



ALLOCATIONS & LETTINGS POLICY

1 Introduction

1.1 CHISEL is a registered housing association dedicated to the development and support of housing co-ops and to a high level of tenant participation in the running of the organisation.

1.2 The association owns around 225 homes located in South East London, Brighton and Colchester. Most of these homes are self-contained but some are shared houses for single people. Each year a small number of these homes become vacant and available for reletting. The distribution of our homes by local authority area as at May 2010 is as follows:

- Lewisham – 139 homes [including 21 managed and let by Three Boroughs Housing Co-op, 43 managed and let by Lewisham Family Self-help Association (LFSA), and 15 rooms in shared houses let in conjunction with Flamenco Housing Co-op].
- Bromley – 19 homes [including 7 rooms in shared houses]
- Croydon – 2 homes
- Greenwich – 36 homes
- Brighton – 24 homes [including 12 rooms in shared houses and 9 homes let in conjunction with Diggers Housing Co-op]
- Colchester – 5 homes [all units are properties designed for people with disabilities let in conjunction with Roxborough Housing Co-op].

1.3 The Association has given the responsibility for letting around a third of its homes to some of the partner co-ops and agencies with which it works (as listed above) and these co-ops/agencies let these properties under the terms of management agreements or allocation agreements agreed with CHISEL. A copy of CHISEL's standard guidelines for such agreements forms an appendix to this Allocations & Lettings Policy. Vacancies in the remaining two-thirds of CHISEL's homes are let by CHISEL directly in line with this Policy.

2 Regulatory Guidance

2.1 As a registered social landlord CHISEL is required to let its homes in a fair, transparent and efficient way and must:

- take into account the housing needs and aspirations of tenants and potential tenants
- make the best use of our available housing
- ensure lettings are compatible with the purpose of the housing
- contribute to local authorities' strategic housing functions and sustainable communities.

3 Equality and Diversity

3.1 We aim to ensure that no individual or group is disadvantaged in terms of selection for housing, or in the quality of housing or service they receive. CHISEL participates in the CORE

system for recording lettings and monitors the lettings it makes with regard to gender, ethnic origin, disability and age.

3.2 Once a year, CHISEL's Board of Management receives a report providing a statistical breakdown of lettings and transfers. This information is provided in the form of statistics, which cannot be traced back to individual names or addresses. If it appears that we are not offering equality of opportunity compared with local population statistics, appropriate action will be taken to address this.

4 Eligibility for housing:

4.1 CHISEL will offer homes to:

- Nominees from local authorities; sometimes this will be via choice based lettings arrangements
- Existing CHISEL tenants who have been approved for a transfer in accordance with CHISEL's Transfer Policy
- Referrals from co-ops, managing agents or referral agencies with whom we have referral agreements
- Applications through approved mobility schemes which CHISEL has joined e.g. Homeswapper provided the applicant(s) meet the criteria set out in CHISEL's Mutual Exchange Policy.
- By direct application but *only* in the case of shared housing where the relevant local authority does not wish to nominate to shared housing
- Applicants to CHISEL partner co-ops or agencies (or transfers of existing co-op or agency managed tenants) in line with allocations agreements or management agreements agreed between the partner co-op/agency and CHISEL.

4.2 The following are not eligible for CHISEL housing:

- Those who have access to or have an interest in any other property they could reasonably occupy
- Those who have adequate financial means to purchase or long-term rent their own home in the open market. An exception may be allowed to this requirement in the case of tenants under-occupying their current local authority or housing association home where a move to a smaller home will free up a larger home for another and larger household in housing need.
- Those who are known to have behaved unacceptably in relation to a current or former tenancy. This may include but is not restricted to applicants or nominees that:
 - Are or have been in breach of a former CHISEL tenancy
 - Have a history of persistent failure to pay rent or serious or persistent anti-social behaviour which can be evidenced.
- Applicant or nominees where:
 - Offering the accommodation would be likely to cause a breach in law or regulation e.g. if statutory over-crowding were to result
 - The applicant/nominee would under-occupy the home.
 - The home is unsuitable for the household's needs and cannot be reasonably adapted to meet those needs
 - The applicant/nominee has support needs and the support needs are not in place, or cannot be met, to ensure the tenancy is sustainable
 - A local lettings plan is in place and the applicant/nominee does not meet the criteria
 - The applicant/nominee does not meet the criteria for homes designated for specific purposes e.g. homes designated as disabled properties.

- Those not legally eligible for social housing e.g. households subject to immigration control by virtue of any regulation made by the Secretary of State
- CHISEL employees, their relatives and board members unless there is prior consent from the Board of Management.

4.3 CHISEL will verify the details provided for all applicants including local authority nominations prior to making offers of accommodation and assess households to:

- determine eligibility
- determine suitability for a specific home
- verify the details of the applicant/nominee and his/her household.

4.4 Applicants and nominating organisations will be informed in writing of the reasons for any refusal by the association to accept the application or nomination.

4.5 If an offer of accommodation is given based on information that is subsequently found to be false the offer may be withdrawn. If this occurs, the nominating or referring organisation if applicable will be informed.

4.6 CHISEL expects its Managing Agents and Management Co-ops to similarly check and verify the applicants/nominees they consider in line with the management agreement or nominations agreement that CHISEL has with the agent or co-op.

5 Households that refuse offers of accommodation

5.1 If a household is nominated by a local authority or offered accommodation through a choice based letting scheme the number of offers and the treatment of refusals will depend upon the agreement and the scheme under which the household was allocated the property.

5.2 In all other circumstances, CHISEL will make only one reasonable offer to an applicant or nominee unless there are exceptional reasons why a second offer would be appropriate. A reasonable offer is one that meets the stated size and access needs of the household.

5.3 Tenants on the CHISEL transfer list who refuse reasonable offers will be made further offers or suspended from the list as set out in our Transfer Policy.

6 Local Authority Nominations

6.1 The association has legally binding nominations agreements with the local authorities in whose areas we operate and must make a minimum of 50% of its true void lettings (lettings not resulting from transfer moves or mutual exchanges) available to nominations from local authorities; lettings offered through local authority choice based lettings schemes are counted as local authority nominations. In practice, CHISEL offers virtually all of its self-contained homes to local authorities or to tenants on its transfer list.

6.2 CHISEL will partake in choice based lettings systems, common housing registers and local lettings schemes where requested to do so by the relevant local authority provided that the association's independence is maintained and the system, register or scheme complies with CHISEL's Equality and Diversity Policy.

7 Allocations by CHISEL Management Co-ops (co-ops where CHISEL collects the rent)

7.1 CHISEL seeks actively to encourage its tenants to organise themselves into management co-ops. Where such a co-op exists, it may enter into an allocations agreement with CHISEL.

7.2 In order to enter into an allocations agreement, a co-op must adopt a written allocations policy and procedure; which must then be agreed by CHISEL's Board of Management. The co-op may allocate all the homes covered by and named in the agreement where an allocations agreement is in place.

7.3 CHISEL will offer guidance to co-ops (see Appendix) wishing to enter into allocations agreements with CHISEL and will not unreasonably withhold its consent to proposed allocations agreements unless they are unlawful, harm CHISEL's interests, or contravene CHISEL's own policies including this Allocations and Lettings Policy.

7.4 CHISEL will monitor the lettings of its management co-ops to ensure that homes are let in accordance with the agreed allocations agreement and not left empty for unreasonably long periods of time.

7.5 If in the course of a year, average rent lost on empty properties for any one management co-op exceeds 4% of the total annual rent due, CHISEL will review the workings of the allocation agreement. If the co-op cannot provide a satisfactory explanation as to why properties have not been let within a reasonable time, CHISEL's Board of Management will consider whether it should suspend the co-op's allocations agreement until such time as the co-op can demonstrate that it has resolved its difficulties.

8 Allocations by Managing Agents (where the agent or co-op collects the rent)

8.1 CHISEL has formal management agreements with two partner managing agents, Three Boroughs Housing Co-op and LFSA, and reserves the right to enter into similar agreements with other small housing associations or co-ops. Where such an agreement exists, the managing agent has the responsibility to let vacant homes in the stock covered by the agreement.

8.2 CHISEL will monitor the lettings of its managing agents to ensure that homes are let in accordance with the agreement and not left empty for unreasonably long periods of time. CHISEL will take action as set out in the agreement with the agent if its monitoring identifies any matters of concern.

9 Transfers

9.1 CHISEL has an agreed Transfer Policy and keeps a waiting list of those tenants who need to move home. Tenants on this list are considered for suitable vacancies based on a priority banding system in line with the policy.

9.2 CHISEL tenants who are housed in CHISEL homes managed by managing agents are entitled to be accepted on to CHISEL's transfer list in the same way as other CHISEL tenants. In return, CHISEL expects managing agents to consider the needs of other CHISEL tenants on its transfer list when allocating to vacancies in CHISEL homes that they manage on CHISEL's behalf.

10 CHISEL Direct Allocations

10.1 Homes that are not covered by an allocations agreement or management agreement are directly let by CHISEL. The association's homes consist of either self-contained homes or shared homes.

10.2 Self-Contained Homes

10.2.1 CHISEL offers all of its self-contained homes to the relevant local authority excepting only a proportion that it uses to help tenants with transfer needs.

10.2.2 Prospective tenants nominated by a local authority will be registered on the local authorities' waiting list, common housing register or choice based lettings system or be existing local authority or housing association tenants with a need to transfer from their existing home.

10.3 Shared Housing

10.3.1 Only single applicants will be considered for shared housing.

10.3.2 If the relevant local authority is willing to nominate to shared housing, CHISEL will offer vacant rooms in its shared homes to the relevant local authority in the same way as for self-contained homes excepting only a proportion that we may use to help tenants with transfer needs.

10.3.2 In practice, CHISEL has found that most local authorities do not wish to nominate to shared housing. In view of these circumstances, CHISEL keeps a short waiting list of direct applicants for shared housing.

10.3.3 The Housing Manager has discretion to open or close the waiting list as s/he sees fit so as to keep the list at a manageable length and so that applicants on the list have a reasonable chance of receiving an offer.

10.3.4 CHISEL will involve the existing tenants in a shared house in the selection of new tenants to share their home. Existing tenants will be invited to agree criteria with CHISEL that CHISEL will consider when selecting a new tenant. These criteria must be reasonable and lawful and comply with CHISEL's Equality and Diversity Policy. Criteria should relate to a need to complement the lifestyles of the existing tenants with a view to promoting a harmonious living experience for all tenants e.g. smoking/non smoking, noise, guests, pets etc. CHISEL has agreed with the tenants of some of its shared houses that these properties may be designated as women or men only houses (Section 32 of the Sex Discrimination Act 1975 applies).

10.3.5 Existing tenants will be given the right to turn down a maximum of two applicants for any vacant room. Following this, CHISEL will offer the home to a third applicant of its own choosing provided that all applicants have met any agreed criteria as in clause 10.3.4 above.

11 Home Size Guidelines

11.1 The association aims to allocate its homes so as to make optimum use of them whilst ensuring that the size of home offered suits the size and make-up of the applicant's household. The following guidelines are applied:

Household type	Bed-space Need
Single person	Room in shared flat or house, Bedsit or 1 Bed 1 Person
Couple, no children	1 Bed 2 Person
2 adults (not a couple)	2 Bed 3 Person
Single adult or couple	
- with 1 child	2 Bed 3 Person
- with 2 children expected to share	2 Bed 4 Person
- with 2 children not expected to share	3 Bed 4 Person
- with 3 children, 2 expected to share	3 Bed 5 Person
- with 3 children, none expected to share	4 Bed 5 Person
- with 4 children, all expected to share	3 Bed 6 Person
- with 4 children, 2 expected to share	4 Bed 6 Person
- with 4 children, none expected to share	5 Bed 6 Person
- with 5 children, all expected to share	4 Bed 7 Person
etc.	

Notes

- No more than 2 children expected to share a bedroom
- An adult (anyone over 18 years) is entitled to his/her own bedroom unless part of a couple
- Children of opposite sex are expected to share a bedroom until the eldest child reaches 5 years of age
- Children of the same sex are expected to share a bedroom unless there is an age difference of 7 years or more
- A pregnant woman will be awarded a bed-space need of two bedrooms
- A couple can be awarded two bedrooms if there is clear medical evidence that two bedrooms are required
- Households can be allocated homes with a greater number of bedspaces than their size guideline need but not homes with a greater number of bedrooms than their size guideline need e.g. a couple with one child with a 2B3P guideline need can be allocated a 2B4P home but not a 3B4P home.
- A single bedroom is a room with a floor area greater than 6.5 square metres but less than 10 square metres
- A double bedroom is a room with a floor area of 10 square metres or more
- Rooms smaller than 6.5 square metres are not counted as bedrooms
- Allowance is to be made for loft rooms with sloping ceilings so that any floor area beneath a sloping ceiling is discounted by half.

11.2 The Director has discretion to approve an offer of accommodation outside these size guidelines in exceptional circumstances provided that the offer is reported to the next available Board meeting. In particular, because CHISEL has very few large homes it may be necessary to make an offer of a property that is smaller than the guideline size to a large family.

12 Appeals

12.1 Any household that is dissatisfied with a selection or allocation decision we have made may appeal using the CHISEL complaints procedure. Details of this can be supplied by the CHISEL office.

13 Related Policies and Procedures

- Allocations Guidelines for Co-ops (Appendix)
- Allocations Procedure
- Management Agreements with managing agents
- Allocations Agreements with CHISEL co-ops
- CHISEL Transfer Policy
- CHISEL Mutual Exchange Policy
- CHISEL Complaints Policy

14 Policy Review

14.1 CHISEL aims to review all its policies on a regular basis. This policy will be due for review in 2015 or earlier if the environment in which CHISEL operates changes significantly.

Policy agreed by CHISEL Board of Management 28 October 2010