

# Allocations Policy

<b>1.0</b>	<b>SCOPE</b>
	<b>Purpose</b>
1.1.	<p>This document sets out whg’s policy towards allocating of our social and affordable homes.</p> <p>The aim of this Allocations Policy is to:</p> <ul style="list-style-type: none"> <li>• Allocate our social and affordable (excluding rent to buy) homes fairly to meet priority housing needs while creating sustainable communities where turnover is low and where people can live in safety and peace;</li> <li>• Support the local authorities’ strategic housing functions and their statutory duties to meet local housing need and homelessness in the form of nominations</li> <li>• Ensure whg’s homes are available to people in the communities in which whg operates; and</li> <li>• Make the best use of the housing stock whg has available and support customers to have sustained and successful tenancies</li> <li>• Create transparency in decision making, eligibility criteria and banding</li> </ul>
1.2.	whg is committed to maintaining and developing strong, balanced and sustainable communities to encourage and promote thriving neighbourhoods. We want to build communities with a diverse demographic including people with different incomes, varied employment and skills, backgrounds, lifestyles, beliefs and support needs who can live together cohesively.
1.3.	‘choose and move’ is whg’s choice-based lettings scheme and the majority of whg’s homes will be allocated using this scheme. Homes may be advertised through other mediums such as Rightmove to meet the requirements of Local Lettings Plans or where a property is difficult to let.
1.4.	whg is committed to ensuring its policies and practices are non-discriminatory. The scheme will be accessible, responsive and sensitive to the diverse needs of our communities. whg’s lettings processes adhere to the Equality Act 2010.
1.5.	whg will keep all customer data secure. Customers may be contacted by letter, telephone, text or electronic medium. We will liaise with relevant support services (both internal and external) to ensure that all customers can access the ‘choose and move’ scheme.

	<b>Legal and regulatory framework</b>
1.6.	This Policy is designed to comply with our legal and regulatory responsibilities.
1.7.	<p>The Regulator of Social Housing’s Tenancy Standard states that Registered Providers shall let their homes in a fair, transparent and efficient way. They shall take into account the housing needs and aspirations of customers and potential customers. They shall demonstrate how their lettings:</p> <ul style="list-style-type: none"> <li>• make the best use of available housing;</li> <li>• are compatible with the purpose of the housing; and</li> <li>• contribute to local authorities’ strategic housing function and sustainable communities.</li> </ul> <p>There should be clear application, decision-making and appeals processes.</p>
1.8.	The Housing Act 1996 (as amended by the 2002 Homelessness Act) - Part VII of the Act concerns the duties that a local authority has to homeless people and when these duties arise.
1.9.	The Equality Act 2010 requires us to safeguard those with a protected characteristic from direct and indirect discrimination and make reasonable adjustments to ensure an equality of access to all.
1.10.	Allocation of Housing and Homelessness Regulations 2006 sets out when persons from abroad can be allocated accommodation. These regulations were further amended in 2012.
1.11.	The Localism Act 2011 gave more freedom to Local Authorities and Social Landlords to establish local rules for re-housing homeless applicants and relaxed the right to a lifetime tenancy.
1.12.	The Immigration Act 2016 focusses on illegal migration and sets out punitive measures for those who don’t “play by the rules”.
1.13	The Homelessness Reduction Act 2017 places a legal duty on Local Authorities so that everyone who is homeless or at risk of homelessness will have access to meaningful help as long as they are eligible. whg will work in collaboration with Local Authorities through nominations agreements to support their legal duty within this act.
1.14	The Data Protection Act 2018 sets out how we handle personal data.
<b>2.0</b>	<b>POLICY STATEMENT</b>
	<b>Who is eligible under this scheme?</b>
2.1.	<p>The applicants who are eligible for this scheme are:</p> <ul style="list-style-type: none"> <li>• Applicants over 18 who meet UK residence requirements.</li> </ul>

	<ul style="list-style-type: none"> <li>• Applicants under 18 will only be allowed to register if they are nominated to whg by a local authority.</li> </ul> <p>Eligibility for properties will be based on eligibility rules as set out in 2.51.</p> <p>Any reference to the bedroom standard within the policy will relate to section 2.49.</p>
	<p><b>Who is not eligible to join the whg housing register?</b></p>
<p>2.2.</p>	<p>At the point of registration for housing all applicants are asked for information about their housing history and legal status, including whether they are persons from abroad or subject to immigration control.</p> <p>Any applicant deemed ineligible will be provided with a full written explanation for the decision and will have the right to a review. Ineligible applicants may include:</p> <ul style="list-style-type: none"> <li>• Applicants who are subject to immigration control unless they fall within a class prescribed by regulations as eligible (see section 2.3).</li> <li>• Applicants who are not subject to immigration control but are nevertheless prescribed by regulations as being persons from abroad which may include British citizens (see section 2.3.).</li> <li>• Applicants who do not have a ‘Right to Rent’ as prescribed by the Immigration Act (2014)</li> <li>• Applicants who have the right to rent but are not entitled to housing related benefit.</li> <li>• Applicants (or a member of their household) who are considered unsuitable as a consequence of previous unacceptable behaviour (see section 2.53).</li> <li>• Applicants that have had access to the Housing Register restricted (see section 2.30).</li> <li>• Applicants who own a property. This may include those who have recently disposed of a property (see section 2.4.).</li> <li>• Applicants earning in excess of the amount permitted by whg’s status as a Registered Charity (see section 2.8.).</li> <li>• Applicants serving a custodial sentence (see section 2.13.).</li> <li>• Single applicants who are in receipt of benefits and if housed may be subject to under occupancy charge or Local Housing Allowance cap and are not prepared to work with whg to secure employment and sufficient income to be able to pay their rent in full.</li> <li>• Applicants who after investigation are found to have submitted a fraudulent housing application.</li> <li>• Existing starter or one-year fixed tenants in the first year of their tenancy; should the household circumstances change within the first year, approval for a move may be awarded if the household’s circumstances warrant the award of a reasonable preference.</li> <li>• Students who are ineligible for housing related benefits.</li> <li>• Any other person as prescribed by the Secretary of State.</li> </ul>

	In specific circumstances, applicants may have a band suspension applied which is explained in section 2.27.
	<b>Applicants subject to immigration control and applicants from abroad</b>
2.3.	Access to housing for abroad nationals is governed by Housing and Immigration legislation. In all cases Right to Rent Checks will be undertaken prior to a customer being awarded an offer of accommodation.
	<b>Homeowners and former homeowners</b>
2.4.	Applicants who are homeowners, or who have disposed of a property within the last two years, will be required to provide all information requested to determine whether they are eligible to join the scheme. If eligible, supporting evidence will be requested and the evidence required will be determined by each individual circumstance. Applicants will be notified of what will be required through the application process.
2.5.	All eligibility criteria will apply and for homeowners their eligibility will be calculated based on their financial status post sale of their current property.
2.6.	If the applicant is a current homeowner, the property must be listed for sale at point of application and prior to an offer being made their current property must be sold subject to contract. The applicant must update their application accordingly throughout the sale of their current property.
2.7.	If the property has been sold in the last two years, evidence will need to be provided regarding equity from the sale of the property.
	<b>Income and equity</b>
2.8.	In accordance with whg's status as a registered charity, applicants/joint applicants who are working with an income above the threshold determined by whg will be ineligible to join the scheme. <ul style="list-style-type: none"> <li>• Single applicants with a gross annual income above £40,000 will not be eligible to register.</li> <li>• Joint applicants with a combined gross income above £50,000 will not be eligible to join the scheme.</li> </ul>
2.9.	A Senior Housing Manager may approve re-housing where income is in excess of these levels if there are other proven factors which make re-housing elsewhere unlikely.
2.10.	In accordance with whg's status as a registered charity, applicants/joint applicants who have savings and investments above the below threshold determined by whg will be ineligible to join the scheme.

	<ul style="list-style-type: none"> <li>• An applicant below the age of 55, the savings and investments limit is £50,000.</li> <li>• An applicant is aged 55 or over savings or investment limit is £150,000.</li> </ul>
2.11.	A Senior Housing Manager may approve re-housing where savings and investments are in excess of these levels if there are other proven factors which make re-housing elsewhere unlikely.
2.12.	The income and savings and investment levels may be increased in accordance with whg's status as a registered charity in order that our charitable objectives continue to be met.
	<b>Prisoners</b>
2.13.	If a person is serving a custodial sentence their application will be suspended or they will be unable to complete an application until a prison, probation officer or Local Authority confirms in writing a release date is within 56 days. At this point the applicant's application can become live again or the applicant can apply for housing. The applicant will not be able to bid on properties until their release date is within 28 days.
2.14.	Once acceptable confirmation has been received that a release date is within 56 days the person will be able to either apply for housing or have their original application reactivated. If once the application has been reactivated the applicants band award remains unchanged the applicant will retain their original band award date. If the band award has changed the applicant's band award date will be amended to the date the revised band is awarded.
	<b>Access to the housing register</b>
2.15.	The housing register may, on occasion, be closed to some household groups at the discretion of the Director of Housing. This could be where there are enough applicants on the register to meet the current and predicted future letting demand. If this occurs whg will be fully transparent and provide advice to affected applicants.
	<b>The allocations scheme</b>
2.16.	When a prospective, eligible customer completes an application to join the scheme they are awarded one of three bands according to their circumstances. They may be awarded a Gold, Silver or Bronze Band. The date that an applicant is awarded a band will be their band award date. If an applicant's circumstance change and they are awarded a new band, they will be given a revised band award date.
2.17.	There will be occasions where an applicant's band award date will change. This will be the case in the following circumstances; <ul style="list-style-type: none"> <li>• If an applicant has changed address and/or tenure unless they are a lodger. The band award date will be the date the application is updated with the new address.</li> </ul>

	<ul style="list-style-type: none"> <li>An applicant whose circumstances change, resulting in them being awarded a revised band. The band award date will then be the date the revised band was awarded.</li> </ul>
2.18.	<p>There may be instances where it is appropriate for whg to make a direct match to an applicant to a suitable available property and the applicant will not need to bid through the Choose and Move system. This will be at the discretion of whg depending on applicant circumstances and available properties. In some instances, the customer may choose to refuse the direct match and bid on choose and move for suitable properties in their band. If whg do allow a direct match to be refused no further direct matches will be offered and the applicant will be required to bid through the Choose and Move system. Refusals are outlined in section 2.43.</p>
2.19.	<p>Applicants may be disqualified, if they deliberately withhold information, provide misleading information or do not notify of any change in circumstances (e.g. change of current address, change in income, change in household) that will impact their eligibility or the band award before accepting an offer of accommodation as this would be deemed as fraudulent.</p>
2.20.	<p>If there are changes to an applicant's circumstance, the application must be amended to reflect the changes and resubmitted. For applicants to avoid being disqualified from joining a whg housing register applicants must update their application accordingly. If an applicant updates their application with a change of circumstance and due to the changes are no longer eligible for this scheme their application will be cancelled. We will monitor applicants who have been on the housing register for 12 months but have not placed a bid on a property. In this instance we will contact the applicant and advise that if no contact is made their application may be cancelled. If they did want to join the register they would need to reapply.</p>
2.21.	<p>To ensure that applicants are bidding on suitable properties, we may monitor applicants who do not place a bid when a property becomes available to them. whg may request information from applicants as to why they have not bid on suitable properties. If whg deemed the applicant is currently living in conditions which are a detriment to them or members of their household, yet they are not bidding on suitable properties which would improve their situation, whg may apply auto bidding. Auto bidding is where the choose and move system will automatically bid on suitable properties for the applicant. We will attempt to discuss this in advance with the applicant to ensure any support needs are established.</p>
2.22.	<p>Applicants must provide all the evidence required to verify their application. The evidence required will be dependent on the applicants' individual circumstance. The evidence required (including what whg will accept) will be advised at point of application. The applicant will be required to prove their identity, address and right to rent as well as provide evidence to support any part of their application which was used to award their band. Where an applicant has been awarded a band in relation to a medical need, whg will require a direct recommendation from a specialist who</p>

	has specific knowledge of the medical condition as well as the applicant's current housing circumstances.
2.23.	As whg have a duty to ensure homes are allocated in line with this policy, if an applicant is offered a home and any documentation and/or supporting evidence is insufficient or not provided in accordance with the requested timescales, an offer may not be made. The applicant may also be disqualified from the scheme if it is deemed that the award was obtained by deliberately withholding information, providing misleading information or the applicant did not notify of any change in circumstances which would have changed their band award. If this is the case, once an offer has been withdrawn an applicant will not be able to bid on further properties until this documentation and/or supporting evidence has been provided.
	<b>The Walsall relocation protocol</b>
2.24.	This allocations policy prioritises current whg tenants and applicants who currently have no access to social housing. For tenants of other registered providers (RP) there is an expectation that if there is a housing need the tenants current RP should take relevant steps to remedy the situation. whg recognises that in some situations an RP cannot accommodate the needs of the customer and therefore the relocation protocol may apply. This protocol is to support those in Walsall already housed by another RP where whg hold a majority of social and affordable stock. RP's who operate in Walsall can nominate a tenant to rehouse with another RP in Walsall through this procedure. The housing needs applicable for this are outlined within the protocol itself. whg will endeavour to accommodate these requests however there may be instances depending on available stock that we cannot. A Band will be awarded in accordance with the protocol.
	<b>Gold band</b>
2.25.	<p>Gold band is deemed to be for applicants with the highest housing need. The following are examples of where a gold band may be awarded.</p> <ul style="list-style-type: none"> <li>• A nomination from the Local Authority under the nomination's agreement (section 2.31.).</li> <li>• A gold band whg Special rehousing cases (section 2.33.)</li> <li>• The applicant is a tenant of a whg property that has been approved by whg Board for demolition or alternative use.</li> <li>• Is a current whg tenant and is overcrowded by at least two bedrooms as defined by the Bedroom Standard.</li> <li>• Is a private tenant or lodger and is overcrowded by at least two bedrooms as defined by the Bedroom Standard. If the bedroom need is 2 bedrooms or less, they will only be eligible for a flat or maisonette.</li> <li>• Is a whg tenant who is bedroom deficient with two children of different sex sharing aged between 10 and 20. This band award will apply until both turn 21.</li> </ul> <p><b>Medical need</b></p>

This priority will be awarded where a current whg tenant, private tenant or lodger needs to be re-housed as a matter of urgency because of a long term medical need or disability. Under this band award property eligibility may be restricted to properties that meet the medical need. Their current home might be unsuitable because:

- The eligible applicant has a condition that is expected to be terminal within a period of 12 months and the existing accommodation cannot provide a basis for the provision of suitable care.
- The accommodation is directly contributing to deterioration in the applicant's health such that the condition may become life threatening.
- The eligible applicant cannot access or leave their entire property due to a mobility health need resulting in being housebound.
- There is a serious need to move following a confirmed diagnosis and recommendation by Children and Adolescent Mental Health Services or appropriate children's and adolescent professional body as there is a serious risk to others in the household.

#### **Better use of stock**

This priority will be awarded to whg tenants only where allowing a move will promote better use of existing stock. The circumstances are:

- A tenant currently living in a two or three bedroom house wanting and is eligible for a one or two bedroom flat or bungalow.
- A tenant living in a four bedroom house or larger wanting a smaller property with a maximum of 2 bedrooms.
- Band may be awarded if two households want to transfer into one eligible property and neither of the current properties is suitable. There must be demand for both properties that will become vacant.
- Band may be awarded to a tenant willing to transfer to a suitable non adapted property to release an adapted house that is in demand.
- A tenant releasing a one bedroom flat that will not be impacted by the occupancy charge and wanting to move to a two bed flat.
- Where a whg tenant who is under-occupying by two bedrooms and can evidence that they are subject to under-occupation deductions or Local Housing Allowance cap. The property being moved to must align to the eligibility criteria and must be more affordable than the property they are leaving.

#### **H.M Forces**

- Former members of the Armed Forces, whom have been discharged from active service within the past 12 months.
- Serving members of the Armed forces 6 months prior to discharge
- Serving members of the Armed Forces who need to move because of a serious injury, medical condition or disability sustained as a result of their service

	<ul style="list-style-type: none"> <li>• Bereaved spouses and civil partners or members of the Armed Forces leaving Services Family Accommodation following the death of their spouse or partner</li> <li>• Serving or former members of the Reserve Forces who need to move because of a serious injury, medical condition or disability sustained as a result of their service</li> </ul> <p><b>Social need</b></p> <p>A social need may be considered for a current whg tenant, private tenant or lodger in situations where an applicant:</p> <ul style="list-style-type: none"> <li>• Has an urgent need to move to give or receive care. The care required must equate to the equivalent of 35 hours per week or more and is estimated to be on going for at least 9 months and this can be evidenced. There may be exceptions to these criteria if a satisfactory professional report is provided.</li> <li>• Has been approved to become a foster carer or increasing the number of foster children in their care and the request for a move is supported by the Local Authority</li> <li>• Is a whg tenant, private tenant or lodger unable to provide a suitable home for children who have been in the care of the local authority. This must be supported by the Local Authority.</li> </ul>
	<p><b>Silver band</b></p>
<p>2.26.</p>	<p>The Silver Band may be awarded if the applicant is deemed to have a recognisable housing need and does not fall into gold band. The following are examples of where a silver band may be awarded:</p> <ul style="list-style-type: none"> <li>• A silver band whg Special rehousing cases (section 2.33.)</li> <li>• A whg tenant living in a two bedroom flat with one or two dependent children and are not considered as overcrowded by the bedroom standard. The tenant will be eligible for a two bedroom house only.</li> <li>• A whg tenant living in a three bedroom flat with two or more dependent children and are not considered as overcrowded by the bedroom standard. The tenant will be eligible a three bedroom house only</li> <li>• A whg tenant, private tenant or lodger that has a long term disability and is living in accommodation that is unsuitable because they are unable to mobilise adequately, or they can evidence that the accommodation is directly contributing to their ill health. The property eligibility will be restricted to properties that meet the medical need.</li> <li>• A whg tenant, private tenant or lodger and are overcrowded by one bedroom as defined by the Bedroom Standard.</li> <li>• A whg tenant who is under-occupying by two bedrooms and can evidence that they are subject to under-occupation deductions or Local Housing Allowance cap. The property being moved to must align to the eligibility criteria and must be more affordable than the property they are leaving.</li> <li>• There is a need to move following a confirmed diagnosis and recommendation by Children and Adolescent Mental Health Services or appropriate children's and</li> </ul>

	adolescent professional body as there is a moderate risk to others in the household.
	<b>Bronze band</b>
2.27.	<p>Applicants who do not qualify for gold or silver band are awarded the Bronze Band. The following are examples of where a bronze band may be awarded.</p> <ul style="list-style-type: none"> <li>• Any applicant that is eligible to the scheme that does not fall into any other band criteria</li> <li>• Any tenant of other Registered Providers who cannot be housed through the Relocation protocol</li> <li>• Any applicant that currently lives outside of the Local Authority area where they want to live</li> </ul>
	<b>Band suspension</b>
2.28.	<p>Applicants who would otherwise be awarded Gold, Silver or Bronze band may have their application suspended if they have:</p> <ul style="list-style-type: none"> <li>• Rent arrears or another housing related debt.</li> <li>• An unresolved breach of a tenancy agreement and is not subject to court proceedings.</li> <li>• a whg home that has had unauthorised alterations, is damaged or has been neglected.</li> </ul>
2.29.	<p>The application will be suspended until the applicant has either:</p> <ul style="list-style-type: none"> <li>• Remedied the situation completely or;</li> <li>• Demonstrated that they have taken necessary steps to remedy the breach and modify their behaviour that whg deem as acceptable.</li> </ul>
2.30.	<p>If whg deem enough action has been taken by the applicant within 12 months from the suspension date, then the applicant will be allowed to keep their original band award date. If the breach is not remedied to an acceptable level within 12 months of the suspension date, the applicant will lose their current band award date and a new one will be applied on the date whg confirm the breach is remedied.</p>
	<b>Restricted access</b>
2.31.	<p>Where an issue is deemed too serious to be managed through the band suspension process as outlined in section 2.27 whg may refer to the Restricted Access policy. Where applicable through the Restricted Access policy applicants may not be eligible to join the housing register or their application may be cancelled. Whg will reserve the right to apply this policy at any stage of the process and will withdraw an offer if appropriate. We will inform the customer accordingly.</p>
	<b>Local Authority Nominations agreement</b>

2.32.	whg will have a nominations agreement in place with the relevant Local Authority. This will outline the conditions in which the Local Authority can refer someone to whg for housing. Each Local Authority may have different terms within their nominations agreement and all nominations must meet all criteria (nominations agreement and/or whg eligibility criteria) in order to have access to the scheme.
2.33.	Where Local Authorities utilise common housing registers, allocations policies and local lettings plans, whg will receive nominations generated from such schemes; in accordance with the terms of the relevant nomination agreement. When appropriate whg will in addition utilise common housing registers to advertise homes not subject to nomination requirements.
	<b>Special rehousing cases</b>
2.34.	There may be instances where at the discretion of whg a person residing in a whg property may be considered for a special rehousing case. Generally, this person will have a critical and/or an exceptional need to move and has reported this directly to whg. Special rehousing cases must be approved by an Assistant Manager or someone more senior. Special rehousing cases will be awarded a band depending on circumstances of the household and how urgent the move is required. If it is deemed that the special rehousing case is not required due to the size and/or type of the property, then the tenant will only be eligible for a like for like property.
2.35.	<p>Special rehousing cases are at the discretion of whg and each circumstance will be assessed by whg colleagues. Examples (but not exclusive to) of where a special rehousing case would be appropriate are:</p> <ul style="list-style-type: none"> <li>• A whg tenant that has an urgent requirement to move however their circumstance does not fall into the criteria set out in this policy within gold, silver and bronze or does not fit in to a band which accurately represents the urgency to move.</li> <li>• A tenancy has ended leaving an occupant in the whg property who is not on the tenancy agreement. Depending on the circumstances it may be deemed appropriate for whg to accept responsibility to house the occupant. Examples of this may be; upon the tenants death a persons is left occupying the property, the tenant has been forced due to ill health/physical condition to move to a more suitable residence and has left an occupant at the property or the tenant has abandoned the property and left an occupant residing in the property. This will be at the discretion of whg and dependant on the remaining occupant meeting the eligibility criteria as well as being able to evidence they have been an occupant of the property for at least the preceding 12 months.</li> <li>• An occupant of the whg property who gave up their own accommodation at least 9 months before, to move in with the tenant to provide care. The care required must have equated to the equivalent of 35 hours per week which can be evidenced.</li> <li>• An occupant who has a legal right to succeed the tenancy of the property but is prepared to accept an offer of a property they are eligible for.</li> <li>• Is a joint tenant of a whg property where a relationship has irretrievably broken down and there are dependent children in the household. It must be supported by social services that the current situation is having a detrimental impact on the</li> </ul>

	<p>wellbeing of the children. The current tenant must independently decide who is remaining in the current property and taking sole responsibility of the tenancy. The tenant moving out will be able to bid on a property suitable for a single occupant only.</p> <ul style="list-style-type: none"> <li>• Any other serious case at the discretion of a Senior Manager.</li> </ul>
	<b>Adapted homes</b>
2.36.	<p>Properties that have fixed equipment or adaptations designed to meet the needs of a disabled person may not be advertised through the choose and move scheme. These properties may be offered directly to an applicant with specific needs to these adaptations.</p>
	<b>Band allocation</b>
2.37.	<p>whg is committed to maintaining and developing strong, balanced and sustainable communities to encourage and promote thriving neighbourhoods. We want to build communities with a diverse demographic including people with different incomes, varied employment and skills, backgrounds, lifestyles, beliefs and support needs who can live together cohesively. In order to do this and meet our aim of providing a fair lettings service to all those who apply to be housed we will offer properties across all three bands. We will offer the highest volume of properties to gold band that have the highest housing need.</p>
2.38.	<p>A percentage of properties will be allocated directly to Local Authorities and/or directly matched by whg to applicants in line with this policy and these will not be available to bid on through the Choose and Move scheme. The remaining properties will be allocated in the below percentages.</p> <ul style="list-style-type: none"> <li>• Up to 50% Gold Band</li> <li>• Up to 30% Silver Band</li> <li>• Up to 20% Bronze band</li> </ul>
2.39.	<p>There may be instances where non whg tenants may be prioritised for housing. This is to ensure that those who require social/affordable housing with whg can do so. The band percentages may be adjusted at the discretion of the Director of Housing.</p>
	<b>Bidding/applying for properties</b>
2.40.	<p>Applicants will only get visibility of properties that are available based on their own eligibility. We may advertise properties to multiple bands although we will advise which band is priority for that property. Applicants will be able to bid on as many properties that meet their eligibility however upon the discretion of whg we may apply a limit if we deem this appropriate. Generally, properties will become available to a band or bands however there may be instances where more criteria are applied. Examples of this are;</p> <ul style="list-style-type: none"> <li>• Medical need</li> <li>• Age of customer due to age defined accommodation</li> </ul>

	<ul style="list-style-type: none"> <li>Local lettings policy</li> </ul>
2.41.	<p>Applicants will be advised on each advert how long the home is available to bid on and/or what the maximum bids whg will accept on each advert before the advert is closed. We will be transparent when advertising each home to ensure applicants are able to bid on properties suitable within the timescales required. This is to ensure those in housing need are suitably housed as quickly as possible.</p>
2.42.	<p>whg understands that for some applicants' additional support is required when using online applications such as choose and move. We will ensure that if an applicant is identified as having vulnerabilities through the application process, they are offered the ability for auto bidding to be applied on homes that are suitable for them. This will mean that if a home does become available that a bid is placed on their behalf. As we will ask the applicant to indicate what home attributes, they want auto bidding applied on, the refusals criteria will still apply (section 2.43.).</p>
2.43.	<p>whg will generally prioritise applicants based on their band award date with the exclusion of direct matches. We may also prioritise applicants on bidding date rather than their band award date if a property goes through a bidding cycle however it has attracted insufficient demand.</p>
	<p><b>Offer refusals</b></p>
2.44.	<p>whg understands that in some cases when an applicant goes through the bidding process and is offered a property the applicant may want to refuse this offer. To ensure that this is kept to a minimum whg will provide as much information about the property on the advert so applicants can make an informed decision when bidding for properties. Applicants must only bid on properties for which they intend to accept based on the information provided. An applicant can withdraw a bid from a property during that bidding cycle if upon reflection and research they deem this property as unsuitable. There is no limit to the number of bids that can be withdrawn during that bidding cycle.</p>
2.45.	<p>It is also important that applicants who have an urgent or critical housing need are adequately housed as quickly as possible to ensure their current housing need is met. To ensure we can house people as soon as properties become available, whg will enforce criteria around how many refusals are allowed when a property is offered. We do recognise that there will be instances where a refusal is reasonable. An applicant will be required to provide a reason for refusal if a property is unsuitable post offer.</p>
2.46.	<p>Refusals will only be accepted as reasonable if the reason for refusal was not included in the advert or the applicant was unable to consider this to make an informed decision when bidding. If whg deem a refusal of an offer is reasonable this will not be counted against the applicant. An example of where whg would see a refusal to be unreasonable would be any reason related to the property location as the property location is provided on the advert and we would expect the applicant to</p>

	have an understanding of this area and whether it is suitable during the bidding cycle and prior to offer.
2.47.	<p>The below outlines the number of refusals allowed for each applicant circumstance (excluding reasonable refusals)</p> <ul style="list-style-type: none"> <li>• Gold band – 0 refusals</li> <li>• Silver band – 1 refusal</li> <li>• Bronze band – 2 refusals</li> </ul>
2.48.	If an applicant is offered a home through the direct match procedure it is at the discretion of whg whether they can refuse the direct matched home and bid for a home on the choose and move system. This will be done on a case by case basis considering the circumstance of the applicant.
2.49.	If the applicant does exhaust all their refusals their application will be suspended for 12 months from the date whg deem their final refusal as unreasonable.
2.50.	After the 12 months suspension the applicant will receive a prompt to update their details on the Choose and Move system and reactivate their application. The customer will retain the date of their original application so long as the account is reactivated within 6 months of the end of the suspension and their band award has not changed. If when the application is updated the band award changes the application date will be updated with the date the new band has been awarded. If the account is not reactivated within 6 months of the suspension ending the application will be cancelled and if the applicant wants to join the scheme they will be required to reapply.
	<b>Bedroom standard</b>
2.51.	We are required by the Regulator of Social Housing to make best use of our available housing stock. We make the best use of our homes by applying the rules used by the Government and their definition of overcrowding using the bedroom standard. This is not a legal definition of overcrowding; however, many RP's use this bedroom standard when assessing whether an applicant is overcrowded. We may on occasion need to allocate homes outside of this if the home needed is unlikely to become available and we can offer another home that will improve their current situation. This move however cannot result in being more than one bedroom deficient.
2.52.	<p>A bedroom should be allocated to the following persons:</p> <ul style="list-style-type: none"> <li>(a) a person living together with another as a couple (whether that other person is of the same sex or the opposite sex)</li> <li>(b) a person aged 21 years or more</li> <li>(c) two persons of the same sex aged 10 years to 20 years</li> <li>(d) two persons (whether of the same sex or not) aged less than 10 years</li> </ul>

- (e) two persons of the same sex where one person is aged between 10 years and 20 years and the other is aged less than 10 years
- (f) any person aged under 21 years in any case where he or she cannot be paired with another occupier of the dwelling so has to fall within (c), (d) or (e) above

Where there are multiple foster children on the application and they are not siblings, we will disregard the above rules and allocate separate bedrooms if the children are a different sex.

The table below shows the bedroom entitlement for adults and children according to the bedroom standard

Household Members	Number of bedrooms required
Single Adults over 21	1
Couple (married or cohabiting) wishing to live together	1
Woman 28+ weeks pregnant with first child	2
One child	1
Two children under 10 regardless of sex	1
Two children of the same sex aged between 10 and 20	1
Two children of different sex aged between 10 and 20	2

Example 1: a family with a daughter aged five and son aged one will need one bedroom for the parent(s) and one for the two children to share.

Example 2: a family with a daughter aged 10 and son aged 14 will need one bedroom for the parent(s) and a bedroom for each for the two children.

### **Property eligibility**

2.53. Different applicants and their households are eligible for different property types which is set out in the table below.

For the purpose of this policy;

- The definition of a household is a family or more than one household coming together when it can be shown that re-housing would lead to a sustainable tenancy and would be in the best interests of the new combined household.
- A carer is defined by someone receiving carers allowance for the care of the applicant or joint applicant.
- A family with a child/children is defined by either the applicant or joint applicant being in receipt of child benefit or foster allowance for the named child/children on the application.

Property Type	Bedrooms	Eligible Family Size
Bedsitter/studio flat	0	A single applicant. Where a property is advertised to bronze band, priority will be given to non whg tenants.
Multi Story Flat	1	A single applicant or couple. Where a property is advertised to bronze band, priority will be given to non whg tenants.
Multi Story Flat	2	Priority will be given to families one or two children who have a two bedroom need, applicants 28 weeks pregnant with a first child or two adults wanting to share. Followed by couples then single applicants. Where a property is advertised to bronze band, priority will be given to non whg tenants.
Maisonette	2	Priority will be given to families with one or two children who have a two bedroom need, applicants 28 weeks pregnant with a first child or two adults wanting to share. Followed by a couples then single applicants. Where a property is advertised to bronze band, priority will be given to non whg tenants.
Maisonette	3	Priority will be given to families with a three bedroom need or three adults wanting to share. Where a property is advertised to bronze band, priority will be given to non whg tenants.
Low Rise Flat	1	A single applicant or couple. Where a property is advertised to bronze band, priority will be given to non whg tenants.
Low Rise Flat	2	Priority will be given to families with one or two children who have a two bedroom need, applicants 28 weeks pregnant with a first child or two adults wanting to share. Followed by couples. Where a property is advertised to bronze band, priority will be given to non whg tenants.
Low Rise Flat	3	Priority will be given to families with a three bedroom need or three adults wanting to share.

			Where a property is advertised to bronze band, priority will be given to non whg tenants.
	House	1	A single applicant or couple. Where a property is advertised to bronze band, priority will be given to non whg tenants.
	House	2	Families with one child or two children, with a two bedroom need.
	House	3	Families with two, three or four children with a two or three bedroom need. Families in Gold band with a four bedroom need and will be one bedroom deficient only in three bedrooms. Where a property is advertised to bronze band, priority will be given to non whg tenants.
	Parlour Type House (2 reception rooms)	3	Priority will be given to families who have a medical priority for this type of property. These properties will be allocated both to whg tenants and nominations from the local authority. If there is no housing need for the property, we will advertise to others in gold and silver band who have a four bedroom need or a five bedroom need and will only be one bedroom deficient in four bedrooms.
	House	4	These properties will be allocated both to whg tenants and nominations from the local authority. If there is no housing need for the property, we will advertise to others in gold and silver band who have a four bedroom need or a five bedroom need and will only be one bedroom deficient in four bedrooms.
	House	5	These properties will be allocated both to whg tenants and nominations from the local authority. If there is no housing need for the property, we will advertise to others in gold and silver band who have a five bedroom need or a six bedroom need and will only be one bedroom deficient in four bedrooms.

	House	6	These properties will be allocated both to whg tenants and nominations from the local authority. If there is no housing need for the property we will advertise to others in gold and silver band who have a six bedroom need or a seven bedroom need and will only be one bedroom deficient in four bedrooms.
	<b>Property Type</b>	<b>Bedrooms</b>	<b>Eligibility Family Size</b>
	Age restricted Bungalow	1	A single applicant or couple over the age specified in the advertisement.
	Age restricted Bungalow	2	Priority to couples and two single adults followed by single applicants over the age specified in the advertisement. (a live in carer over 16 will be allowed). Where a property is advertised to bronze band priority will be to non whg tenants.
	Age restricted Flat	1	A single applicant or couple over the age specified in the advertisement.
	Age restricted Flat	2	Priority to couples and two single adults followed by single applicants over the age specified in the advertisement. (a live in carer over 16 will be allowed). Where a property is advertised to bronze band priority will be to non whg tenants.
	Age restricted Bed sitter	0	A single applicant over the age specified in the advertisement.
2.54.	The rules on eligibility may be varied by local lettings plans agreed by whg's Customer Experience Committee. Alternatively, in exceptional circumstances, the rules might be varied to meet the needs of an applicant or home.		
	<b>Tenancy sustainability assessments</b>		
2.55.	A sustainability assessment may be carried out with new and transferring customers to identify customers who require support to sustain their new tenancy. Where possible and applicable the assessment will be completed prior to the tenancy		

	agreement being signed and will consist of a vulnerability assessment and an affordability assessment.
2.56.	If the vulnerability and/or affordability assessment highlights a risk, the applicant may be referred to a whg team or external agency if appropriate. The aim of this will be to support or work with the applicant to either improve their current situation which will help to sustain their future tenancy or look at other more appropriate properties. If affordability could be a serious risk to sustaining the tenancy, we may not offer the applicant a home if it would mean the property would be under occupied. We will work with the applicant to identify more suitable properties if we are unable to support the applicant improve their current financial position.
2.57.	If an applicant refuses to commit and fulfil any appointments whg deem vital to sustaining their tenancy they may have their application suspended or cancelled. We will always work with applicants prior to making any referrals so the applicant is aware of the reasons behind the referral unless any concerns fall within the criteria with whg's Safeguarding Policy where this may not be appropriate.
	<b>Mywhg</b>
2.58.	All customers allocated a home are required to sign up to whg's portal mywhg.
	<b>Pre-tenancy training</b>
2.59.	Throughout the application process whg may require an applicant to complete some pre-tenancy training. If required, this training will be mandatory in order to complete the application process. The training will be online and aims to support applicants sustain their tenancy.
	<b>Rent in advance</b>
2.60.	Applicants will be required to pay one rent payment to bring their rent account in advance to move into their home. This requirement is a condition of the tenancy agreement and includes customers who are in receipt of full benefits. Applicants will be notified of this during the application process so they can take steps to achieve this. If payment is not made an offer may be withdrawn.
	<b>Appeals</b>
2.61.	Applicants have the right to appeal against a decision within this policy. The applicant will be required to do this via the choose and move system and be required to provide a full explanation and if appropriate supporting evidence.
2.62.	The appeals process will use the same timescales and stages as whg's complaints policy. Details of whg's complaints policy can be accessed from the whg website.
	<b>3.0 PERFORMANCE MEASURES</b>

3.1.	We are committed to monitoring the operation of the Policy to ensure it does not adversely impact on or discriminate against specific groups in the community. To this end, we will participate in the national common recording system for lettings (known as CORE).
	Performance will be measured and reported annually and will include: <ul style="list-style-type: none"> <li>• The proportion of lettings to BAME applicants</li> <li>• Customer satisfaction with the Lettings Service; and</li> <li>• CORE returns</li> </ul>
3.2	There are several operational targets which include: <ul style="list-style-type: none"> <li>• Verify completed housing applications within five working days from offer where all relevant information has been provided; and</li> <li>• Applicants to view a property they have been offered before they enter a new tenancy with whg.</li> </ul>
<b>4.0</b>	<b>TRAINING AND DISSEMINATION</b>
4.1.	The allocations policy will be distributed to relevant colleagues. The policy changes will be reflected in the choose and move system.
<b>5.0</b>	<b>MONITOR AND REVIEW</b>
5.1.	This Policy will be monitored by the Director of Housing and reviewed every three years by the Policy Group and approved by the Customer Experience Committee and Board.
<b>6.0</b>	<b>ASSOCIATED DOCUMENTS, POLICIES AND PROCEDURES</b>
6.1.	<ul style="list-style-type: none"> <li>• Restricted Access Policy</li> <li>• Rent to Buy Policy</li> <li>• Fraud Prevention Policy</li> <li>• Money Advice Policy</li> <li>• Internal Relocation Protocol</li> <li>• Clearance Area Lettings Policy</li> </ul>

## APPENDIX 1

N/A

<b>Document author</b>	Tansy Crowley-Sweet / Rob Hughes
<b>Document owner</b>	Gary Brookes / Housing Director
<b>Legal advice</b>	Internal Legal team
<b>Consultation</b>	<ul style="list-style-type: none"> <li>• whg operational colleagues who allocate properties</li> <li>• Walsall Council</li> <li>• No customer consultation as no fundamental change to policy framework.</li> </ul>
<b>Approved by</b>	Policy Group approval date – October 2020 Committee approval date – November 2020
<b>Review Date</b>	November 2023
<b>Corporate Plan aim</b>	<ul style="list-style-type: none"> <li>• Deliver high quality homes and services for our customers</li> <li>• Deliver a strong business, fit for today and prepared for tomorrow</li> </ul>
<b>Equality Assessment</b>	September 2020
<b>Key changes made</b>	<ul style="list-style-type: none"> <li>• Policy reword – removed jargon</li> <li>• Removal of any duplication</li> <li>• Reordered policy to make it easier to read</li> <li>• Made applicable obligations more clear</li> <li>• Added clarity over some band criteria</li> <li>• Aligned to the Governments bedroom standard</li> <li>• Aligned HM forces to Walsall Councils allocation policy</li> <li>• Added ability for us to be more flexible when advertising properties</li> </ul>