



HOUSING OPTIONS POLICY

Date: 25.07.2023
Review: 24.07.2025

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HOUSING OPTIONS POLICY

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HOUSING OPTIONS POLICY

1.0 Statement

1.1 Radcliffe Housing Society (RHS) is a social housing provider committed to delivering high quality homes, building communities, and improving the lives of our residents.

2.0 Aims & Objectives

2.1 This policy outlines the range of residential housing options we offer and who can access them. It includes all allocations made by us, including local authority nominations, internal transfers, management transfers, discretionary tenancies, referrals from agencies and an overview of tenancies granted as a result of assignments, including mutual exchanges.

2.2 The aim of the policy is to ensure fairness and transparency in relation to the allocations and lettings of our homes, to prospective applicants and existing tenants.

2.3 This Policy will set out how we:

- Let our social housing in a fair and transparent manner
- Take into account the housing needs of both tenants and potential tenants
- Make efficient use of our housing stock
- Help households in most housing need, to access affordable homes
- Promote choice to applicants and ensure our properties are let promptly
- Promote choice and encourage the development of sustainable and mixed communities

2.4 Some of our homes have additional eligibility criteria, including:

- Market rent
- Independent Living

2.5 This Policy is compatible with the Allocations Policies of our Local Authority partners, with the majority of our homes, let to applicants nominated by a Local Council. We will always have regard to Local Council nomination agreements, and the need for our existing tenants to move home, when deciding how to let properties.

3.0 Eligibility

3.1 To be eligible for one of our rented homes you must:

- Be over 18 years old (or over 16 in exceptional circumstances, with an adult guarantor to hold the tenancy in trust for you)
- Be able to pay the rent, including being able and willing to pay rent in advance, and have evidence of your income (including earnings and benefits) and savings
- Pass a Right to Rent check (unless you have been nominated by the local authority who will have checked your immigration status). The “Right to Rent” check confirms that your immigration status allows us to consider you for housing
- Meet the household criteria for the size and type of home
- Pass any affordability checks we carry out
- Not be in breach of a previous tenancy or occupancy agreement or have behaved unacceptably, for example failure to pay rent or anti-social behaviour

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- Not have access to, or an interest in, any other home you could live in
- Agree for us to undertake, and to pass credit references and fraud checks where required
- Meet Independent Living or Market Rent tenancy criteria
- Have the required support, mentally or physically, in place to be able to manage your home and / or tenancy
- Not pose an unmanageable risk to our employees or residents

3.2 Applicants who have not been our resident in their property for a minimum of twelve months (this does not apply to management transfers or decants) are not eligible to join our internal transfer list.

3.3 During the application process, we will reject or suspend an application where an applicant is deemed ineligible by the above criteria or has provided false information to us.

3.4 We'll check household information, including proof of identity and financial support needs. You must provide documentary evidence where requested.

4.0 Our Offer

Housing Option	Description
General Needs	This is the majority of our homes and covers a range of types and sizes.
Independent Living	Older persons accommodation has a minimum age restriction of between 55-60 depending on the scheme. Other scheme specific eligibility criteria may also apply.
Market Rent	<p>Private rented housing with a minimum six-month tenancy. Homes advertised privately. To be eligible for our market rent homes you must be able to</p> <ul style="list-style-type: none"> • Pass our affordability assessment and meet our minimum income requirements • Pass the Right to Rent check. <p>We usually prioritise applications by the date and time they are received</p>
Mutual Exchange	<p>When residents in social housing obtain written consent from their landlord to swap homes with other social housing residents. Mutual exchanges can take place between two or more properties and can be between the same or different landlords.</p> <p>Applicants take on the responsibilities and any issues from the resident they're exchanging with. Your tenancy agreement will determine your eligibility</p>

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4.1 When you contact us about moving home, we'll provide information about options to move including:

- Mutual exchange (swapping home with another tenant)
- Applying to a local authority for a move. You'll need to register with your local authority and bid for suitable homes if they have a Choice Based Lettings (CBL) scheme.
- Shared ownership and other affordable ownership products

4.2 Where we have nomination agreements in place, we approach the relevant Local Authority when our properties become vacant.

5.0 Financial Resources

5.1 In considering how to address the shortfall between the supply and demand for social housing it is essential we take into account the financial circumstances of those that approach us for assistance. Whilst we retain the right in exceptional situations to use our discretion regarding income, capital, and savings, we believe, in the majority of cases, it is right and reasonable to only consider for internal transfers those on lower incomes and with less financial resources available to them. For example, those likely to be less able to pursue alternative housing options such as shared ownership or a move to the private rented sector.

5.2 When considering what housing options are available to you, we will take into account the income, savings and circumstances of all members of the household aged 18 and over.

5.3 We will not normally accept transfer applicants or households who have a combined annual income of £60,000 or more, before tax, this will include income generated from employment and/or benefits. In the case of savings or capital we will not normally include on our waiting or transfer lists, applicants or households who have combined savings or capital of £30,000 or more.

5.4 All applicants will be verified, and suitability checked, in line with our Affordability Policy.

6.0 Assessing Housing Need

6.1 We manage an internal tenant transfer list, and our Internal Transfer Policy outlines our approach to this.

6.2 We also maintain external waiting lists for general needs and independent living properties. Where there is higher demand than supply, we will suspend any new applicants joining these waiting lists. All applicants are encouraged to speak to their Local Authority or other housing providers.

6.3 We reserve the right to refuse a nomination from a Local Authority if the nominated applicant/s do not meet our criteria or the property is not fit for that households' circumstances.

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6.4 To determine priority, the bandings for all applicants are outlined below:

	Priority Need	Band	Number of Offers
Highest Priority	Decant (Permanent or Temporary)	1	2
	Management Transfers	1	1
	Domestic Abuse	1	1
	Statutory Homeless Applicants	1	1
	Overcrowding (Urgent) + 2	2	1
	Health & Disability	3	1
	Under Occupying	3	2
	Overcrowding (Priority) + 1	3	1
	Needs Independent Accom	4	1
Lowest Priority	Social or any other reasons	4	1

6.5 Within our Internal Transfer Policy, the Band 1 applicants are tenants whose urgent need to move may include circumstances of violence, domestic abuse, sexual abuse, harassment, or any form of hate crime. However, we are a small provider of social housing homes and due to the low turnover of our stock, it will not always be possible to offer such a transfer.

6.6 Nominations received by the Local Authority have their housing needs assessed and verified by us, on behalf of the Local Authority.

6.7 Assessments on receipt of all applications are based on the household's current circumstances. Each application will be placed within one of our priority bands in date order. The 'priority' or 'band' date used, will usually be either the application date or the date on which the current level of housing need began, whichever is later.

6.8 There are some specific groups of applicants where other rules may apply. These include our existing tenants who are required to move due to major works, redevelopment, or disposals.

7.0 Conditions

7.1 We will annually review all applicants on our transfer and waiting lists to ensure they still wish to move and meet the eligibility criteria, apart from those who fall into Band 1 bands who will be reviewed every month, due to the urgency of their move.

7.2 All transfer applicants will be expected to take reasonable steps to look after their home, keeping it clean and in good condition. Failure to do so, may result in an application being refused, suspended, or ended.

7.3 We will undertake affordability assessments for all applicants before an offer of accommodation. This is to assess whether we need to provide support and advice to help manage their tenancy, and to carry out fraud enquiries. Further details on our approach to this can be found with our Affordability Policy.

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- 7.4 All transfer offers are made subject to a satisfactory home inspection. An offer may be withdrawn if a home inspection identifies the tenant has not looked after their home unless the cause relates to the resident's vulnerability status or a safeguarding concern.
- 7.5 We will offer a tenancy equivalent, to the security of tenure already held and will grant all applicants the most appropriate form of tenure when allocating a property. Our Tenancy Policy outlines our approach to this.
- 7.6 We will only allow an applicant to sign a tenancy agreement, where they provide the documentation and identification we request, and where they pay the rent in advance, as outlined in their tenancy agreement.
- 7.7 We will consider reciprocal arrangements with other registered providers and partner Local Authorities, where the arrangement will assist our own tenants in securing more suitable alternative accommodation.
- 7.8 We will not grant an agreement for a tenancy to a minor unless they have a contractual right to succeed to a tenancy. Our Succession Policy has further detail on this.
- 7.9 All applicants are required to complete an application form and provide proof of identity for all household members, photographic identification of themselves, details of previous housing circumstances, proof of income and ability to pay the rent. This is to enable the application to be properly assessed, and to help prevent tenancy fraud.
- 7.10 A risk assessment will be carried out to identify any support need, financial circumstances, and affordability issues, as well as the household's ability to sustain their tenancy.
- 7.11 Where our existing tenants have had a Notice of Seeking Possession (NoSP) served against them, no transfer offer will be made until the rent / debt is cleared. In exceptional circumstances, a Director may decide to review the request.
- 7.12 Where a transfer applicant has a change in their circumstances, they must notify us of the change of circumstances and they will be re-assessed, based on the new circumstances. Examples of change of circumstances are detailed below, although this list is not exhaustive:
- Pregnancy or birth of a child
 - Relationship breakdown
 - Change in the medical circumstances of anyone included on the application
 - Death of a household member
- 8.0 Definitions**
- 8.1 We define a household for the purpose of an internal transfer as family members we originally housed, and:
- Any additional children under the age of 18 who have joined the household from another address providing they can demonstrate they have full and formal parental responsibility for those children

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- Any additional children under the age of 18 where proof can be provided to demonstrate shared parental responsibility
- A tenant's partner is someone who is married to the applicant or living in a permanent relationship with the applicant and can provide evidence they have done so for at least twelve months. They must not hold a tenancy or own property elsewhere
- A permanent carer or someone the applicant needs to live with permanently, and who receives Carer's Allowance for the applicant. This is providing the applicant is in receipt of Personal Independence Payment, or the highest rate of Disability Living Allowance. This would also include a spouse or partner where the person meets the above criteria
- Other adult members of the family who can prove they live with the household permanently, or where the property is their permanent home, but they are on a course of education that necessitates living away from home during term time
- Pregnancy will not be considered until a child is born, and a copy of the birth certificate is supplied

8.2 Applicants will only be eligible for properties that meet their housing need and household makeup based on our matching standards. A bedroom will assume the maximum occupancy of two people for any bedroom. An adult is defined as 18 years and over.

8.3 One bedroom will be allocated as below:

- Single adult person or couple
- Children of the opposite sex where both are under 10 years old are expected to share
- Children of the same sex where both are under 18 years old are expected to share
- We will provide a separate bedroom to a household who requires their own bedroom due to medical needs, providing sufficient medical evidence is submitted to confirm this
- We will only allow a foster carer to have an additional bedroom where they have been granted permission to adopt or foster a child or children and evidence is provided

8.4 A summary on our approach to matching bedroom standards is at 18.1.

8.5 An offer of a tenancy does not mean a formal tenancy has been granted. It is the first stage to acquiring a tenancy. We reserve the right to withdraw an offer of accommodation. See Section 10 for rejection and refusal reasons.

9.0 Minors

9.1 16 and 17 years old cannot be granted a permanent (Assured) tenancy until they reach 18 years of age.

9.2 An Assured Shorthold Tenancy (AST) will be issued to 16- and 17-year-olds, provided they have a Guarantor or Trustee for a Tenancy. The Guarantor or Trustee cannot form part of the household and must be over 25 years of age. They must have known the applicant for a minimum of three years. Minors leaving care may have a professional to act as their Guarantor or Trustee.

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9.3 Guarantors and Trustees must be provided by the nominating Local Authority. We reserve the right to reject an applicant who is 16 or 17 years old, if circumstantial detail cannot be provided.

10.0 Refusals

10.1 An offer will be considered reasonable if it meets an applicant's bedroom need and any essential features required.

10.2 We will consider an applicant to have refused an offer of accommodation sent to them through their preferred method of communication, where they do not respond to the offer within 24 hours.

10.3 We will cancel an internal transfer application where an applicant refuses their final offer of accommodation. An applicant will not be able to make another application for transfer, until 12 months after the cancellation.

10.4 Applicants who have been rejected to go on our transfer list will not be allowed to make a new application until 6 months after the last application date, except where the applicant's circumstances have significantly changed.

10.5 Where a Local Authority applicant has refused to accept the offer of a tenancy, the relevant Local Authority will be notified of their decision. Statutory homeless applicants who are owed a rehousing duty by the Local Council will be reminded that any refusal will result in the Local Council's duty to accommodate them, may be discharged.

10.6 We reserve the right to refuse a tenancy where there is not enough evidence that the applicant can take responsibility for the payment of rent or sustain their tenancy.

10.7 Where an applicant, their partner, or any member of their household pose a threat to the community or previous threats of intimidation, violence, and harassment against our staff, we will take advice from a supporting agency including the Police, Social Services and the Probation Service, as part of the review to consider any offer of a tenancy.

11.0 Adapted Homes

11.1 We will try to let our properties that have been purpose built or specially adapted for wheelchair users to those customers, including any household members.

11.2 All our vacant homes advertised through the Local Authority or our internal transfers, will stipulate that priority will be given to applicants who are wheelchair users, or who have the relevant mobility needs.

11.3 We may also advertise adapted homes with adult social care services, and relevant voluntary sector or charitable organisations.

11.4 Purpose built properties can be offered to nominees and applicants without mobility needs but only where other avenues for potential applicants have been exhausted. This will also be on the basis that any adaptations remain in place throughout the duration of their tenancy.

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12.0 Management Transfers

12.1 If one of our residents needs to move in an emergency, such as you're facing immediate violence or threats to your personal safety, you need to:

- Contact the police to report the incident, seek assistance, and a crime reference number
- Contact your Local authority for accommodation options, who have a duty to provide accommodation in an emergency.

12.2 We can only try to assist tenants who are willing to move to an area where we are able to allocate properties directly. In other areas where the local authority has 100% nomination rights, we will refer the tenant to their local Council's Homeless Persons Unit (HPU) for assistance. You should also join the waiting list of your Local Authority for a new home because a home may have higher availability through another social housing provider.

12.3 In limited circumstances, we may be able to offer a management move to one of our homes, subject to availability, if you have an evidenced need to move due to:

- Domestic abuse or witness protection
- Significant anti-social behaviour or severe harassment
- Severe medical / mobility problems, such as a priority need for homes on ground floor level, or specialist type homes that are adapted homes or suitable for adaptation
- Medical needs which make your home inaccessible and unusable
- A need to move to another area or home, in order to get support from relatives or other specialist medical care
- A need for a larger or more suitable home due to approved adoption by Social Services or there is a need determined under the Care Act
- Significant personal tragedy where it is unreasonable for the household to remain in the home
- Release a property which we consider rare or special e.g. adapted home, supported home

12.4 We will require documentary evidence to confirm the above needs from professionals such as GPs, consultants, Occupational Therapists, care managers, counsellors, support agencies and health services.

12.5 If we do have a suitable alternative property, we'll make you one reasonable offer.

12.6 Our tenants may be removed from the Management Transfer list if they refuse a suitable offer of accommodation which meets all known requirements.

13.0 Discretionary Tenancies

13.1 There are circumstances where we may decide to grant a discretionary tenancy to a household. Such instances can include, where a sole tenant has abandoned the property and left their partner in occupation with a dependant or due to succession circumstances in the event of a death.

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13.2 The household left in occupation must apply for a discretionary tenancy and will be subject to our full processes, including financial and verification checks which have been set out above.

14.0 Mutual Exchanges

14.1 If you have a secure tenancy, you have a statutory right to a mutual exchange.

14.2 If you have one of the following agreements, you have a contractual right to a mutual exchange if it's written into the terms of your tenancy agreement:

- Assured tenancy
- Fixed term assured shorthold tenancy, with an initial fixed term of more than two years.

14.3 If an applicant occupies any of the following forms of agreement, you do not have the right to exchange:

- Starter tenancy, including extension periods
- Fixed term assured shorthold tenancy where the initial fixed term was less than two years
- Periodic assured shorthold tenancy
- Demoted tenancy
- Market rent tenancy
- Temporary (decant) tenancy (although tenants may have the right to exchange at their permanent address)
- Licence agreement

15.0 Decants

15.1 We'll support our tenants who need to move to a replacement home on a temporary (e.g. for major repairs) or permanent basis (e.g. if your home is going to be redeveloped).

15.2 If our residents need to move to a replacement home on a permanent basis, we'll offer you a property based on your current need and try to meet your other preferences. Further details on this are found within our Decants Policy.

16.0 Appeals

16.1 We will consider appeals from all applicants made in relation to their banding assessment, health and disability assessment, or the reasonableness of an offer of accommodation, providing the appeal is made within four weeks of our decision being made.

16.2 All appeals will be dealt with in line with our Complaints Policy.

17.0 Reviews

17.1 We will review this Policy to address legislative, regulatory, best practice or operational issues.

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18.0 Property Size & Accommodation Type

18.1 It is important we make the best use of homes, as part of our regulatory responsibility. We do this by calculating the number of bedrooms for a household based on:

18.2 One bedroom for:

- Each couple or person over 18
- 2 or more children under 18 (if the same sex and room size permitting)
- 2 or more children under 10 (any sex and room size permitting)
- A carer (who doesn't normally live there) if overnight care is required
- Approved foster carers, currently fostering or who have fostered a child or registered to foster in the last 12 months
- An adult child serving in the armed forces, who still lives with their parents when not on service
- Disabled children, where the local authority agrees a shared bedroom is not appropriate
- An unborn child where the expected due date is within 16 weeks.

18.2 No bedroom will be allocated for:

- A child whose main home is elsewhere, as shown by the address of the parent receiving child benefit for the child, verified before any offer is made
- Anyone who is not accepted by us as permanent members of the household.

18.3 We'll be clear about the minimum number of occupants for each home when we advertise them. Here are some examples:

- Smaller three-bedroom homes with two double bedrooms and one single bedroom will be allocated to households with a minimum of three people
- Larger three-bedroom homes with two double bedrooms, a single bedroom and a dining room will be allocated to households with a minimum of four people
- Smaller four-bedroom homes with one double bedroom and three single bedrooms will be allocated to households with a minimum of four people
- Larger four-bedroom homes with one double bedroom and three single bedrooms and a dining room will be allocated to households with a minimum of five people.

18.4 Each home is different; the list above is illustrative and not exhaustive.

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19.0 Accommodation Offer Standards

	APPLICANT	OFFER
A	A single person over 60 years of age, relevant independent living scheme.	Bedsit, one bedroom flat or independent living
B	A couple over 60 years of age or where one person is over 60 in relevant independent living schemes	One bedroom flat or independent living
C	A two-person household or a couple having medical/welfare needs for separate bedrooms	2-bedroom flat or house
D	Single person between 18 and 60 years of age	Bedsit, 1 bedroom flat or house
E	Couple with no children	1 bedroom flat or house
F	Household with one child	2 bedroom accommodation
G	Household with no children with confirmed pregnancy (29 to 40 weeks)	2 bedroom accommodation
H	Household with two children of the same sex under 16 years of age or 2 children opposite sex under 10 years of age	2 bedroom accommodation
I	Household with three children	3 bedroom accommodation
J	Household with four or more children	3 or 4 Bedroom accommodation
K	Household with identified need for a property with adaptations, or Lifetime Home	Appropriately sized accommodation with adaptations or a Lifetime Home. Lifetime homes comply with certain design features that enable people to stay in their own homes regardless of age or disability