



Selection & Allocation

Policy Statement

Issue No: 3

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Responsibility: Management Committee

Approved: Board – March 2015



1.0 Introduction

- 1.1 London District Housing Association Limited ("LDHA") is a BME led not for profit Social Housing provider. The association was originally founded in 2004, and is an industrial and provident society registered with the FCA, providing high standard affordable, rented accommodation, and shared ownership accommodation primarily targeted at Key Workers, and MOD personnel in housing need in London.
- 1.2 LDHA aims to make a real difference to the lives of those whom it houses by providing positive, stable, safe, supportive environments within strong communities in an otherwise vibrant but challenging capital city.
- 1.3 LDHA is a Registered Provider of Social Housing regulated by the HCA. LDHA is not grant funded, and derives all its finance from private sector sources. It does however still provide Supported Housing in the traditional sense of its meaning within the Social Housing sector.

2.0 Housing Schemes

2.1 Shared Ownership

LDHA has developments in several London Boroughs, which are mainly targeted at key workers, who are unable to afford to purchase a home in the area they work. LDHA works within the relevant S.106 Agreements regarding income caps and eligibility, and liaises with the Local Authority concerning nominations, where the Local Authority has nomination rights under the S.106 Agreements and have suitable candidates on their waiting lists.

The majority of properties are flats of between 1 and 3 bedrooms, but the association is hoping to be able to offer a small selection of houses in the coming years.

2.2 Social and Intermediate Rented

LDHA has developments in several London Boroughs, which are mainly targeted at key workers, who are unable to afford to rent a home in the area they work, and serving and recently discharged members of the armed forces requiring rented accommodation as part of their transition from MOD housing. LDHA works within the relevant S.106 Agreements regarding income caps and eligibility, and liaises with the Local Authority concerning nominations, where the Local Authority has nomination rights under the S.106 Agreements and have suitable candidates on their waiting lists.

The majority of properties are flats of between 1 and 3 bedrooms, but the association is hoping to be able to offer a small selection of houses in the coming years.

3.0 Related Documents



- 3.1 This policy should be read in conjunction with The Group's policies on:
- Equality & Diversity
 - Disability Access
 - Provision of Information
 - Sustainability

4.0 Equality Impact Assessment

- 4.1 LDHA is committed to challenging discrimination and promoting equality of opportunity in every area of its work, including the selection of residents and the allocation of spaces within its properties.
- 4.2 This policy is written from an equal opportunities perspective. Equality of opportunity is considered at every stage of the selection and allocation process.
- 4.3 All staff involved in the selection and allocation process must be aware of and pay attention to equalities issues and in particular not discriminate, within LDHA's defined selection criteria, on the basis of age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, colour, nationality, ethnic or national origin, religion or belief, sex, sexual orientation ("the Protected Characteristics") or any other reason which could cause a person to be treated with injustice.
- 4.4 To avoid any discriminatory practices LDHA ensures that two members of the Allocations Panel (section 11) are involved in making all key decisions when selecting and allocating accommodation. Where there is not a consensus of view the matter will be referred to another member of the Management Team for consideration.
- 4.5 Training will be given to all staff who are involved in managing the policy and additional training will be given when a need arises.

5.0 Availability of Housing

- 5.1 It is recognised that housing within the sector and locations in which LDHA operates is generally in limited supply.
- 5.2 Applications for accommodation greatly exceed the number of places available at any one time and, accordingly, not everyone who applies can be housed.
- 5.3 Available places are allocated to those applicants who meet the eligibility criteria and are in greatest need. Priority is assessed on an individual basis.
- 5.4 An applicant who meets LDHA's eligibility criteria will be placed within a priority band and either offered a place, subject to need and availability, or given a place



on a waiting list. It remains the responsibility of the applicant to notify LDHA of any changes in their circumstances.

- 5.5 As an individual's circumstances will change over time applicants placed on the waiting list will have their accommodation needs re-assessed on a regular basis.
- 5.6 LDHA may close certain waiting lists, from time to time, where it is felt that anyone on the waiting list would not be offered a place within a reasonable timeframe.

6.0 Eligibility

6.1 The eligibility criteria for accommodation at each of LDHA's schemes are:

o **Key Workers:**

- o Over 18 years of age.
- o Working or coming to work in London.
- o On low to moderate incomes.
- o In need of affordable, rented housing, or Shared Ownership housing.
- o Having an occupation considered to be a key worker occupation.
- o In need of no financial support, but who could benefit from and contribute to living in positive, safe, stable and strong communities.

o **Members of the Armed Forces:**

- o Over 18 years of age.
- o In work or vocational training in London, or having strong connections to London.
- o In need of affordable, rented housing.
- o In need of minimal levels of support but who could benefit from and contribute to living in positive, safe, stable and strong communities.
- o A serving member of the armed forces, a recently discharged member of the armed forces, or a widow of a recently serving member of the armed forces.
- o On a low to moderate income.

o **Local Authority Nominations:**

Eligibility for LDHA's properties is dependent upon the terms of the relevant S.106 Agreements and any nominations agreements entered into with individual Boroughs. Therefore selection will be carried out by the individual Boroughs under their own selection criteria, having regard to the stated policies and objectives of LDHA, and in particular the priority given to Key Workers and MOD personnel.

o **Ineligible Applicants:**

Applicants **will not** be eligible for accommodation if they:



- Can afford to buy/rent a property suitable for their needs without assistance.
- Own a home (in the UK or abroad) that they do not plan on selling.
- Are a current homeowner unable to obtain support for their application from their Local Authority.
- Are a current homeowner unable to demonstrate that they have a housing need.
- Are a council or housing association tenant in rent arrears. Once they can provide a rent statement showing their arrears have been paid and that they have not been in arrears for 12 months they may be eligible.
- Are unable to afford the property without using housing benefits, unless eligible as a member of the armed forces as defined above.

7.0 Lettings

- 7.1 LDHA will not normally offer a choice of properties to an applicant, due to the limited availability of suitable properties.
- 7.2 Applicants will be provided with information about the types of accommodation and housing agreements available from LDHA. They are then able to apply to be considered for housing at one or more of LDHA's schemes, subject to them meeting the eligibility criteria.
- 7.3 Where an offer of accommodation or a waiting list place is turned down by an applicant they will be asked to give their reasons and these will be noted accordingly.

8.0 Selection & Allocation

- 8.1 In order for LDHA to consider a person for housing they will be required to complete and submit an application form.
- 8.2 An application may be rejected at any stage of the application and selection process where the applicant:
- Does not meet the eligibility criteria for the scheme(s) for which they applied.
 - Has made a false statement, or requested a third party to provide a false statement on their behalf.
 - Has a significant change in circumstances and they fail to notify LDHA.
 - Within the previous 12 months, has caused anti-social behaviour.
 - Has rent arrears with their current landlord.
 - Has failed to provide documentary evidence, as reasonably requested, to prove their eligibility.
- 8.3 LDHA may also consider housing individuals who do not fully meet the eligibility criteria, but who have unusual and exceptional circumstances, on a case by case basis.
- 8.4 LDHA aims through this policy to maintain a balanced community. To help achieve this in certain circumstances a person not in greatest need may be housed.



The priority bands for LDHA's accommodation are set out below:

Priority Band A

Eligible Key Workers:

- Living or working in the area of the accommodation, whether renting a council or housing association property, or in private rented accommodation.
- Living or working outside the area of the accommodation, where they can demonstrate that there is no suitable accommodation in that area.

Armed forces personnel who are based in either London or the East or South East of England and fall into one of the following categories:

- Regular service personnel (including Military Provost Guards Service in the Army, Navy, Air Force).
- Clinical staff (excluding doctors and dentists).
- MoD police officers
- Uniformed staff in the Defence Fire Service
- Ex-regular service personnel (who have served in the Armed Forces for a minimum of six years and can produce a Discharge certificate, or similar document). Applications must be within 12 months of discharge
- The surviving partners of regular service personnel who have died in service may be eligible to be prioritised where they apply within 12 months of the date of being bereaved
- Full Time Reserve Service (full commitment)

Priority Band B

Local authority nominations:

- These applicants will be selected by the local authority and be prioritised accordingly.

Priority Band C

All other applicants, in employment, who can demonstrate a need for affordable housing.

9.0 Lettings Administration

- 9.1 LDHA requires all residents to make payments of rents and other charges directly to LDHA's bank account, and is unable to offer a cash payment facility due to security and administrative considerations.

9.2 LDHA will adopt strict arrears recovery policies. We are aware that many of our residents will be on low income and our staff will be sensitive to this fact. We will seek to minimise distress when controlling and recovering arrears of rent. With this in mind, early recognition of arrears is vital. Immediately a payment is missed, the staff will implement the rent recovery procedure and an agreement will be reached to recover the arrears at a rate affordable to the resident and to LDHA. Should the resident fail to keep to the agreement, further contact will be made and the implications of the section 21 NRP will be highlighted to them. Failure to keep to further agreements will lead to a loss of their home and a money judgement made. Tenants will be made aware of this at sign up stage.

9.3 For the first 12 months after the properties (new build) have been handed over to LDHA, repairs will be covered by the defects liability period, at no cost to LDHA. Any major works to the structure of the building will be covered by the latent defects cover for a 10 year period. LDHA's Repairs and Maintenance Policy will be fully implemented on the expiry of the liability periods.

A repairs guarantee will be in the tenancy agreement along with a tenants' handbook. It will outline what repairs are the responsibility of LDHA and those that are the responsibility of the tenant. LDHA promises to carry out repairs resulting from fair wear and tear, and breakdown.

LDHA also promises to:

Identify if the repair is covered by the tenants guarantee and inform the tenant. If an inspection is required, inform the tenant immediately. A job ticket number and a tenant satisfaction survey form will be issued to the tenant. The tenant will be advised of the repairs priority timescales as outlined in the tenants handbook. An appointment will be arranged with the tenant for either an inspection or an appointment for works to be carried out. The tenant can change the appointment as long as they give at least a full working day's notice.

Keep the tenant informed of any changes or delays to the repair.

Take action in all cases where the tenant informs LDHA that the service fails to meet the standard outlined in the repair's guarantee.

Compensation of up to £20 may be given if an appointment is missed.

Monitor our service by carrying our post inspections on at least 75% of homes that have had repairs carried out to check the standard of the work carried out and to gauge tenant satisfaction.

9.4 **VOID MANAGEMENT**

Filling empty property management is a vital element of maximising rental income for LDHA. Empty properties represent a loss of potential rental income. Our aim is to have the lowest number of empty properties in our stock and to re-let empty properties as soon as possible.



Empty properties also means a key-worker or other eligible individual does not benefit from LDHA.

Good performance on empty properties will:

- Minimise the loss of rent income
- Maximise the housing available to the key-workers in housing need.
- Reduce the capability of the property being squatted.

Empty properties that are to be re-let shall meet the following minimum standards:

Some properties shall be furnished with white goods provided by LDHA shall be clean and in good working order.

The property will be secure and two sets of new keys will be provided to the incoming tenant.

The property shall be cleared of the previous tenant's personal effects.

The garden (if there is one) will have been cleared of any debris and rubbish.

Any major repairs will be carried out prior to re-let and any minor repairs will be carried out with the tenant in situ.

All sanitary appliances will be fully functional.

All space and water heating appliances will have a safety check.

The electricity and gas supplies will have been checked.

Procedure for processing void properties

Voids occur by various means

- Eviction
- Vacation notice.
- Abandonment
- Death of tenant.

A tenant will have to give notice of their intention to vacate a property, which will usually be on the expiration of their current tenancy. Upon receipt of the notice, staff will visit the property to ascertain repairs that have to be carried out. Fair wear and tear will be carried out by LDHA. Any other damage done to the property that is not deemed to be fair wear and tear will be the responsibility of the out going tenant.

A checklist of repairs will be itemised and where possible, some will be carried out prior to the property being empty.



Where possible, potential tenants will be able to view the property before the out-going tenant has vacated with the tenancy beginning the Monday after the out-going tenant has vacated the property.

As soon as a vacation notice is given, a key-worker establishment or local authority will be notified and a tenant will be earmarked for the property.

9.5 Resident involvement

LDHA is not only committed to meeting residents' existing legal rights to information, consultation and involvement but it also aims to establish a client led approach in our day to day organisation. With these aims in mind LDHA shall:

- Consult all residents in housing matters including housing conditions and management changes.
- Engage staff with a strong commitment to customer service and the needs of residents.
- Develop client led policies with both residents and staff.
- Aim to cater for residents social as well as housing needs by working with residents in addressing needs such as child care, education, support groups and community development.
- Develop communities that reflect the diverse cultural, economic and social needs of all LDHA residents.
- Develop links with other local bodies.
- Expanding involvement in the decision making processes of LDHA.

LDHA recognises its responsibility to provide advice and information to residents, both on tenancy matters and where appropriate other issues that affect their wellbeing.

LDHA will aim to use positive consultation to ensure that all tenants are aware of their rights and to seek their views on the standards of the service we provide.

LDHA will recognise and actively encourage tenant's forums and other platforms in which residents can contribute in the improvement of service delivery.

LDHA will ensure that all residents are aware of our policies and procedures and of their rights and responsibilities.

We will seek the views of tenants on the quality of service and means of service improvement. We will use those views constructively ensuring that we meet all their needs as fully as possible.

Residents will be offered the opportunity to become board members in order to bring their views into the heart of LDHA.

Consultation methods



LDHA will use a variety of methods to consult with its residents. These methods will include

- Sending letters to individual tenants
- Contacting tenants by telephone
- Visiting their homes
- Articles in a newsletter we intend to produce
- Information leaflets to residents
- Holding surveys and road-shows
- Holding meetings and other forums for discussion with residents
- Organising resident's focus groups to examine specific issues.

Consultation Process

The consultation process will vary depending on the circumstances. In some cases, the more appropriate process is to consult directly with residents affected by the issues involved. Other circumstances may deem it relevant for issues to be discussed in a resident forum setting.

Many issues will involve more than one process. But whatever the process for consultation, residents may need to be advised on:

- The subject matter of consultation.
- The timetable for the consultation process
- How to respond to LDHA and to express views.
- How LDHA will evaluate views expressed and other responses.
- How LDHA will make a final decision and how tenants' views have been taken into account in that process.

Residents' concerns

Residents will be encouraged to raise issues in order to initiate the process of consultation. In such cases LDHA will evaluate:

- The nature of the issue raised and decide whether it affects the individual tenant only, or a group of tenants;
- The constraints that may be placed on LDHA's responses on the issue, such as resources implications, requirements of legislation and confidentiality.
- The best method to respond to the issue.

Possible responses may be made to an individual tenant, a group of tenants, all tenants or a tenant's forum – irrespective of how the issue was raised.

To enable all residents to have an equal say within the consultation and residents involvement process, LDHA will ensure that the concept of equal opportunities will be at the heart of our approach. Where appropriate, letters will be written in the language the resident feels most comfortable with. Meetings will be held at a time convenient to most residents and held in a safe location that is easily accessible to all whether able bodied or not. We will fulfil all our equal opportunities criteria in order to ensure that our residents get the best service possible.

10.0 Existing Social Rented Residents (Not Shared Ownership Schemes)

- 10.1 The accommodation offered by LDHA is not intended to be of a permanent nature.
- 10.2 To be housed in one of LDHA's schemes residents are required to demonstrate their commitment to moving on to purchase or rent housing of a more permanent nature.
- 10.3 LDHA works with a number of strategic partners and offers a range of support tools to help residents understand the various types of more permanent move on accommodation available to them and which type would be most suitable for their individual needs.
- 10.4 To allow LDHA to fully utilise its housing to help the greatest number of people, who meet its eligibility criteria, and are in greatest need of affordable housing, residents will be re-assessed at the expiry of their existing tenancy prior to being considered for any housing extension.
- 10.5 Any resident wishing to be awarded a housing extension after their initial tenancy must apply by completing a "Housing Extension Application Form" two months prior to their current tenancy expiring.
- 10.6 Other than in exceptional circumstances, LDHA will be unable to consider extension requests made less than one month prior to expiry of the current tenancy agreement.

- 10.7 Residents may only be eligible to be considered for an extension to their tenancy if the following apply:
 - They still meet the eligibility criteria for the scheme at which they live.
 - They are able to demonstrate a continued commitment to moving on to purchase or rent housing of a more permanent nature.
 - They are able to demonstrate that they are making reasonable progress and arrangements in relation to their move on.
 - They have not lived at one of LDHA's schemes for more than 5 years.
 - They are not in rent arrears.
 - They have no history of anti-social behaviour during the previous tenancy.
 - They have not been served with notice for breach of the tenancy agreement during the previous 12 months.



- 10.8 LDHA estimates that residents will be in need of its accommodation for, on average, 2 years, it however will provide housing for up to a maximum of 5 years, in certain circumstances.
- 10.9 LDHA understands that the needs and wishes of existing residents often change. Residents may wish to transfer to another of LDHA's schemes if accommodation becomes available.
- 10.10 The administration of a transfer takes up a considerable amount of resources and has a financial implication for LDHA. Reasonable requests for transfers will, therefore, be considered on a case by case basis.
- 10.11 For a transfer request to be considered, a resident must meet the same criteria as those that are applied to tenancy agreement extensions, except in cases of arrears, where a transfer request will only be considered if it is for cheaper accommodation.
- 10.12 Where a transfer would help LDHA deal with cases of anti-social behaviour, harassment or other relevant housing management matters it will be given priority and the eligibility criteria would not necessarily need to apply.

11.0 Allocations Panel

- 11.1 The allocations panel makes the decision about whether to accept or decline applicants. It will meet at least on a monthly basis, or less often if there are no allocations to consider.
- 11.2 It will consist of at least two Housing Managers, who may be members of the board. A further member of the Executive Management Team, who may also be a member of the board, will join the panel if there is not a consensus of view on a case.
- 11.3 If a member of the panel knows an applicant personally this must be declared and the member must not be part of the allocations process.
- 11.4 Decisions made by the allocations panel will be recorded, together with their reasons.

12.0 Checks and False Statements

- 12.1 Any false statement will disqualify an applicant. If a tenancy agreement is granted and it is subsequently proved that a false statement was made to obtain it, LDHA reserves the right to take action to terminate the agreement.



- 12.2 When an offer of accommodation is made, the applicant will be notified that such an offer may be made subject to LDHA receiving proof in relation to the information provided to support their application.

13.0 Strategic Partners

- 13.1 LDHA works closely with a number of strategic partner organisations whose work helps further LDHA's mission of providing key worker accommodation with no support needs, for key workers who are in need of affordable accommodation.
- 13.2 LDHA also works with the MOD to further LDHA's mission of providing rented accommodation to serving, or recently discharged members of the armed forces and their dependents, who may have some support needs, and are in need of affordable accommodation.
- 13.3 The strategic partner organisations and the number of allocated spaces will be decided by LDHA from time to time, with a view to providing a balanced community within its schemes.
- 13.5 LDHA's current strategic partners include:
- o DLR
 - o London Fire Brigade
 - o Metropolitan Police
 - o Joint Service Housing Advice Office

14.0 Major Works

- 14.1 LDHA may need to offer accommodation to existing residents where their current accommodation is no longer available due to LDHA's strategic development or major repairs programme. Spaces may be allocated to these residents outside of the allocations policy set out under section 8 above.

15.0 Appeals Procedure

- 15.1 All residents and prospective residents have the right to request that their case for the allocation of accommodation be reconsidered if they believe that LDHA has not acted in accordance with this or any other relevant policy.
- 15.2 LDHA will deal with all appeals swiftly, in a fair and reasonable manner, and will treat each case on its merits.
- 15.3 Accommodation will not be held open whilst an appeal is being dealt with.



- 15.4 If the resident, or prospective resident, is not satisfied with the outcome of the appeal, they may make a complaint by using LDHA's complaints policy, which is available on request.

16.0 Commitment to Review

- 16.1 LDHA is committed to continuously improving its practice in the direct work that it does with its residents and prospective residents. It is a learning organisation and where it identifies that its policies or procedures could be improved, it will change them.
- 16.2 LDHA understands that the needs of the client groups which it sets out to house will change over time as will the housing priorities defined by the government and local authorities in which it operates.
- 16.3 LDHA values and responds to feedback from its residents, partner agencies and all other stakeholders, particularly in relation to good practice. This Policy and any supporting documents will be fully reviewed annually or sooner where any changing legislation has an impact.
- 16.4 A periodic (at least annual) review of the effectiveness of the equal opportunities and anti-discriminatory policies and plans will be completed. An Equality Impact Assessment will be completed at the point of review.