

Allocations and Lettings Policy.

Verda Living RP Limited

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1 Background

The allocations and lettings policy is used for allocating and letting homes to tenants and managing applications for rented properties. It sets out:

- The aims of our approach to allocations and lettings
- Who we will and will not house
- Routes by which people can apply for a home
- Routes by which existing tenants can move to a new affordable home
- How tenancies and leases will be granted and managed
- Details of decision makers and how to challenge decisions.

It is aligned with the regulatory standards published by the Regulator of Social Housing, and the requirements for allocations specified in the Capital Funding Guides published by Homes England/ Greater London Authority.

Where planning obligations require specific approaches to allocations for particular schemes, local lettings policies will be adopted to implement these requirements.

2 Policy aims

Verda Living is committed to providing a range of quality affordable homes that will meet local housing requirements and therefore assist local authorities in the delivery of their housing strategies. In doing this Verda Living will:

- Promote and enable choice of accommodation for people whose housing options are restricted by virtue of their income in relation to local house prices
- Encourage and promote social inclusion whilst creating sustainable communities
- Ensure that access to housing is on a fair and equitable basis while ensuring that allocations optimise the best use of Verda Living Limited's assets
- Let properties in accordance with legal and regulatory requirements and with the intention of incurring minimal loss of rent and service charge income
- Comply with financial and regulatory controls relating to the allocation and sale of affordable housing properties.

3 Policy scope

This policy covers our approach to allocations for affordable housing, specifically social rent.

4 Social Rented homes

Social Rented housing offers households in the greatest need of accommodation access to secure, affordable and well managed homes.

The approaches to allocations set out in this policy will help Verda Living to:

- Build and sustain diverse and balanced communities
- Maximise opportunities for mobility among tenants of social housing
- Minimise the cost of homelessness to local authorities and to council tax payers
- Make efficient use of housing resources, including incurring minimal rent loss
- Ensure that access to housing is on a fair and equitable basis
- Let properties in accordance with legal and regulatory requirements
- Let properties in accordance with relevant nominations agreements.

5 Who we house

Our primary purpose as a Registered Provider is to provide accommodation for people in housing need who are unable to afford to buy or rent housing on the open market. It is expected that all applicants will meet the eligibility criteria, which will normally be set by the relevant local authority. All applications for housing will be considered carefully before an offer of accommodation is made and in some cases we may request additional information.

Where prospective tenants require support to enable them to access or maintain a tenancy Verda Living will take those needs into account and aim to provide the support required through our own services or through other agencies. Support needs will not be a bar to applicants providing that the necessary support can be provided.

6 Who we cannot house

By law, certain households (provided that they are not existing tenants) are not eligible, including:

- Households subject to immigration control, including asylum seekers (although there are exceptions to this rule, each will be treated on its merit by the Local Authority responsible)
- Households who have come from abroad and do not qualify for public funds (e.g. social security benefits).
- Local Authorities also have powers to treat as ineligible any applicant who has behaved badly enough to make them unsuitable to be a tenant. This may have happened in an existing or a previous tenancy. Examples of such behaviour include:
 - Repeated or significant non payment of rent
 - Certain breaches of tenancy conditions
 - Behaviour (either that of the applicant(s) or of someone living with or visiting them) that is likely to cause nuisance or annoyance to others
 - Using the home for immoral or illegal purposes
 - Committing an arrestable offence in or near the home
 - Serious neglect of the condition of the home
 - Getting a tenancy by providing false information or paying someone for it

An applicant who has behaved in such a way may be ineligible for allocation to an Verda Living property. Applicants have the right to request a review of any decision on eligibility and a right to be informed in writing of the decision on review and clear grounds for that decision.

7 Choice Based Lettings

We will participate in local and regional choice based lettings schemes to give applicants greater choice in meeting their housing needs, within the context of any Local Lettings Plans adopted. As required by the Mayor, in London we will offer 5% of our grant funded homes in each scheme via the Housing Moves scheme, to support mobility around London .

Applicants are expected to actively look for and express their interest in advertised vacant properties that they want to live in. This expression of interest is known as a 'bid'. Bidding will occur for all vacant properties advertised through a choice based lettings scheme. The rules for bidding will be those that are set by the local choice based lettings scheme.

Verda Living, working with the Local Authority and other partner agencies, will assist applicants to express interest where they:

- Do not have access to the internet
- Have a disability or health condition that would prevent them from accessing the web site
- Are absent due to illness
- Require additional assistance

Where an applicant is put forward for accommodation through the choice based letting scheme their individual circumstances will be considered prior to allocation in every case using the information provided by the applicant on their application form and any information provided subsequently.

8 Waiting list

Generally, it is not the intention of Verda Living to hold a waiting list.

Verda Living will usually adopt a 100% nominations agreement with relevant local authorities for its social rented properties. This means that all lettings will be made to people on the local authority housing register who bid through the choice based lettings scheme or who are directly nominated by the Council. Lettings will occasionally be made outside of this agreement, for example where Verda Living Limited allows a discretionary succession to a tenancy.

In exceptions where allocation through a formal nominations agreement is not possible then approved local referral agencies will be used.

9 Housing need and priority

As demand for affordable housing to rent is greater than the number of properties available, Verda Living prioritises allocations of vacant properties to applicants in the greatest need. This system of prioritisation will be facilitated by our participation in nominations agreements and choice based lettings schemes, and will be linked to Local Lettings plans where appropriate.

Generally, vacant housing will be offered to the top applicant identified through choice based lettings at the time of the vacancy, whose housing needs and requirements best match the property type available. However, in certain circumstances this may not be the case, for example, where a property has been

adapted and that adaptation may be more suitable to an applicant with fewer points, or if the lifestyle of the applicant with the highest number of points is considered to be unsuitable for that property.

Where an offer to the top applicant is not made, this will be recorded together with the reason for the decision.

Where an offer of housing has been made and accepted and it transpires that the applicant has given false information we may commence legal action for repossession to end the tenancy.

10 References

Potential tenants nominated through choice based lettings schemes will need to provide two satisfactory references that demonstrate their ability to pay their rent and, where appropriate, how well they have conducted any previous tenancy held by them. One of the references must be from a current landlord. Where there is no current landlord, the reference must be from a former landlord.

A limited number of applicants (including homeless persons) may not have to provide references. References will not normally be accepted from friends or family members except where there has been no other housing history. Applicants will be asked to consent to information being shared with other housing providers and housing service providers.

11 Identification and reference verification

Before an offer of accommodation is made, Verda Living Limited will need to be satisfied that information provided by the applicant at registration accurately reflects their housing circumstances. In most cases, this second verification process will be carried out shortly before an offer of accommodation is made.

Prospective tenants will also be subject to Know Your Customer checks, in order that we can meet our obligations under the Money Laundering Regulations.

12 Transfers

Existing Verda Living tenants wishing to move to another Verda Living property are subject to the same needs criteria as other applicants. However, where they live in a home that is in high demand, or they are seriously under occupying a property and are prepared to move to properties in lesser demand or of a more appropriate size, then they may be given additional priority.

13 Decants

Where existing Verda Living residents are required to move because essential works are to be carried out that cannot be undertaken with the residents in occupation, an offer of accommodation within permanent stock, in an area of choice for the tenant, will be provided where possible. However this will not always be possible due to lack of supply.

14 Mutual exchange

Verda Living subscribes to online services which will enable its tenants to seek a mutual exchange with another social housing tenant.

15 Number of offers

Verda Living will not normally restrict the number of offers made. However where an offer is unreasonably refused by the applicant, further offers of the same type of property in the same area may not be made.

Tenants transferring and those being decanted will normally receive two reasonable offers of accommodation. For transfers, if offers are rejected tenants will be removed from the list and can only re-apply 12 months later unless there is a substantial change of circumstances. In the case of decants, Verda Living would consider its legal position with regards to gaining possession.

A reasonable offer should meet the essential needs of the household e.g. in terms of size or level of accommodation. Verda Living will note preferences for area and attempt to take this into account when offering property, but this may not always be possible.

16 Trade down incentives

Verda Living recognises that for a variety of reasons, tenants may wish to “downsize”. Where tenants express interest in moving to a smaller property, incentives will be offered to make the transition smooth. “Downsizing” requests will not be approved where the move to a smaller property would result in statutory overcrowding .

17 Homes for people with a disability

These properties are usually purpose built or specially adapted for use by disabled people. When these properties become vacant, they are reserved for households needing the specialised facilities offered by the property, regardless of the priority of other applicants. However, where there is little interest, Verda Living may choose to make these properties available for general purpose lets.

18 Pets

Except in the case of assistance dogs, pets will be permitted only in Verda Living properties where our own interest in the property does not require us to restrict this. Applicants should seek the written permission of Verda Living Limited if they wish to keep a pet in their home.

19 Registered sex offenders

Registered sex offenders are required to inform Verda Living when they apply for housing that they are a registered sex offender as it is a criminal offence under the Sexual Offences Act 2003 for offenders to withhold this information. The risk posed by Sex Offenders cannot be assessed by Verda Living who will be

guided on this by agencies charged with the management and monitoring of sex offenders including the police and social workers.

20 When we may not offer accommodation

There are a small number of people that Verda Living Limited will not allow to live in our homes. This helps Verda Living to provide a better quality of life for all of its customers and the wider community.

Verda Living may not re-house people in the following circumstances, if the applicant, the applicant's spouse, partner or someone who lives with the applicant:

- Has been evicted from a social letting in the past
- Owe Verda Living or another Registered Provider money and has not made and kept to an agreement to pay this debt
- Have been subject to an Anti-Social Behaviour Order or ASB injunction
- Pose a threat to the community
- Has previously failed to maintain a probationary tenancy
- Has given false information on the application form or during an interview to obtain one of our homes
- Has been evicted from interim housing and has made themselves homeless
- Has sensory or physical impairments and need help from external agencies to help them sustain a tenancy but have refused such help
- Has serious mental health problems that result in them being unable to sustain a tenancy even with assistance from specialist support agencies.

21 Appeal against ineligibility

If an applicant is unhappy with the decision not to grant a tenancy, their complaint will be dealt with in line with the Complaints Policy and Procedure.

22 Lettings

All new tenants will be provided with a copy of:

- The tenancy agreement
- The support agreement (if relevant)
- The tenant handbook
- Relevant property-related health & safety information
- A housing benefit form or information on how to claim Universal Credit, if applicable
- Contact details for Verda Living Limited and our managing agents.

23 Tenure

Starter tenancies will be offered to all new tenants. This will be a 12 month Assured Shorthold Tenancy which will be reviewed to determine if the tenancy has been satisfactorily maintained. If a further tenancy is offered, then this will be for a fixed term of five years. A starter tenancy may be extended in accordance with the terms of the tenancy agreement.

24 Joint tenancies

Verda Living will grant joint-named tenancies on all occasions when individuals seek housing as a couple, unless any one of the joint tenants are ineligible for accommodation in which case a joint tenancy will not be granted.

25 Confidentiality

The privacy of applicants will be respected and care will be taken to maintain confidentiality. Personal data will be collected and stored in line with our GDPR data protection policy. Responsible information sharing can play a key role in the letting of our homes, and GDPR compliant information sharing protocols with local authorities and partners will be followed where they are in place.

Relevant information from landlords, doctors, etc. may need to be obtained and applicants are required to sign a declaration giving permission for this to be done.

26 Lettings and sales to staff, board members or their relatives

Where a member of Verda Living staff or board, or their close relative, applies for accommodation, Board approval must be given before an allocation can be made. A report will be made to the Board for decision. This also applies to any other member of Verda Living Limited's parent or sister companies.

27 Persons by whom decisions are made

Decisions under the Allocation policy, and any discretion shown in the Allocation policy as belonging to the board, may be taken by officers of Verda Living Limited or other organisations who have been given the appropriate delegated authority by the board.

28 Appeal

If an applicant wishes to appeal an allocation decision, including a decision not to grant a tenancy or make a sale, their representation will be dealt with in line with the Complaints Policy.

29 Annual Review

This policy is reviewed annually by the board of the Company.

Version	Date Approved	Date for Review	Updates
1.0	December 2024	December 2025	Creation of first version of policy