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| Policy name: | |
| Lettings Policy | |
| Section: | Housing |
| Exec responsible: | Director of Housing |
| Review by: | Director of Housing, Customer & Communities Manager |
| Tenant review: | Yes – REP |
| Authority to amend: | Board |
| Frequency of review: | Every three years |
| Last review: | July 2023 |
| Next review: | July 2026 |
| Responsibility for delivery: | |
| Strategy: | Customer Strategy |
| Associated risk ID: | Risk 8 - Inadequate and ineffective customer service and/or engagement |
| Health & safety: | |
| Equality & diversity: | This policy implies that some groups will be treated less favourably, for example, those with a history of anti-social behaviour. This is deemed appropriate to ensure sustainable lettings and communities. |
| Associated costs and value for money: | Making best use of our homes and tackling tenancy fraud supports our VFM objectives. Letting properties fairly and appropriately will be balanced with minimising re-let times. Inappropriate lettings with unsustainable tenancies do not represent good value for money as this often results in a higher tenancy turnover. We will benchmark our re-let times and other indicators to ensure that we are performing in line with our own targets and our peers. |
| Associated documents: | Tenancy Policy, Mutual Exchange Policy, Devon Home Choice Policy, Rentplus policies, associated procedures. |

| VERSION CONTROL | | | |
|------------------------|--|------------------------|--|
| Version number: | Sections amended: | Date of update: | Approved by: |
| 1.0 | First issue in new template | Aug 11 | <i>Board</i> |
| 2.0 | Amendments throughout policy | Dec 14 | <i>Board</i> |
| 2.1 | Clarity on the letting criteria | March 15 | <i>CE</i> |
| 3.0 | Amendments throughout policy | Nov 16 | <i>Approved 29.03.17 Board meeting</i> |
| 3.1 | Minor amendments and updated Management Moves section to include downsizing. | Apr 19 | <i>CE</i> |
| 3.2 | Clarity on exceptional circumstances applied for victims of domestic abuse. Tenancy and mutual exchange details removed with reference to the separate respective policies. Updated lettings criteria wording but no substantial change to the criteria. | February 2020 | <i>CE</i> |
| 4.0 | Full review | July 2023 | <i>Board 26/07/23</i> |

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1. INTRODUCTION

Cornerstone offers affordable, high-quality, rented and shared-ownership homes across Exeter and the surrounding areas. Every year we build more homes to meet the growing need in our region. We currently have over 1400 properties.

At Cornerstone we understand the home is what makes everything else possible. By offering safe, stable, affordable homes, we open the door to health and wellbeing, work and education, family, friends and communities.

Through this policy, Cornerstone commits to:

- providing homes for people in housing need,
- helping local authorities meet local housing needs and strategic housing responsibilities,
- treating all applicants for housing fairly and with respect,
- allocating our homes in a fair and transparent way,
- letting tenancies which can be sustained by the applicant in the long term,
- creating sustainable communities,
- making the best use of our available homes,
- letting homes in an efficient way,
- meeting legislative and regulatory requirements.

Cornerstone does not have any sheltered or supported housing schemes within its housing stock, and we do not keep our own waiting list for homes. Vacancies are normally let through Devon Home Choice (DHC), a regional choice-based lettings scheme.

2. ACCESS TO OUR HOUSING

There are several methods by which we may be able to provide housing.

Devon Home Choice (DHC)

DHC is a regional choice-based lettings scheme which covers Devon. DHC is responsible for the allocation of the majority of social housing vacancies for rent and is run in partnership with local authorities and other housing providers, including Cornerstone.

Applicants who apply to join DHC will need to complete an application form. The housing need of the person concerned will then be assessed against the DHC policy by the local authority and, if accepted, they will be placed in an appropriate band category which reflects their housing need.

The majority of our property vacancies for rent are advertised through DHC and applicants who have registered are able to bid for them. The property is normally offered to the bidder in the highest band who has been in that band the longest.

In order to be considered for a property the successful bidder would need to meet our Letting Criteria as set out below or any other criteria that may apply such as a local lettings plan. It is, therefore, possible that an applicant may satisfy DHC requirements but still not qualify for a Cornerstone tenancy.

Property vacancies may be re-advertised if no suitable applicants apply. Alternatively, the vacancy may be let in any way deemed appropriate.

More information and details of how to apply to DHC can be found on their website at www.devonhomechoice.com or by contacting the Local Authority housing department.

Mutual Exchange

Tenants of Cornerstone, a local authority or another housing association may be able to exchange properties with another tenant depending on the type of tenancy they have. We have a separate Mutual Exchange Policy. We are signed up to House Exchange, a national mutual exchange matching site, this means our tenants can join and look for matches, at no cost to them.

Management Moves

Cornerstone does not operate an internal property transfer service for its tenants, to register for a move tenants should apply to DHC or House Exchange for a mutual exchange.

We may consider transferring a tenant to another Cornerstone home, in exceptional circumstances, and where their needs cannot be met through DHC in a reasonable amount of time.

This could include:

- where a tenant wishes to downsize to a smaller home
- where a tenant needs to move due to disrepair in their home
- where there is a prolonged neighbour dispute and there is no reasonable legal or other remedy available
- where there are serious health and safety concerns

Offers will be subject to the availability of a suitable alternative home and will be at the discretion of the Director of Housing.

Home ownership options

Shared Ownership

Cornerstone has a small number of shared ownership properties, visit our website for more information about how to apply and to search for available homes <https://www.cornerstonehousing.net/what-is-shared-ownership/>.

Rentplus

These are rent to buy homes and different criteria and processes apply for applicants which are set out in the Rentplus lettings process and criteria document.

3. TENANCIES

Our Tenancy Policy sets out the types of tenancies we offer and under what circumstances. Applicants will be notified at the offer stage of the type of tenancy we will be offering them.

4. LETTINGS CRITERIA

We will always assess the individual circumstances of the applicant, but we will not normally offer a home where one or more of the following apply;

- 4.1. They are assessed as not being in housing need, which we define as someone who finds it difficult to meet their housing need through privately rented housing, or to buy a home, due to their low income, or other personal circumstances. We refer to the definitions of housing need set out in the DHC policy when considering personal circumstances.
- 4.2. They are not habitually resident and do not have the [‘right to rent’](#) in the UK.
- 4.3. They do not hold an immigration or settled status that enables them to remain in the UK with a ‘right to rent’ for at least two years.
- 4.4. They do not have the mental capacity to enter into a tenancy agreement, and do not have a relevant Power of Attorney who can support them with this.
- 4.5. They are under the age of 18 years (this age restriction applies to the applicant(s) only and not other members of the household). We may consider applicants aged 16 or 17 years, if there is a suitable professional body, such as social services, which can hold the tenancy in trust until the applicant turns 18, and this will be at our discretion.
- 4.6. They cannot demonstrate that they are ready and willing to fulfil the obligations of the tenancy, including those to pay the rent, respect the home and neighbourhood.
- 4.7. They, or a member of their household has a history of anti-social or unacceptable behaviour. We will take into account the following when assessing this:
 - the extent and seriousness of the anti-social behaviour,
 - the impact it had on the local community,
 - the length of time since the behaviour occurred,
 - what has been done to change the behaviour,
 - whether legal enforcement action was taken for the behaviour,
 - how they have conducted recent tenancies they have held.

We will not offer a tenancy unless we have a reasonable belief that an applicant is now able to keep to the terms of the tenancy.

We will not normally offer a home where the applicant, or members of their household have been verbally or physically abusive to a Cornerstone member of staff.

- 4.8. They, or a member of their household has been convicted of an offence that is not classed as spent, they are under investigation for an offence, or they are charged

with an offence and awaiting trial. We will consider the seriousness of the offence and undertake a risk assessment. We will not offer a home if the assessment indicates there is a threat or risk, that cannot reasonably be managed, to other customers, our staff, the community, the applicant themselves, or where there is a risk of further offences which would be a breach of the tenancy.

4.9. They do not meet these financial criteria:

- they do not complete our affordability assessment,
- they provide false information on the assessment,
- the assessment shows they are unlikely to be able to pay the rent,
- they owe rent, mortgage or other housing debts, and cannot show their intention to pay these through a consistently maintained payment plan
- they have a poor payment history with their current or previous landlord,
- they have previously been evicted from their home for rent arrears,
- they are not willing to engage with a money advice service that is considered essential in them succeeding with their tenancy,
- the household's net annual income exceeds six times the local housing allowance for the local authority area the property is in. Cornerstone will ignore capital (declared savings, net value of house etc.) up to the level disregarded for Housing Benefit purposes, which is currently £16,000 (as at July 2023). We will waive the capital savings limit for domestic abuse victims who have equity that they cannot reasonably access.

4.10. They are an existing Cornerstone tenant who is in breach of their tenancy, for example due to rent arrears, anti-social behaviour or the condition of their current home. We will expect any outstanding debts with us to be paid unless there are exceptional circumstances, for example where the applicant has been a victim of financial abuse or controlling behaviour. We will take into account circumstances, for example where the applicant has been a victim of financial abuse or controlling behaviour.

4.11. They were evicted by a social landlord or have breached their tenancy agreement. Examples could include; a) nuisance or harassment to neighbours b) using accommodation for immoral or illegal purposes or c) serious damage or neglect of a property d) rent arrears. Exceptional extenuating circumstances will be taken into account.

4.12. They have a joint tenancy or mortgage agreement on another home.

4.13. They are a homeowner, unless they are assessed as needing social housing and they are actively selling their existing home. Exceptional circumstances will be taken into account, and each case will be looked at individually.

4.14. They are assessed as not able to sustain a general needs tenancy. Cornerstone has no sheltered or supported housing schemes and as such we are unable to accept applications from persons requiring the level of support that such schemes would provide. For applicants who have support needs but not to the extent of the above, we would require confirmation from Social Services or a support agency that the property being offered is appropriate for the applicants needs and that a tenancy

could be sustained. Applicants with support needs applying for our housing will be assessed to identify if the tenancy will be sustainable. The assessment may include a review of a support plan and liaison with support workers. Applicants will be expected to show that they are willing to accept and engage with support, if it is assessed as necessary for them to sustain the tenancy.

- 4.15. They do not meet local connection criteria specified in a local lettings plan or planning agreement.
- 4.16. The home is considered unsuitable for the applicant's needs or circumstances, for example, due to property type or location.
- 4.17. They household composition do not meet the property occupancy criteria.

5. PROPERTY OCCUPANCY CRITERIA

For the purpose of this policy a child is defined as a person under the age of 18 years.

In determining the occupancy levels Cornerstone will follow the criteria detailed within the DHC policy with these exceptions.

Minimum and maximum occupancy

Each property will be defined by the number of bedrooms and a maximum number of occupants. The minimum occupancy level is one person per bedroom. The maximum occupancy level is the stated number of persons. For example, a 3-bedroom 5-person house would be allocated to a household of 3, 4 or 5 people.

Resident children

No resident children (other than as visitors) are permitted in bedsits or one-bedroom flats or at: Norwood House, Cherry Barton, Cordery Road, Admiral Vernon Court, Phoenix Court or Mount Dinham.

Visiting children

The selection of suitable applicants will be based on all bedrooms being used for full time residency. When this is not possible, consideration will be given to a bedroom being used for visiting children. Only when there are no eligible applicants with a housing need from these lists will single occupancy be considered.

Children in two-bedroom flats

Children under 10 years of age are not permitted to live in two-bedroom flats above ground floor level at Emmanuel Close and Beacon Avenue. This will be kept under review.

Bungalows & adapted homes

Preference may be given to applicants with needs that would be best met by these homes. For example, applicants with mobility difficulties where there is a requirement for level access accommodation. Under-occupation may be considered once full occupancy has been exhausted.

Age restrictions

The minimum age for applicants at Cherry Barton and Norwood House is 60 years as these are designated retirement accommodation. We may lower the age limit to 55 years if we have difficulty filling a vacancy. We will also consider applicants of any age with a mobility disability as these flats offer level access.

The minimum age for applicants at Admiral Vernon Court and Phoenix Court is 55.

Mount Dinham is restricted to those aged over 60, applicable to all occupants not just applicants.

Exceptions may apply where:

- a) we need to adopt a temporary policy to reduce child density in a particular area
- b) a property is difficult to let
- c) a community lettings policy is in place
- d) the home has features which make it suitable for a wheelchair user or family member with mobility needs or applicants who require a live in carer.

6. LETTINGS PROCESS

The lettings procedure is designed to make sure that everyone is treated fairly and in keeping with our policy of giving priority to people in the greatest need.

Prior to an offer of accommodation being made, the applicant will complete a verification questionnaire and financial assessment. Existing tenants applying to move to another home will have a property inspection and the condition of their home will be taken into account.

We will seek tenancy references for any applicants who have a tenancy or who have held a tenancy in the last 5 years. They may also speak with other agencies that the applicant is working with to ensure that the letting is appropriate.

Following the assessments and a viewing of the property, if we are happy to accept the applicant as a tenant at the property, the applicant will receive a written offer of tenancy which will give details of the accommodation, the type of tenancy being offered, the length of the tenancy, and the monthly rent.

If accepted for the tenancy, the applicant will be offered a tenancy appropriate to their circumstances (see Tenancy Policy). Applicants will be notified in writing if their application has been unsuccessful and the reason(s) why and will be notified of their Right of Review.

Applicants will be expected to pay one month's rent in advance when they sign their tenancy.

Cornerstone board members, employees, close relatives of either and those who were a board member or employee within the past 12 months may apply but their application will receive exactly the same consideration as any other applicant. The Director of Housing will be notified as soon as a relevant application is received, the applicant will not be involved in the allocation process and offers of accommodation must have prior approval of the Chief Executive or Board, where appropriate.

7. TENANCY FRAUD

Any person knowingly giving false or misleading information on their application form will be declined housing by Cornerstone. Any tenancy awarded on the basis of such information (which comes to light at a later stage) may be liable to possession proceedings.

8. RIGHT OF REVIEW

Applicants for housing have the right to request a review of the following:

- Refusal for housing
- Type of tenancy offered
- Length of a fixed term tenancy

Review requests should be made in writing to Cornerstone within fourteen calendar days of them being notified of the decision (where it is sent in the post the notification date is five days from the date the letter is sent).

Requests for a review should include:

- why the applicant or tenant would like the decision to be reviewed
- any personal circumstances that the tenant wishes us to consider
- additional supporting information, where applicable.

Applicants and tenants will be signposted for support in writing a request for a review where required and particular attention will be given to tenants who have known difficulties with literacy or communication and any other vulnerabilities.

Reviews will be dealt with by the Director of Housing, there may be a meeting or hearing with the applicant to hear from them directly and to give the tenant an opportunity to get their views across. They will be permitted to have representation with them or someone to represent them at a hearing, or to provide written representation if required. The Board may be consulted during the review process. The applicant will receive a written response to their appeal within 28 calendar days of their original request or within ten days of any hearing. If the applicant considers that their request for a review has not been completed in accordance with this process or they have not been treated fairly, their dissatisfaction will be considered under Cornerstone's complaint process.

We will not normally hold a property empty whilst a review conducted.

Contact details

Cornerstone, Cornerstone House, Western Way, Exeter, EX1 1AL

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E-mail: mail@cornerstonehousing.net

Website: www.cornerstonehousing.net