

# Access to Housing Policy – Appendix One

## 1.0 Eligibility criteria

- 1.1 At least 50% of our applicants for our general rented stock will be from the Local Authority's Housing Register often via an operating process like Choice Based Lettings. We do keep a summary of any interest in our retirement living homes
- 1.2 We support the development of local lettings plans or single sensitive lettings in agreement with LA partners. Where we have new build rented developments where 100% of our applicants will come via the LA Housing Register we will actively seek local lettings plans
- 1.3 While we take applications from the LA although we carry out additional assessments relating to their circumstances and history. This includes seeking references from previous landlords. In some cases this may result in a refusal of an applicant, which would usually be a deferral to such time as any future tenancy is thought to have a better chance of success due to the applicants changed personal circumstances. We would discuss these factors with the LA. The type of factor could be :

## 2.0 Age restriction

- 2.1 The applicant is under 18 – unless we have the relevant approval and documentation in place from the Local Authority (including signed confirmation that they act as guarantor ( or there is another defined guarantor) and that tenancy support will also be provided) we would not offer a tenancy to a minor
- 2.2 Some planning consents for Housing developments will stipulate an age bar for a scheme or individual letting .These are usually classed as older persons or Retirement Living accommodation and have a +50 or 55 criteria.
- 2.3 Some schemes may have an age restriction linked to an ethnicity criteria such as Asian Elders

## 3.0 Vulnerability

- 3.1 Applicants requiring a high level of support that has not been arranged /assessed, or can not be arranged in a reasonable timescale to support the applicant into a new home
- 3.2 There is acute vulnerability and no history of on going and sustained engagement with support services
- 3.3 Our additional assessments have concluded that the applicant is unable to live independently at this time
- 3.4 In all of the above we would seek to make future offers of accommodation when circumstances have changed

## 4.0 Immigration control

- 4.1 Some applicants are not eligible for social housing. There is a Habitual Residence Test, a Local Authority cannot legally add an applicant to the Housing Register or nominate to an HA if this test is not successfully completed
- 4.2 Other stipulations apply can be checked with a LA

## 5.0 Antisocial behaviour

- 5.1 We may exclude applicants with a history of anti-social behaviour or where a member of their household has a history of antisocial behaviour this could include eviction, convictions, injunctions or other enforcement actions within the last 3 years

## 6.0 Convictions

- 6.1 We do not automatically consider anyone ineligible for housing if they have a previous conviction.

However we will consider previous convictions during the last 3 years where there is reason to suppose that the ex offender is likely to pose a risk to their household, neighbours and/or the wider community and also the suitability of the area and the risk this might pose for the ex offender. A risk assessment will be made for these cases

## **7.0 Debt / income**

- 7.1 If applicants have been evicted by Stonewater in the past for rent arrears or other housing debts are outstanding to another HA or stakeholder, assessments will be made as to whether the applicant has made reasonable efforts to remedy this by making and adhering to arrangements to repay the debt. Stonewater would not offer accommodation to any applicant where the debt is more than £250
- 7.2 The applicant's household income exceeds £80,000 pa or their savings exceed £80,000.
- 7.3 Applicants for Retirement Living homes are often accepted onto Local Authority Housing Registers although they might own their current home. There will be prevailing circumstances such as the home is unsuitable for them and there are no cash funds to address this. We would still have regard to our charitable status when considering these cases and would look to our internal expressions of interest list using the same criteria

## **8.0 Affordability**

- 8.1 A financial assessment will be completed with all applicants, to determine if the proposed accommodation is affordable, both in terms of meeting the cost of the rent as well as other reasonable living costs. When looking at affordability we take into account current income from earnings, pensions and other benefits. Our assessment may also identify additional entitlements that the applicant may have – these may be used as income if it is considered likely that any application for additional benefits/credits will be successful.
- 8.2 The existence of debt may not prevent an offer; however we will expect the applicant to work with us in order to access budgeting and debt advice, to ensure the future sustainability of the tenancy.
- 8.3 Successful applicants must have access to an e-mail address, bank account and be able to pay by Direct Debit in order to be accepted to view and sign up for a Stonewater property
- 8.4 This may be via a third party in some cases and we will consider each case on its own merits

## **9.0 Accessibility**

- 9.1 If an applicant fails to respond to our contact concerning their recent bid (or offer made) after 2 consecutive chase contacts over 2 consecutive days or fails to provide the information we require to progress the offer in 48 hours we will reserve the right to skip the application for that vacancy.

## **10.0 Fraud**

- 10.1 Housing fraud is a criminal offence, and anyone found to have deliberately provided false information, or withheld information as part of an application may be prosecuted. We will take action against tenancy fraud. A property obtained by deception will be repossessed. If we discover this type of irregularity at the offer stage, we will withdraw the offer.