

# Lettings and allocations policy

## Policy statement/purpose

The purpose of this document is to set the Lettings Policy for allocating Anchor Hanover Retirement Housing properties which is fair, transparent and accountable. It determines who can apply for housing, the way their application is assessed, the priority order for offers of accommodation and the type of accommodation that may be offered.

## Scope of the document

Anchor Hanover is committed to ensuring that properties are allocated fairly, efficiently, without prejudice or discrimination to those who apply for retirement housing and who meet our lettings criteria.

This policy applies to Retirement Housing properties. Extra Care and some other estates have agreed local lettings policies which are applied in those local circumstances. It should be read in conjunction with the Lettings – Guidance and Procedure.

There may be procedural differences until operational structures and systems are determined.

## Aims

The aims of the Lettings Policy are to:

- House people who meet the qualifying criteria, reflecting priority needs where appropriate
- Ensure that properties are let with due regard to legal and regulatory obligations
- Ensure that properties are let quickly and efficiently and maximise occupancy
- Be non-discriminatory and promote equal opportunities and diversity in Anchor Hanover's housing
- Provide reasonable opportunities for existing residents to transfer to other Anchor Hanover properties
- Create balanced and sustainable communities

## Lettings Policy - Introduction

Anchor Hanover is a national provider of retirement housing. We manage approximately 34,000 rented retirement housing properties throughout England.

This policy applies to the majority of Anchor Hanover's retirement housing properties that are available to rent. In some locations there are Local Lettings Plans (e.g. General Needs and Extra Care) where this national lettings policy does not apply or different criteria may apply.

## Qualifying Criteria

The majority of Anchor Hanover's properties are designed and managed to reflect the needs of older people. We have 3 qualifying criteria which potential residents must meet

to qualify for housing. This applies equally to Local Authority nominations and direct applicants.

- **Age criteria**

Anyone over 55 years can apply for Anchor Hanover's retirement housing properties. However, our normal policy is to offer housing to people of 60 years and over.

When there is no applicant of 60 years or over, Anchor Hanover will offer accommodation to people between 55 and 60 years by date order of their application.

In Hackney there is only one age limit of 55 years.

- **Ability to live independently**

We require that any potential resident is able to live independently, with any reasonable care and support as required. If an applicant does not have full mental capacity, we will still offer suitable housing (where available) so long as they can be supported to maintain their tenancy. The tenancy agreement would need to be signed on the resident's behalf by their attorney (under power of attorney) or deputy (under court of protection).

- **Satisfactory housing and behaviour history**

In terms of rent or mortgage arrears, applicants and transfer applicants will only qualify for rehousing if:

- they have no net arrears, or
- if the total arrears are less than £500 and a repayment plan is in place and has been adhered to for at least 3 months
- no legal action has commenced

Other factors which will be taken into consideration are:

- a recent history of anti-social behaviour
- Unspent criminal convictions, reporting obligations, pending criminal action and risk prevention/harm orders
- a history of possession proceedings against them

The above is not exhaustive and all such applicants and transfer applicants will have their application reviewed (in light of potential risks to Anchor Hanover, staff or our residents) and assessed before Anchor Hanover progresses or refuses the application.

## **Local Authority nominations**

On most estates, Anchor Hanover has agreements with the local authority or partnerships of local authorities to let a percentage of our vacant properties to people nominated by them. These nominated applicants could be forwarded either via direct contact with the local authority or from the authority's appointed Choice Based Lettings (CBL) scheme.

The cycle and ratio of Local Authority nominations to be housed on any estate is determined by the agreement between Anchor Hanover and the Local Authority. When it is a Local Authority Nomination to be housed, the Local Authority policy determines priority so long as the applicant meets Anchor Hanover's qualifying criteria as applied to all lettings.

### **Waiting list applications**

Anchor Hanover maintains a waiting list for each estate and where it is not a Local Authority nomination, all lettings are made from the waiting list. There are two types of applicants who can apply for housing through a waiting list:

- Existing residents who wish to transfer to another property on their existing estate or on a different estate.
- New applicants who apply directly to Anchor Hanover.

Anchor Hanover encourages waiting list applications for its retirement housing properties. Waiting lists contain both existing residents wishing to transfer and new applicants.

Applicants can register using the same application for a number of different estates. To ensure waiting lists are meaningful applicants will normally be restricted to applying for housing on no more than 5 estates.

All waiting list applicants need to meet the qualifying criteria set out in this policy. All applicants on an Anchor Hanover waiting list may be required to complete an affordability assessment. This assessment will form part of the application process. The assessment is to enable both Anchor Hanover and the applicant to be tenancy ready and enable an informed decision on appropriate affordable accommodation. Applications are awarded priority into one of the 4 priority status groups. Within these priority categories, offers of tenancies are made in order of the date when the person's application is registered for the relevant estate.

### **Priority One:**

Existing residents/New Applicants

Top priority will be granted to existing residents/applicants who need to move because:

- They are at immediate risk of serious injury in their current accommodation
- They have lost their home either temporarily or permanently as a result of an incident such as a fire or flood
- They are required to move because Anchor Hanover wishes to redevelop or dispose of their property
- They have a need to move for other reasons, e.g. Medical need, Financial need or Wellbeing. Priority will be awarded if determined as a need, following a needs based assessment being completed and reviewed Applicants must have clear rent accounts, no history of anti-social behaviour (ASB) and their application must be supported by their area manager.

All priority one applicants will need supporting documentation to evidence the reason for

priority status being given.

In some other circumstances there may be an urgent reason to grant a management move which must be supported by a Regional Director or a member of the Housing and Support Leadership Team (HSLT), or a District Manager.

### **Priority Two:**

Sponsored nominations

Anchor Hanover has sponsored nomination arrangements with a very small number of benevolent organisations who have in the past negotiated the right to a certain number of lettings annually.

Where a sponsored nomination is exercised, it will take second priority. Any sponsored nominations need to meet the qualifying criteria.

The Lettings team will record the decision to give second priority status. There is no requirement for a Local Lettings Panel or Application Assessment Team to verify this decision.

### **Priority Three:**

Existing Tenants

All new applications will initially be included in priority four, unless awarded another priority status.

Internal transfers will take priority over cross scheme transfers and:

- In both instances they must give the required notice on their current tenancy
- They must have held their current tenancy for 12 months
- They are only allowed to transfer once. If they wish subsequent transfers, they will be treated as external applicants.

The applicant who has been waiting longest will be offered an available property before others on the list. Only if they refuse a property will those lower down the list be offered the same property.

### **Priority Four:**

General waiting list applicants

All new applications from external applicants and existing tenants who have already exhausted their transfer entitlement will initially be included in priority four, unless awarded another priority status.

The applicant who has been waiting longest will be offered an available property before others on the list. Only if they refuse a property will those lower down the list be offered the same property.

Where an applicant decides to apply for another estate at a later date they will be

registered for that estate at the time of their original application but no earlier than the merger date.

Any applicant requesting priority status will need to provide evidence as to why they should be awarded this priority. This evidence and the application will be reviewed by Anchor Hanover officers.

We appreciate the specific needs of homeless older persons and recognise the need to rehouse local authority nominees with homeless status as quickly as possible. We therefore, on request from a local authority, will consider giving them the next available property even if it is not their turn.

Applicants where a local authority has:

- deemed an applicant to be legally homeless, and;
- eligible for help and;
- has granted them a priority need homelessness status;

..... will if they apply to us directly, also be given priority status on our housing register.

### **Waiting list review**

Anchor Hanover will review the status of waiting list applications regularly. If an applicant's circumstances change, Anchor Hanover reserves the right to review the priority status.

### **Removing applicants from a waiting list**

There are a number of instances where an application will be removed from a waiting list.

- Unreasonable refusal of offers  
If an applicant refuses three offers of suitable accommodation, Anchor Hanover will remove the applicant from the waiting lists they are currently on. They will be unable to reapply for six months.
- Failure to meet the qualifying criteria  
Assessed on their own merit, Anchor Hanover retains the right to not register or to remove applicants on our waiting list if they do not meet the qualifying criteria or there are valid concerns which include current rent or mortgage arrears (excluding technical Housing Benefit arrears), a history of anti-social behaviour, where individuals with a past criminal conviction may pose a risk (to staff or neighbours), or if they have abandoned a previous tenancy.

Any removal of an applicant from the waiting list has to be authorised by the responsible area or team manager who will need to record the reasons and evidence for the decision. The record should be logged with the Lettings team for audit purpose and to communicate to the applicant.

- Lack of response  
Anchor Hanover retains the right to remove any applicants who do not respond to regular waiting list reviews or to an invitation to view a property. Ordinarily, three

non-responses will trigger removal from the waiting list (subject to reasonableness e.g. a non-response is valid when on holiday or in hospital).

The above is not exhaustive. However, if an applicant is not registered or removed from the waiting list, they are not precluded from making a fresh application in the future, where they can demonstrate the previous concerns are no longer valid.

**Types of Property – studios, one and two bedroomed accommodation**

In letting our vacancies to transfer and all other applicants from our own housing register we will seek to maximise the occupancy of our properties by considering the following types of applicant for the size of property we let;

Property type	Priority Applicants considered first
Studio/ 1 bed 1 person flats	Single person
1 bed 2 person flats	Household size will allocated first i.e. Couples and also 2 person adult households, (such as siblings or mother and daughter) who make a specific request to share a bedroom. Single people may be considered however the above applicant households have priority
2 bed flat	Persons who require a 2 bed unit due to household size, (such as siblings), or medical support needs, then couples, then single person households

We will only consider smaller households for these property types when there is no one satisfying our priority applicant criteria.

**Please note:**

Our default position is to always register 2 person (non-couple) adult households for a two-bedroom property. These household types may register for 1 bed 2-person accommodation but *only at their specific request*. It is not something we encourage

**Housing of current staff and closely connected persons\***

Anchor Hanover may grant a tenancy of a dwelling to a person who is:

- (a) a current employee of the organisation, or
- (b) a closely connected person\*, provided that the following conditions are met.
- (c)
  1. the employee is not a member of the Executive Leadership Team (ELT), and
  2. the rules of the Association have been fully complied with, and
  3. all relevant interests have been declared and dealt with in accordance with the organisation's Code of Conduct for Board members, staff and involved residents, and
  4. the employee or closely connected person\* has had no involvement in or influence over the process by which the tenancy allocated to the person in

- question, and
5. the tenancy was allocated on the same terms and in accordance with the same criteria as it would have been allocated in connection with any other beneficiary or potential beneficiary of the association, and
  6. the employee is not housed on any estate where they have previously been employed during the previous 5 years.

Anchor Hanover reserves the opportunity to house a current employee of the organisation that does not meet the above criteria in exceptional circumstances following approval of the Executive Leadership Team (ELT).

**\* Definition of a closely connected person:**

A 'closely connected person' includes people closely connected to a Board member or current employee as a result of being family members or having a close association. The Code of Conduct provides a fuller explanation of who should be identified as a closely connected person.

**Re-housing of ex-Anchor Hanover Staff**

Where staff have left the employment of Anchor Hanover and meet the qualifying criteria, they can apply for housing with Anchor Hanover.

Anchor Hanover will provide support for any retiring residential estate manager who will require housing. Ordinarily this will include supporting applications to other providers. In exceptional circumstances a retiring residential Estate Manager can be considered for priority one status to be approved by two members of the Executive Leadership Team (ELT).

It is recommended that ex-staff are not re-housed on any estate where they were previously employed for a period of 5 years from the termination of their employment with Anchor Hanover. Ex-staff seeking priority status will have to meet the criteria for the award of priority status (as per any applicant).

**Mutual exchange**

Anchor Hanover will facilitate mutual exchange of properties when requested by residents, subject to the incoming tenant meeting our qualifying criteria.

**Right to appeal**

Applicants have the right to appeal any decision made by Anchor Hanover officers in relation to lettings.

**Equality and diversity**

We are committed to respecting diversity in all aspects of our work and meeting our obligations under the Equality Act. In line with this, we welcome feedback on any aspect of this policy where there is a question over its adherence to the above legislation.

**Data Protection**

We are committed to applying this policy in line with the General Data Protection Regulations as set out in our Data Protection Policy.

### **Commitment and review**

The Group Board looks to the support and professionalism of staff at all levels in making this policy truly effective. This policy statement, along with other related supporting policies and procedures in use, will be regularly reviewed and revised as and when necessary.

Approved by Anchor Hanover Shadow Board on 27 November 2018.

## **Lettings Policy**

Document Ref: AHG/RH/LET/1.0

Issue Date: November 2018 on creation of AHG

Review Date: November 2021

---

### **Version Control**

<b>Version No</b>	<b>Purpose /Change</b>	<b>Author</b>	<b>Approved for publication by;</b>	<b>Date</b>
AHG/RH/LET/1.0	Original	Graeme Hall Head of Customer Services	Anchor Hanover Shadow Board	27 November 2018