



## Allocations Policy

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**Version No. 5.1**

Version	Date	Author	Changes
3.1	6/10/14	Director of Housing	Changed the eligibility period of employment to upgrade to a larger property to 6 months.
4.0	20/1/15	Director of Housing	Exclusions criteria rewritten.
4.0	20/1/15	Director of Housing	Existing tenants in a 2 member household can transfer to a house after they have been a tenant for 3 years.
4.0	20/1/15	Director of Housing	Changing block make up criteria so that no more than 50% of unemployed applicants in a block applies to six blocks of flats only.
4.0	20/1/15	Director of Housing	Introduced Low Demand provision.
4.1	7/10/15	Director of Housing	Updated Exclusions Criteria.
4.1	7/10/15	Director of Housing	Nominations percentage changed from 10% to 50%
4.1	7/10/15	Director of Housing	Income Assessments take into account the impact of the Benefits Cap for unemployed applicants with more than 2 children.
4.1	7/10/15	Director of Housing	The time for applicants to respond to an offer of a property reduced from 48 to 24 hours.
4.1	9/10/15	Director of Housing	Revised Aims of Policy.
5.0	18/3/16	Director of Housing	Revised documentary evidence to incorporate Right to Rent checks.
5.0	21/3/16	Director of Housing	Coaching framework changed to consider Council nominees for coaching on a case by case basis.

Version	Date	Author	Changes
5.0	21/3/16	Director of Housing	Change in eligibility criteria following the introduction of the shared room rate.
5.0	21/3/16	Director of Housing	Reducing the number of property offers from 3 to 2.
5.0	21/3/16	Director of Housing	Introducing criteria for considering transfers of existing customers to another property.
5.1	2/12/16	Director of Housing	Staff are able to refer any applicant to coaching if they believe it would be beneficial.
5.1	2/12/16	Director of Housing	Increasing the exclusion period from 6 months to 12 months, except where rent arrears of less than £300 have been cleared.
5.1	2/12/16	Director of Housing	Slight change to the transfer criteria to allow transfers to a larger property due to lack of space.
5.1	2/12/16	Director of Housing	Update to state that the Shared Accommodation Rate will now be introduced from April 2019 rather than April 2018.

## Introduction

This policy describes how people can apply for housing with us, how we allocate housing and how we will deliver an excellent customer service to applicants from initial contact through to becoming an EPIC tenant in their new home.

## Aims of the Policy

1. To match applicants for housing to suitable homes we have available for letting in a timely, open and transparent way.
2. To create a balanced and sustainable community and prevent an over concentration of poverty across our stock base.
3. To create sustainable lettings in homes that meet applicants' needs.
4. To ensure that we have in place appropriate checks to prevent fraud, ensure housing is allocated to people in housing need and balance the needs of applicants alongside the right of the existing community to quiet enjoyment of their homes.

## Policy Statement

Our Allocations Policy is underpinned by our organisational vision which is "To extend the range of good quality housing choices available for people on below average incomes." We want to develop a long term positive relationship with our new customers, so it is vitally important that we get to know each customer, provide a housing solution that is appropriate to their needs and understand the "bigger picture" so that we can play some part in empowering people to achieve their aspirations. We will work alongside other partner agencies and organisations as appropriate to help us achieve this ambition.

We recognise that we have a role to play in assisting Stoke-on-Trent City Council in meeting its homelessness and wider duties to those in housing need. We fully participate in the nominations agreement between our respective organisations.

## **Strategic Management of the Waiting List**

In order to provide the best possible service to our customers and to efficiently administer the allocations process, we strategically manage access to our waiting list. In practice this means:

- On initial contact, applicants are placed on a Register of Interest in date order. In most cases the next stage of the application process involves a visit to the applicant's home. The time before a home visit is arranged is dependent on the supply and demand for the particular size and type of property the applicant requires.
- We annually adopt a target of the minimum number of applicants to be live on the waiting list for each property type. This is based on historic analysis of the number and type of properties that have become vacant over the last 3 years.
- This process ensures that applicants can have some idea of the length of time they will have to wait for a home visit, and once accepted the average wait for being offered a property that suits their needs.

## **Creating a Balanced and Sustainable Community**

In the interests of creating a balanced community and taking into account the increasing rents in the private sector which are impacting on the ability of low paid workers to secure suitable housing, alongside the Government's welfare reforms we aim ultimately to create the following mix of new allocations to our housing stock:

- 75% of households where at least one household member is in paid work.
- 25% of households where the household contains nobody in paid employment.

We will set a management target each year for a ceiling on the number of new tenancies to be created where the tenant is in receipt of full Housing Benefit/Universal Credit. This target will take into account the current percentage of our customers who are in work, local economic conditions and the impact of Government regulation and legislation.

## **Applying for housing**

### **Access to the Register of Interest**

Applicants may contact us by telephone, email, letter in person or via our website. At the first point of contact we will establish the type of housing the customer requires and the area(s) they are interested in obtaining accommodation. We will take some basic details from the customer and advise them of the average waiting time for a home visit to take place. If we have properties of the type and in the area that the customer requires, we will enter their details onto our Register of Interest.

During this conversation, we will also establish if there are any risk factors to be taken into account in conducting a home visit with the applicant. Where risk factors relating to mental health, criminality, or high levels of vulnerability are apparent, two officers will undertake the home visit, or in exceptional circumstances the visit may be undertaken at EPIC's office.

We will contact applicants on our Register of Interest at least every 3 months to check that they are still interested in housing and that their circumstances are still the same.

## **Home Visits**

We will arrange a home visit to applicants on our Register of Interest based on our strategic approach to waiting list management described above. We will visit every applicant who lives within 10 miles radius of Bentilee. Where an applicant lives more than 10 miles away, an interview at the office is preferred. Where this is not practicable a telephone interview can be undertaken. Office visits for applicants living within 10 miles should only be undertaken in exceptional circumstances, as it is important for us to understand customers' current housing circumstances. Home visits will also be undertaken to existing tenants requiring a transfer, mutual exchange applications and nominations from the local authority.

Wherever possible, a landlord reference for applicants living in rented property will be obtained prior to the home visit so that the visiting officer can discuss any issues arising from the reference during the visit itself. References should be obtained for all applicants living in rented accommodation, or who have lived in rented accommodation in the last three years. Attempts should also be made to obtain a reference if the applicant was a member of a rented household, even if they are not named on the tenancy agreement.

Before the visit, a housing assistant should check the applicant's name by undertaking a search on Google for any record of criminality or anti-social behaviour. This source should not be relied upon as authoritative, but can be used to explore relevant issues during the home visit. Where there is any doubt as to information obtained from this source, verification must be obtained via the [West Midlands Regional Offender Housing Protocol](#). Any information requests under this protocol should be authorised by a member of the Management Team prior to submission.

The purpose of the home visit is to hold a structured conversation with the applicant, so we can get to know them and the applicant can get to know us. A well conducted visit gives us an insight into the customer's needs and requirements and also helps us have a well rounded understanding of whether any help or support would be required to ensure a successful tenancy.

As part of the visit, where a potential under-occupation situation exists, the officer must explain the changes to bedroom eligibility for Housing Benefit payments introduced in April 2013 (even to working applicants) so that applicant(s) are fully aware of the implications. The officer should also assess the willingness of the applicant(s) to share a property with a friend or someone else from the waiting list.

During the visit we clarify the preferences that a customer has for a particular property type or area. It is important that the customer is made aware that they will not be considered for properties that do not match their preferences and that the more preferences that are expressed, the longer the customer will be waiting for the property or area they have requested.

During this visit our application form will be completed with the applicant(s). The visiting officer will also decide on any further information that needs to be collected in relation to the application; for example landlord references or disclosure of convictions in accordance with the [West Midlands Regional Offender Housing Protocol](#).

The visit is also an intrinsic part of our fraud prevention activity and our compliance with the Bribery Act 2010 as it allows us to establish to a reasonable extent the applicant's identity and proof of their address.

Following completion of the Home Visit and receipt of any further information requested, the visiting officer will make one of the following decisions in relation to the application:

1. Accept application
2. Accept application subject to the applicant attending a budgeting workshop.
3. Accept application subject to the applicant attending an assessment of their financial circumstances and/or benefit eligibility.
4. Accept application subject to completion of our coaching programme.
5. Reject application in accordance with our published exclusions criteria.

For unemployed applicants with 3 or more children, an income assessment is required to consider the impact of the Government's Benefits Cap and how this impacts on the affordability of our different property types. Working applicants who have had little or no experience of independent living are required to attend a budgeting session. Where the home visit raises concerns as to the ability of a working applicant to maintain a tenancy due to lack of income, debt or complex financial arrangements, a financial assessment should be made of the applicant's circumstances, taking into account the costs associated with renting a property from EPIC. The assessment examines the income and expenditure of the applicant and entitlement to state benefits. Where the applicant's expenditure exceeds their income and a member of the Income Services Team assesses that this poses a significant risk of tenancy failure, the application may either be rejected or suspended for up to 6 months, pending a further review of circumstances at the end of the suspension period.

The Visiting Officer should also decide based on the circumstances of the applicant as to whether a Tenancy Management Plan is required in order for the applicant to successfully manage their tenancy. Each case should be based on the individual circumstances of the applicant and a decision as to whether a Tenancy Management Plan is required should take into account the risk factors associated with tenancy failure.

### **Documentary Evidence**

At the home visit we ask each applicant and member of the household aged 18 or over to provide the following documentary evidence. Copies of the documentation are taken during the home visit to speed up application processing time. For properties that we let directly (not via a nomination) we need to verify each adult's identity in conjunction with the Government's Right to Rent scheme.

- 2 proofs of current address dated within the last 3 months. A joint applicant living at the same address only needs to provide 1 additional proof of address. The proofs of address should be for where an applicant is living for the majority of the time. A care of address which is different to the address that an applicant is living at can only be accepted by exception from a member of the Management Team due to the potential for fraud. Where an applicant has no permanent address, further checks must be undertaken in line with the paragraph headed "If there is any doubt ..." below.
- 1 proof of identity for nominees from the Council. Wherever possible photographic identify should be provided (e.g. Passport, Driving Licence, Work Identity Card, Proof of Age Card, National Identity Card). Where photographic identity is not available a birth certificate, bank statement or old style paper

driving licence is acceptable; however the visiting officer MUST take a photograph of the applicant(s) for fraud prevention purposes where photographic identity is unavailable. For direct applicants, without a passport or identity card, 2 proofs of identity are required in accordance with the Right to Rent checklist published by the Government. Further guidance is contained within the Right to Rent process available at [http://intranet/Housing\\_Docs/1.Procedure Manuals/Allocations/Right to Rent Process V1.pdf](http://intranet/Housing_Docs/1.Procedure_Manuals/Allocations/Right_to_Rent_Process_V1.pdf)

- Proof of National Insurance Number.
- Proof of income or benefit entitlement.
- Proof of residency (for applicants without an EU passport).
- Proof of pregnancy (if applicable).
- Children's birth certificates or proof of child benefit entitlement.
- Details of all landlords over a three year period.
- Any other information relevant to processing an individual's application for housing, including details of any illnesses.
- Proof of landlord details for applicants who are privately renting (Copy of tenancy agreement, rent book or similar).

If there is any doubt about the applicant's identity or address details arising from the home visit, further checks should be undertaken by the visiting officer to check the authenticity of the application. Such checks can include:

- Contacting the local authority to see if the applicant is on the electoral register for their stated address.
- Further checks with the landlord where an applicant is living in rented property.
- Checks with the applicant's employer.

Where the visiting officer believes that external housing related support is necessary for the applicant to sustain a tenancy, we require **PRIOR** agreement from an appropriate support agency before the application is accepted.

### **Connection to EPIC**

We will not offer any unfair advantage to applicants who are employed by EPIC, their relatives, members of the Management Board, their relatives and anyone who has been employed or on the Board in the previous 12 months. We will do this by enforcing Section 122 of the Housing and Regeneration Act 2008 which restricts the making of gifts, and the payment of dividends and bonuses, by a non-profit registered provider to:

1. a member or former member of the registered provider,
2. a member of the family of a member or former member,
3. a company which has as a director a person within paragraph (a) or (b)

For correctness and probity, we will obtain Management Team approval prior to any granting of a tenancy to any person in the above categories, and such approval will be noted in our records.

### **Eligibility**

Our charitable objectives mean that we must give priority to housing people on low incomes who would otherwise struggle to obtain affordable accommodation within the housing market. Low income means that an applicant's income is no more than 90% of the West Midlands average. We will monitor the appropriate statistics annually and reference any decisions against these.

Depending on the circumstances of the applicant, we may make access onto our waiting list conditional on the applicant(s) agreeing to undertake one or more of the following activities according to their circumstances:

- Attendance at a budgeting workshop.
- Attendance at a one to one session with our Income Services Team to assess eligibility for benefits and affordability of rent payments.
- Attendance on our coaching programme.

### **Our Coaching Model**

Where a single applicant or both joint applicants for housing are unemployed and of working age, engagement with our coaching programme is a mandatory requirement for access onto our waiting list. Staff conducting home visits are able to refer any other applicant to coaching where they believe that an applicant would benefit from the structured coaching approach. The programme involves a minimum of three one to one coaching sessions to help customers overcome any barriers to employment, empowering them to achieve their aspirations, with practical work experience opportunities where appropriate. For customers unable to work, alternative strategies such as voluntary placements will be explored.

Nominees from Stoke-on-Trent City Council will be assessed for coaching on a case by case basis as it may be impractical to commence coaching before the tenancy start date.

The EPIC coach should make a recommendation as to whether the applicant requires a Tenancy Management Plan to assist with successfully managing their tenancy at the conclusion of the coaching process.

### **Exclusions**

Applicants may be excluded from our waiting list in the following circumstances:

1. Applicants between 16 and under 18 years of age. These will only be accepted onto the register in exceptional circumstances (e.g. they have fled domestic violence or harassment), and only through an agreed exception request approved by the Chief Executive, providing they have an appropriate support package and a guarantor in place.
2. Applicants who are subject to immigration control within the meaning of the Asylum and Immigration Act 1996 and have no recourse to public funds will be excluded from the register.
3. Applicants who are not considered able to conduct a tenancy without appropriate support and where this support is not available, or the applicant is unwilling to accept such support.
4. Applications where there is evidence of applicants or members of their household being involved in anti-social behaviour.
5. Applicants owing rent arrears with no repayment plan in place or a repayment plan in place with arrears equivalent to four or more weeks of the amount the tenant is liable to pay directly still outstanding. Any outstanding arrears must be cleared before the applicant is accepted onto the waiting list and eligible for offers of accommodation.
6. Applicants who have failed to conduct a current or previous tenancy or licence in a satisfactory manner.

7. Applicants who will not be able to pay their rent, based on EPIC's affordability assessment.
8. Applicants who knowingly withhold or give false information that we use to process an application or an offer of accommodation.
9. Applicants who have savings and/or equity in a property that exceed the level used by the Government to exclude a person from any unemployment related benefit.
10. Where the applicant already owns a property elsewhere, either in this country or abroad. We can consider applications where the property is being sold (subject to our equity limits), or where the applicant does not have access to their property as a result of a relationship breakdown or similar situation.
11. Where the applicant's household income is above the regional average. The regional average wage can be found by consulting [www.nomisweb.co.uk](http://www.nomisweb.co.uk).
12. Subject to the provisions of the Rehabilitation of Offenders Act 1974, persons convicted of a criminal offence where the nature and circumstances of the crime were such that it is considered that they may not be able to properly conduct a tenancy.

An applicant may be excluded where they have been convicted of one or more of the following criminal offences and if the nature and circumstance of the offence indicates a potential risk to the residential community or staff members. This is not an exhaustive list and other related offences may be taken into account.

- Murder or attempted murder
- An offence specified within Schedule 1 of the Sexual Offences Act 1997
- An offence including damage to property belonging to another person or arson.
- Racially motivated or aggravated offences.
- An offence including burglary, robbery or aggravated burglary of a dwelling.
- An offence including an assault resulting in actual bodily harm or grievous bodily harm in connection with residential premises.
- An offence contrary to protection from harassment.
- An offence involving firearms.
- An offence involving the misuse of drugs in connection with residential premises.
- An offence, including the handling of stolen goods or property in connection with residential premises.
- An offence involving domestic violence

The above are not blanket exclusions and we will always consider individual circumstances before making a final decision on whether to accept an application onto the waiting list. We will inform applicants about any decisions that relate to the priority or eligibility of their application. Applicants excluded from our waiting list must wait a minimum of 12 months before they can reapply for housing. The only exception to this is where an applicant was excluded for rent arrears of less than £300 and there is documentary evidence that the arrears have subsequently been cleared in full. In such cases the applicant is able to reapply immediately for housing.

### **How we decide on priority**

Priority for our housing is based on waiting time, according to the date of first customer contact entered into our Register of Interest. We will offer reasonable

preference to any applicants who fall into one of the following groups set out in the Homelessness Act 2002:

- People who are homeless (within the meaning of Part 7 of the 1996 Act); this includes people who are intentionally homeless and those who are not in priority need. Written evidence of homelessness entitlement must be supplied by the local authority for us to give reasonable preference under this heading.
- People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions.
- People who need to move on medical or welfare grounds. (Proof required from a medical practitioner).
- People who need to move to a particular locality in the district of the housing authority, where failure to meet that need would cause hardship (to themselves or to others).

We use the following criteria to define whether a property is overcrowded: One bedroom should be available for each person or couple living as part of the household, with the following exceptions:

- a child aged 15 or under would be expected to share with one other child of the same gender; and
- a child aged 9 or under would be expected to share with one other child aged 9 or under, regardless of gender.

Where reasonable preference is granted we will backdate the registration date of the customer's application by one month.

### **Eligibility for Properties**

We will consider household size, economic status and the number of bedrooms required by customers when offering properties.

<b>Number of People</b>	<b>Maximum Property Size</b>	
	<b>Employed / Pension Credit Age</b>	<b>Unemployed</b>
Single under 35 years of age	2 bed flat #	Shared or 1 bed flat subject to risk assessment #
Single over 35 years of age	2 bed flat *	1 bed flat
Couple	2 bed flat *	1 bed flat
2 adults not living together as a couple	2 bed flat	2 bed flat
Family (1 or 2 parent) with 1 child	2 bedroom flat or 2 or 3 bedroom house *	2 bedroom flat or house
Family (1 or 2 parent) with 2 children under 10 years of age	3 bedroom house *	2 bedroom flat or house
Family (1 or 2 parent) with 2 children aged 10 to 15 of the same gender	3 bedroom house *	2 bedroom flat or house
Family (1 or 2 parent) with 2 children aged 10 to 15 of different gender	3 bedroom house	3 bedroom house
Family (1 or 2 parent) with 3 or more children	3 bedroom house	3 bedroom house

NB An extra bedroom is required for each person aged 16 or over, unless they are living together as partners.

# Following the introduction of the shared room rate for social housing from April 2019, unemployed applicants and employed applicants who have been in continuous employment for less than 18 months will be assessed against the criteria detailed in Appendix 1 to determine whether we can offer them self contained accommodation or whether shared accommodation would be more appropriate.

\* Where an employed applicant aged 35 or over wishes to trade up to a larger property than an unemployed person would be entitled to, they MUST meet the following criteria:

- Have been in continuous employment for at least 6 months.
- Work on average at least 30 hours per week.
- Have enough income to cover the rent for a larger property.

An exception report must be produced and signed by the Chief Executive where it is proposed that any applicant be made eligible for a property outside of the above criteria.

We do not permit dogs in six block accommodation due to the existence of communal areas within the block.

We will consider the following special circumstances when determining the number of bedrooms required, subject to suitable proof from the applicant:

- Pregnancy - Where the applicant, or a person who would be expected to reside with the applicant, is 3 months or more pregnant the household will be treated as if the child is already born.
- Access to children – For unemployed applicants, we will require proof of receipt of child benefit before a child or children can be taken into account when considering property size. Where unemployed applicant(s) have access to children from a previous relationship, and that are not in receipt of Child Benefit for the children concerned, they must provide a Guarantor if they wish to be considered for a larger property than they would otherwise be eligible for. See the Guarantor Policy for further information.
- Foster children - Where the applicant accommodates foster children on a long term basis (for a period of more than 6 consecutive weeks at a time), we will assess bedroom requirements as if the child or children are living with the household on a permanent basis.
- The applicant has a carer – Where an applicant requires regular overnight care and receives one of the following benefits, we will take the requirement for an additional bedroom into account:
  - the care component of disability living allowance at the middle or highest rate
  - attendance allowance
  - the daily living component of personal independence payment.

## **Offering Properties**

We want to ensure that applicants have the maximum amount of notice possible of an impending vacancy. This allows applicants time to plan their move, and provides them with an adequate time frame to provide notice to their current landlord where applicable. In order to provide an excellent level of customer service we will:

- Contact applicants on our live waiting list for flats once a month to advise them of their position on the waiting list and to check whether there has been any change in their circumstances.
- We will match an applicant to a property within one week of finding out that a property is due to become empty.
- An applicant will be selected for a property based on the longest waiting time and eligibility for the size of property available. This strict date order can only be overridden in the following circumstances:
  - Where an allocation would breach our target set for the number of full housing benefit tenancies to be created.
  - Where the allocation would result in an unsustainable tenancy mix within a block. For the avoidance of doubt this means that:
    - a. More than half the tenants in a six block of flats are of working age and unemployed.
    - b. More than one quarter of tenants in a block have an active Tenancy Management Plan in place.
    - c. There are more than 4 children in total in six block accommodation.
    - d. There is another management reason relating to anti-social behaviour, sensitive letting or particular characteristics of the existing customers within a block that has been specifically approved by a member of the Management Team.
- We will endeavour to arrange a viewing of a property for the selected applicant whilst the existing tenant is still in residence. This should take place within 2 weeks of receiving a termination notice. The offer to view a property in the pre-termination period is designated as a **Provisional Offer** and will generally be made by text or email; a letter can be sent in exceptional circumstances.
- The applicant has 24 hours to respond to the offer to view a property. If the applicant does not respond within this timescale, it is recorded as a refusal of the offer.
- Applicants have 24 hours from the time of viewing to make a decision as to whether they want a property if needed.
- Once we have the keys returned to the property being allocated, an **Offer Confirmation** will be sent to the applicant by text, email or telephone. This will detail an *anticipated* tenancy commencement date for the tenancy to start to allow the new customer to plan their move and make arrangements with their existing landlord where applicable.
- Where a viewing is not possible whilst the existing tenant is in residence, or in the case of a surrender or abandonment, a viewing should be arranged at the earliest available opportunity. Any offer made at this stage will be a **Firm Offer** of accommodation. Applicants have 24 hours to respond to the firm

offer of accommodation. If the applicant does not respond within this timescale, it is recorded as a refusal of the offer.

### **Managing Low Demand**

Demand for social housing in North Staffordshire continues to be volatile, resulting from time to time in low demand for particular property types or areas. The Housing Director will regularly review demand and can request the Management Team approve alternative approaches to letting properties to effectively manage low demand. The exact measures will be agreed on a case by case basis but may include:

- Advertising properties online and letting properties on a first come, first served basis subject to our normal allocation checks, including a home visit.
- Proactive contact of potentially eligible applicants on our register of interest in order to secure a successful letting.
- Holding open property events and letting properties to applicants ready to move in our preferred property letting timeframe.

### **Reviewing and Cancelling Applications**

Where an applicant is live on the waiting list for more than 6 months, a telephone review must be undertaken with the applicant to confirm their details before an offer of a property is made.

Where applicants have not responded to a communication from us, we will contact them to state that their application will be cancelled after 7 working days if they fail to respond. If the information is supplied after the cancellation date, their application date will revert to the day that the correct information is supplied, rather than the date of original contact.

Applicants who reject 2 offers of accommodation from us will have their application cancelled from the waiting list but are able to re-apply after 6 months if they still wished to be housed by us.

### **Right of Appeal**

Applicants have the right to request a review (appeal hearing) of any decision covered by this policy. Requests for review will be dealt with under our Appeals Procedure.

### **Nominations**

We will set aside 50% of our vacant properties for Local Authority nominations. Acceptance onto the waiting list, reasonable preference waiting time, and property eligibility will apply as normal to applicants seeking housing via nomination.

### **Transfers**

Our existing assured tenants may request a transfer to another one of our properties, we do not allow transfers for assured shorthold tenancies unless there are special circumstances and an exception to this policy has been formally agreed by the Chief Executive.

Transfer from one EPIC property to another will only be considered in the following cases:

- Decants - Where major works to a property are required which cannot be carried out with the tenant in occupation, however, this is only a temporary move and the existing tenant will be expected to return to the original property once the work has been completed.
- Emergencies - Defined as fire, flood etc. where the tenant would be endangered if they were to remain in the property because it is unsafe.
- Where a move is required on substantiated medical or welfare grounds.
- Under-occupation - Where an existing tenant wishes to transfer to a smaller property and they are currently under-occupying one or more bedrooms.
- Overcrowding or lack of space – Where an existing tenant wishes to transfer to a larger property having outgrown their current home.
- Cost – where there are difficulties meeting bill payments (including rent) and the existing tenant would benefit from a transfer to a smaller and/or cheaper property.

Any transfer requests outside of the above criteria can only be approved via an exception to policy request.

We would expect tenants requesting a transfer to have a clear rent account (unless an exception has been obtained) and not to be in breach of tenancy, and that their existing property could be immediately let (subject to reasonable wear and tear); this will be assessed through an inspection of the property by the Housing Team.

In order to help our customers who need to downsize their property as a result of the Government's Welfare Reform agenda, we will grant reasonable preference to transfer applicants under occupying their home (based on the date of their tenancy commencement) as long as their current property is in good condition with no tenancy breaches. This means that those customers who have been with us the longest, receive the greatest priority in terms of moving to a smaller property. Where the property is in poor condition or tenancy breaches (including rent arrears) exist, permission MAY be given to transfer by an exception report, but no reasonable preference will be given.

Where an existing customer of pension credit age needs to transfer to a ground floor flat as a result of a health or mobility issue, reasonable preference (by backdating the application date by 1 month) will be given to their application when supported by a letter from a medical practitioner. In view of the expected shortage of 1 bedroom accommodation arising as a result of the wider welfare reforms, customers of pension credit age or above will be entitled to transfer to a 2 bedroom flat, whether the household be a single person or a couple. As 2 bedroom flats become available more quickly than 1 bedroom properties, this should result in a faster rehousing time.

### **Special arrangements for Transfers from a Flat to a House**

EPIC has made a commitment to purchase around 30 houses each year. We have a number of customers living in our flats who need larger accommodation for a growing family. In recognition of this, existing tenants who require a transfer to a larger property are considered for newly acquired houses in the first instance, accounting for the fact their rent has helped to fund the house acquisition programme. We will consider the following factors when allocating houses to transferring tenants:

- Housing need (eligibility)
- Preferences of the current tenant
- Capability (ability to pay the rent and benefit entitlement)
- Contribution (has the customer contributed towards the acquisition of the houses through their rent payments)

In further recognition of the contribution that existing customers have made to our house acquisition programme, once a two person household without children have held an EPIC tenancy for three years, they can be considered for a two bedroom house subject to the capability and contribution criteria detailed above.

Transfer applicants do not get absolute priority for every new house we purchase, an assessment should be undertaken based on the above criteria to decide whether a new acquisition is allocated to a transferring tenant or the next applicant on the waiting list for the property in question.

Allocations to houses that become vacant as part of the normal tenancy cycle are not included in this special priority.

### **Exchanges**

Our assured tenants are eligible to apply for permission to exchange their property for a property occupied by another of our tenants, or by a Local Authority or other registered provider. These will be dealt with under our [Mutual Exchange and Succession Policy and Procedure](#). We will assist our customers to apply for exchanges using approved internet based mutual exchange services. Tenants will not be charged a fee for this service.

### **Sharing information**

We will develop information sharing agreements with other local agencies to assist in joint working and in ensuring effective neighbourhood management. We will obtain applicants' consent before sharing any personal information. For more details on what information we hold and how we ensure it remains confidential, please see our [Data Protection Policy](#).

### **Equality and Diversity Statement**

We will provide a range of methods for prospective applicants to access our service and endeavour to accommodate any particular requirements that a customer has in order to provide fair access to our waiting list.

### **Monitoring and Reporting**

- We will produce performance indicators for our allocations service and report these monthly to the Management Team and quarterly to our Management Board.
- We will provide an annual summary of who our properties have been let to, and any exceptions to policy to the Board and to customers in our annual report.
- We will participate in the CORE (Continuous Recording of New Lettings) system.
- We will ensure that any nominations agreements we enter into have appropriate monitoring arrangements.

### **Responsibilities**

Housing Assistants are generally responsible for the administrative tasks contained within this process. Housing Officers are responsible for the final allocations decision on a property in accordance with this policy.

**Review Mechanism**

This policy will be reviewed in 2 years unless legislative or operational circumstances necessitate an earlier review.

**Appendix 1 – Assessment for single under 35 year olds for acceptance onto the Waiting List.**

Applicant's Name: \_\_\_\_\_

<b>Area</b>	<b>Tests</b>	<b>Notes</b>	<b>Risk L/M/H</b>
Age	Closer applicant is to being aged 35 by April 2019 results in lower risk		
Employment	Employment Status Full Time / Part Time Permanent / Agency Zero Hours Length of Employment Employment History		
Affordability	Income Assessment Debts Amount of Excess Income Savings Foreseeable changes in circumstances Can anyone act as a guarantor?		
Future Trajectory (More likely than not scenario)	Long term unemployment Irregular / Insecure employment Likely to be working within 1 year? Likely to find alternative employment if current employment ceases? Coaching outcomes		
Any Other Factors			
<b>Recommendation (Circle one)</b>	Only suitable for shared accommodation either through EPIC or signpost elsewhere  Self contained accommodation suitable		