

3. Because we want to...

- Deliver a Value for Money Lettings Service;
- Provide homes that meet the Lettable Standard (LS) within an agreed timescale;
- Maximise tenancy sustainability by ensuring that homes meet household needs, that affordability is satisfied and applicants are tenancy ready;
- Make best use of our housing stock;
- Let properties in accordance with the Regulatory Framework for Social Housing in England.

4. Key principles

4.1 Advertising

- 4.1.1 We do not operate waiting lists for housing and therefore anyone seeking a home with us will need to register directly with the relevant local authority and their chosen nomination scheme, e.g. Choice Based Lettings. Registering through the local authority does not guarantee the applicant will be housed by Ongo Homes.
- 4.1.2 We will usually advertise our available properties through the choice based lettings schemes that cover the area the properties are located in or via the local authority nomination agreements.
- 4.1.3 There may be circumstances when we advertise properties on other marketing platforms (refer to 4.7) do not advertise a property at all; or have to reject an

advert. We have the provision within our nomination agreements to make direct offers known as a “direct let”. Examples of when we may make a direct let include, but is not limited to:

- Ongo Homes tenants who have lost their home as a result of a fire or flood and require housing;
- Ex-offenders subject to multi-agency public protection arrangements (MAPPA)
- Applicants/tenants who are at imminent risk of violence or a threat of violence e.g. victims of domestic violence, hate crime or through witness protection scheme;
- Applicants who are in need of specialist accommodation e.g. adapted properties;
- Where a property is known to be hard to let and/or low demand;
- In circumstances when it has been agreed to allow a former joint tenant to be re-granted the tenancy;
- In circumstances when it has been agreed to re-grant the tenancy after tenancy notice to quit has been exercised.

4.1.4 Specialist housing schemes are not normally advertised through choice based lettings schemes. Nominations are provided by relevant local authority and assessed by a panel of relevant stakeholders.

4.1.5 Accessible properties which would be suitable for people with a physical disability will in the first instance be advertised through the relevant choice based lettings scheme, if no suitable applicants can be found we will contact social services and other relevant agencies before letting the property to a household who have no need for the adaptations.

4.2 Lettings Criteria

4.2.1 In order to achieve communities which are balanced, safe, inclusive and sustainable we may implement Local Lettings Policies (LLPs) and/or apply specific lettings criteria on individual properties and/or areas. This would only be applied where a clear business case is evidenced or where a risk assessment indicates potential risks to an individual or the community. In all cases, will be recorded and published as appropriate. When in force this may result in offers of accommodation being made to the most suitable applicant on the shortlist regardless of their position. (Appendix 1)

4.2.2 There may be circumstances where a “sensitive let” is required when a previous tenant of the property has caused significant nuisance, alarm or distress to the community and there could be an affect on the future landlord function. This will

be subject to approval by the Housing and Lettings Managers who will agree the appropriate lettings criteria for that specific let. This means the property advert may be limited to specific household categories.

4.2.3 Age criteria apply to all retirement scheme properties and other selected properties. However, there may be circumstances when this restriction may be waived e.g. medical need or if a property is becoming hard to let. This will be managed on a case-by-case basis and having regard to community cohesion and tenancy sustainability.

4.3 Eligibility

4.3.1 An applicant's priority for housing and bedroom need will be determined by the relevant Local Authority.

4.3.2 We will carry out robust pre-tenancy checks when considering an applicant's suitability to be an Ongo Homes tenant.

4.3.3 We will not make any offer of a tenancy to any customer who has not demonstrated that they can sustain a tenancy once pre-tenancy checks have been completed.

4.3.4 Certain groups of people are currently ineligible by law to be considered for social housing. We will assess each case individually following Government guidelines.

4.3.5 If it is identified that an applicant has a history of serious and significant anti-social behaviour or other breaches of tenancy conditions, towards an Ongo property, estate or staff, or those of another landlord which are considered a risk to being able to sustain a tenancy, we reserve the right to refuse to house. This will be assessed on a case-by-case basis.

4.3.6 Customers who are home-owners will be considered for housing with Ongo Homes if they meet any of the criteria below; where appropriate we would require evidence the property is being marketed for sale;

- Their mortgage lender is re-possessing their home
- Their relationship has broken down and there is a need to sell their home
- Their current home is unsuitable due to serious ill health or disability
- The applicant has separated and left the family home, but remains a mortgage holder for financial reasons.

- 4.3.7 We reserve the right not to make an offer of a tenancy to an applicant who has the financial capacity to reasonably resolve their own housing need. This will be determined by us carrying out an assessment of their financial resources.
- 4.3.8 Applicants who require specific adaptations will need to have approval from an appropriate medical professional as to the suitability of the property before an offer is made. The property should meet the applicant's needs at point of allocation. In exceptional circumstances, we may consider allocating a property where we would allow adaptations in the future if the applicant's circumstances are significantly improved at point of allocation. This would be assessed on a case by case basis.
- 4.3.9 Applicants/households with any mobility issues who are not able to manage stairs will only be considered for ground floor accommodation. If there is a lift and the applicant is able to self-evacuate in an emergency we would consider ground and first floor accommodation.
- 4.3.10 Where a successful applicant is aged between 16 and 18 years of age, they will need to appoint a person to hold their tenancy on trust until they reach their 18th birthday unless the local authority has already been appointed as Trustee (this is usually the case for Care Leavers). If it is not possible to find a suitable Trustee, we will not grant a tenancy until the applicant reaches 18 years of age. There is no requirement for us to find a Trustee. Eligibility checks will be carried out on both the applicant and the appointee.
- 4.3.11 When assessing the suitability of a property we will consider the needs of the applicant and also the potential impact on existing tenants in decision making.

4.4 Internal Transfers

- 4.4.1 Where a current tenant wants to move to another of our properties (internal transfer) they will not be eligible until the following criteria is met:
- Current rent account is clear (for HB claimants – clear at point of HB being applied to rent account) and has been positively managed for a reasonable period of time;
 - No other housing related debt e.g. recharges;
 - No open tenancy management or ASB cases;
 - No significant tenancy breaches in the last 12 months;
 - Satisfying a pre-leaving inspection.

4.4.2 In addition to the above, where tenants are assessed as having no/low housing need they will not normally be considered for a transfer until they have held their current tenancy with us for **at least** 2 years and have positively managed their tenancy for a reasonable period of time.

4.4.3 In exceptional circumstances if the above criteria have not been met we may need to consider in accordance with our Lettings Exceptions Procedure.

4.5 Viewings

4.5.1 Eligible applicants will be invited to view the property and our usual practice is to host an Open House Viewing (where more than one applicant is invited at the same time). The numbers invited to such viewings are at the discretion of the Lettings Officer, taking into account demand for the property and/or area.

4.5.2 Failure to attend a viewing will be considered a refusal and appropriate action will be taken which may affect their housing application.

4.5.3 When applicants are not being considered to view a property, they will be bypassed on the shortlist also known as being “skipped” and the reason recorded on their application.

4.6 Pre-tenancy Checks

4.6.1 We will make contact with the successful applicant to progress to the next stage of the lettings process and will allow the customer 48 hours to make a decision as to whether they wish to proceed.

4.6.2 The successful applicant will need to satisfy a robust pre-tenancy assessment, which will inform decision making before a formal offer is made, this includes:

- An affordability assessment taking into account all income and expenditure which will be verified; a minimum requirement of £5.00 per week excess income will need to be demonstrated;
- Payment of a minimum of 2 weeks rent in advance from all new and transferring tenants, discretion will be applied in exceptional circumstances;
- Provision of all requested documentation within 5 working days;
- Confirmation of any support needs/provision and engagement with agencies within given timescale;
- Home visit to establish if the applicant has the skills to manage a tenancy and meet the conditions of the tenancy agreement;
- Reference from previous landlord

4.6.3 If an applicant has satisfied all of the above, but has any outstanding housing related debt under £250 owed to Ongo Homes and it is demonstrated that there is a commitment to reducing this debt, we will consider housing, but will agree a payment plan, which will form part of the Tenancy Agreement.

4.6.4 We advise prospective tenants to obtain independent legal advice on their new tenancy with us before signing their tenancy agreement.

4.6.5 Photographs of applicants will be taken once a formal offer is made to prevent tenancy fraud.

4.7 Direct Lettings

4.7.1 Our preferred method of letting our homes is to work with Local Authorities in accordance with local arrangements. When we are unable to let through these arrangements we will implement our direct lettings process.

4.7.2 A property will be classified as suitable for direct let if it meets one or more of the following criteria:

- The local authority nominations/shortlist has been exhausted
- The local authority has been unable to supply a nomination/shortlist in accordance with the nomination agreement
- We are exercising our own nomination rights
- If there is a local lettings plan in place
- When a lettings exception has been agreed

4.7.3 For direct lets we may choose to advertise using one or more of the following methods which include but is not limited to:

- National lettings websites e.g. Rightmove
- Local Press
- Our websites
- Facebook and other social media
- Local agencies

4.8 Mutual Exchange

4.8.1 Legislation gives secure tenants the right to exchange with secure or assured tenants of another housing association or local authority. OH extends this right to assured tenants and fixed term tenants in their tenancy agreements.

4.8.2 Starter tenants are not eligible for mutual exchange until they have completed the probationary period and have become an assured tenant.

- 4.8.3 The ability to exchange tenancies is recognised by OH as an important means for many tenants to be able to find a home more suitable for their needs.
- 4.8.4 OH enables their tenants to gain access to opportunities to exchange their tenancy with that of another tenant being a member of the internet based mutual exchange service HomeSwapper
- 4.8.5 OH will provide assistance and support to tenants wanting to carry out a mutual exchange but the tenant is responsible for finding the exchange partner and viewing the property they wish to move to.
- 4.8.6 All exchange partners agree to accept the condition of the property as seen when they carry out the mutual exchange. OH will remain responsible for all landlord obligations but the tenant responsibilities such as decoration must be seen and accepted by the incoming exchange partner.
- 4.8.7 All exchange partners must get written consent from their landlord to carry out an exchange.
- 4.8.8 Where consent is given the mutual exchange will take place through assignment or by both tenants surrendering their existing tenancies followed by the granting of new tenancies. Refer to appendix 3 which sets out when each kind of exchange will be used.
- 4.8.9 OH may refuse an application for mutual exchange on different grounds depending on whether the exchange would happen by assignment or by surrender and re-grant. Refer to table at appendix?
- 4.8.9 We may withhold consent until a condition has been met:
- That rent arrears, or any other debts such as recharges and court costs are cleared
 - That a breach of tenancy agreement has been remedied, for example unauthorised alterations, damage beyond wear and tear.
- 4.8.10 We will allow a maximum of 1 bedroom under occupation, subject to affordability being satisfied.
- 4.8.11 We have a statutory duty to consider and respond to all applications for mutual exchange within 42 days.

4.9 How we will deal with garages

- 4.8.1 We will only let garages to applicants over-18 who have an active application.
- 4.8.2 Lets are made according to the date of application.
- 4.8.3 Any specially adapted garages for disabled people will only be let to applicants who have demonstrable proof of need and own a car.
- 4.8.4 Applications for garages will not be approved whilst rent arrears against any current or former tenancy or any other debt with Ongo Homes exists and/or any other court action is in place.
- 4.8.5 Customers will sign a garage licence on allocation of a garage and abide by the conditions contained within.
- 4.8.6 We will take payment of one month rent at sign-up – the amount of this payment will be dependent on whether the applicant is a current Ongo Homes tenant or leaseholder or neither.

5 Making sure we do what we say...

- 5.1 The Head of Housing Management is responsible for making sure this policy is implemented.
- 5.2 The Lettings Manager is responsible for making sure:
 - All identified staff are aware of this policy;
 - All staff are trained relevant to their role within this policy;
 - Monitoring records are kept in accordance with this policy; and
 - Customers are adequately informed of the policy and support is given to them to help understand it.
- 5.3 We will make sure we are doing what we say we will by measuring our performance through a suite of indicators on a monthly basis. We use monitoring and reporting mechanisms to identify and address issues that are causing tenants to leave our homes and/or affecting empty home periods.

6 Other things to bear in mind...

- 6.1 This policy also links to our:
 - Lettings Procedures
 - Anti Social Behaviour (ASB) Policy
 - Tenancy Management Policy
 - Aids & Adaptations Policy
 - Asset Management Strategy

- Decant Policy
- Equality & Diversity Policy
- Maintenance Policy
- Income Collection Policy
- Lettings Criteria
- Relevant local authority bidding schemes and policies
- Recharge Policy
- Tenure Policy
- Mental Capacity Guidance
- Tenancy Agreement

6.2 The main pieces of legislation and regulation relevant to this policy include:

- The Housing Acts 1985 and 1996
- Localism Act 2011
- ASB Act 2003 & ASB, Crime & Policing Act 2014
- Equality Act 2010
- Human Rights Act 1998
- Mental Capacity Act 2005
- Regulating the Standards 2014

7 We'll look at this again...

7.1 This policy will be health checked in a year's time then every three years following on from that. We will review it earlier if any regulatory or legislative changes occur and have an impact on this policy.

8 What we mean...

Reference	Definition
Customer	When referring to customer we mean tenants and applicants for housing or garages
Properties for Direct Let	Properties we advertise using other marketing methods often on a first come first served basis *subject to satisfying all lettings criteria