



Access to Housing Policy

1.0 Policy statement

- 1.1 Stonewater is one of the largest social housing providers in the UK, owning and managing over 39,000 homes for more than 82,000 customers.

As a registered social landlord, Stonewater provides safe, affordable housing for people of all ages and backgrounds.

Driven by our Vision of everyone having the opportunity to have a place that they can call home, we offer homes for rent, shared ownership and sale. We also have specialist housing, retirement and supported living schemes for older and more vulnerable people, domestic abuse refuges, LGBTQ+ Safe Spaces, and young people's foyers.

We aim to become a truly customer-driven organisation by building a relationship built on respect, honesty, transparency, and a commitment to equality, diversity and inclusion.

2.0 Policy scope and objectives

- 2.1 This Policy applies to all Stonewater lettings for rental including General needs new-build and re-let homes, retirement living and supported housing. The Policy aims to ensure that Stonewater:

- lets all homes transparently and ethically
- makes the best utilisation of its homes
- facilitates sustainable tenancies and communities
- minimises lettings periods and the number of empty homes
- maintains a customer centric approach in the letting of its homes
- complies with legal and regulatory requirements
- builds and maintains proactive relationships with local authority partners.

3.0 Regulatory and legal considerations

- 3.1 The Regulator of Social Housing stipulates that registered providers shall ensure effective governance arrangements that deliver their aims, objectives and intended outcomes for tenants and potential tenants in an effective, transparent and accountable manner. Additional information is provided for the allocation of social housing.
- 3.2 Registered providers shall let their homes in a fair, transparent and efficient way. They shall take into account the housing needs and aspirations of tenants and potential tenants. They shall demonstrate how they make the best use of available housing, are compatible with the purpose of the housing, contribute to Local Authorities' strategic housing function and sustainable

communities. There should be a clear application, decision- making and appeals process.

- 3.3 Our charitable status obliges us to have regard to persons in necessitous circumstances when allocating resources in the form of homes to rent.
- 3.4 This document sets out how Stonewater meets regulatory requirements from the above and assists local authority stakeholders in delivering their housing functions

4.0 Policy details

4.1 How we let our homes

- 4.1.1 All new build general rented properties as well as the majority of our property that becomes available for re-letting is offered to applicants from Local Authority Housing Need Registers. There are occasions where we have exhausted any housing need, in these cases we will seek applications for our homes by other routes. We may advertise through social media, the internet, letting agencies and major UK property websites such as Rightmove or other national agencies. When we advertise properties through these routes, we will prioritise on a 'first come first served' basis and apply our eligibility criteria this includes having regard to our charitable status. These lettings are not made purely on a needs basis.
- 4.1.2 Aside from exhausting the housing register, we do have occasions where we will allocate our empty homes to applicants working and on low incomes. In these cases, we have met the re-letting criteria set out in the planning consents and are free to allocate elsewhere and not on a strict need basis. Where local authorities maintain lower needs bands or can offer direct lettings to working households we will use these avenues.
- 4.1.3 Stonewater holds a list of applicants interested in retirement living properties. We will look at these lists in conjunction with the Local Authority Housing Register for applicants. These schemes usually have planning stipulations obliging us to offer them to households where applicants are over a certain age, usually around 50+.
- 4.1.4 In addition to our housing assessment, we consider other factors such as physical and/or mental health and social wellbeing where retirement living could be the appropriate housing solution.
- 4.1.5 Shared Ownership and Rent to Buy properties are sold/let on a first come, first served basis. The majority of new homes are marketed by local estate agents with support from the Stonewater Homes Marketing team. It is the responsibility of the owner to market properties for re-sale.

4.2 Supported housing schemes

- 4.2.1 A range of properties are available for people requiring support and include shared accommodation, specially designed schemes and individual properties that are located throughout our stock. Support arrangements will vary depending on the location and the nature of the project, in many locations we provide support directly whilst in others we work in partnership with locally based support providers.

4.2.2 To enable an applicant to access supported accommodation they must have a need for the type of support available. Applicants can access supported accommodation via a support provider who has identified and assessed their need for this accommodation and their readiness to take up the vacancy.

4.2.3 Within our own directly managed projects we welcome self-referrals as well as referrals from our statutory partners. Other applicants would come via the Local Authority Housing Needs Register, as noted above.

4.3 **Adapted homes**

4.3.1 We have a number of specially adapted homes, for example, properties with through-floor lifts or level access showers. We will work with our Local Authority partners and other specialist agencies to ensure these properties are let to those with the highest need for this type of accommodation. Likewise, we would not offer accommodation above ground floor level to applicants where a member of the household has an existing physical disability which would prevent them from leaving the property by the stairs.

4.3.2 Where Stonewater are unable to source an applicant who requires an adaptation that has been left remaining in an empty home, the adaptation(s) will be removed, and the home re-let in the normal way.

4.4 **Offers of accommodation**

4.4.1 Regardless of the process used to find an applicant we will assess all applications and make checks to verify their personal circumstances are in line with our charitable objectives and to ensure the property is suited to their needs. If the checks confirm the applicant is eligible, an offer will be made. If the offer is refused or there is no reply to our contact within the timescales advised, their record is updated and the next applicant on the shortlist will be contacted. This will continue until we have a successful applicant.

4.4.2 We will take up references before offering accommodation. In some cases, we will accept personal declarations where referees cannot be located. We will consider failure to provide references, the provision of false or misleading declarations as equal to providing poor references for the purpose of deciding whether to grant a tenancy and the provision of false information in references as obtaining the tenancy by false statement and would seek to recover possession through the County Court.

4.4.3 Where an offer has been made the applicant will be invited to view the property with a member of our staff, who will explain the main features and answer any questions. Staff will take account of the needs of applicants with particular issues or disabilities when carrying out the viewing.

4.4.4 All applicants for Shared Ownership homes, whether new sales or resales, must be registered with the Government's local Homebuy agent and meet the criteria for the scheme of being a first-time buyer purchasing their only and principle home and meet the financial affordability criteria for the scheme.

4.5 Eligibility criteria (appendix 1)

4.5.1 Occasionally there may be circumstances where we will not make offers of accommodation once we have completed our checks to verify the details in an

application. When making a decision about this we will ensure that all individual circumstances are fully considered; this would include taking into account an applicant's current and previous tenancy conduct that may impact on our housing management function and their ability to sustain a tenancy.

4.5.2 Applicants do have the right to appeal, where they have been nominated to us from a Housing Need Register. This does not guarantee that if successful they will be allocated the property as the lettings process will continue whilst the appeal is being considered. Applicants must bring additional evidence to support an appeal and not just the information we already have used to base our decision on.

4.6 **Affordability**

4.6.1 Stonewater will let the majority of its new build properties at 'affordable rent' levels, in line with current government guidelines. Affordable rents for Stonewater are rents that are affordable in the community to ensure that local working households are able to rent and live locally. We believe this brings wider community value to an area. When looking at our non-pure needs allocations, we will focus on these households.

4.6.2 There are some properties where we do not charge affordable rents. These are listed below:

- housing for older people
- supported housing
- housing sites with specific planning restrictions

4.6.3 All applicants for Stonewater properties will be asked to pay a minimum of 2 week's rent in advance of the start of their tenancy. This includes those applicants receiving benefit assistance for their rent. We take landlord and tenancy obligations seriously at Stonewater and believe that getting each new tenancy off on the right foot helps more permanent success. It is a term and condition of our tenancies that rent is received in advance, most benefit is paid in arrears. Personal payments of rent in advance alleviate rent arrears recovery action from being taken.

4.6.4 We want to get all of our new tenants the best possible start and will assist them as much as we can during the letting process. There will be cases where we would consider an alternative approach as an exception to normal practice in order to address housing need and ensure we are providing a settled home with support to settle in, where possible.

4.7 **Rent to Buy**

4.7.1 Rent to Buy tenancies are intended for customers who have aspirations to own their own home but have found it hard to save for a deposit whilst paying a market rent. Rents are set at 80% of the rent the property would attract on the open market. The discounted rent is intended to help customers save towards a deposit to secure a mortgage and they have an opportunity but not an obligation to purchase the home outright during or at the end of the agreed term of the tenancy. The following criteria must be met for a rent to buy tenancy to be granted:

4.7.2 Applicants must:

- be aged 18 or over
- not own a property
- must not be in arrears with their rent or in breach of their tenancy agreement
- have a household income of less than £60,000
- must not have been declared bankrupt, have any County Court Judgments or have defaulted on a loan
- must be in permanent employment or on a fixed term contract of more than 6 months.

4.7.3 An affordability assessment will be completed. The calculations will be based on information provided by the applicant. This will determine if the household income is sufficient to meet the monthly rent and service charge payments required. Rent to Buy applicants will be required to demonstrate that they do not currently own a home in full or part and they have the financial means to rent the property at the market rate.

4.8 Starter tenancies

4.8.1 All applicants signing up for a Stonewater home who have not held a secure tenancy or an assured periodic tenancy with any local authority or registered provider will receive an offer of a 12-month starter tenancy. Offers are based on the housing application and will be sole or joint depending on how the application was made.

4.8.2 The tenancy will be monitored to ensure that new tenants settle into their homes and manage their tenancy effectively. Stonewater will offer additional support if needed and also take prompt action if tenancy conditions are not met.

4.8.3 Starter tenancies are for a minimum of 12 months with the ability to extend if there have been tenancy breaches, including rent arrears and anti-social behaviour. If no action is taken to extend the starter tenancy it will automatically convert into an assured periodic tenancy after 12 months.

4.9 Local Lettings Plans and S106 schemes

4.9.1 At times we will develop Local Lettings Plans for a scheme to support a local area to ensure a balanced community is created or sustained. These might be developed with our Local Authority partners as part of the planning consent for a new development or for re lettings

4.10 Transfers and mutual exchanges

4.10.1 Registered providers are obliged by Homes England as part of the Tenancy Standard to enable their tenants to gain access to opportunities to exchange their tenancy with that of another tenant, by way of internet-based mutual exchange service. This is the quickest and simplest way for tenants to move

and can be undertaken with almost any other housing association or local authority tenant where a secure or assured tenancy is in existence.

4.10.2 There will be criteria relating to how mutual exchanges are processed together with some grounds for refusal. There are only a few, these relate to the size and type of home that a household is planning to move into. For example, a home should not be under or over occupied.

4.10.3 Existing customers of Stonewater can also apply for a transfer by applying to their local authority via the Housing Need Register. Applications will be assessed in accordance with the local authority's criteria. Customers looking for a transfer should look each week at the properties available in their local authority area and express an interest by bidding or directly applying according to the local processes. Existing customers seeking a move into retirement living property can approach us directly and discuss their longer-term housing requirements.

4.10.4 Whether a Stonewater customer is pursuing a transfer or a mutual exchange, a home visit would be carried out to inspect the property to ensure it has been maintained in good order. The applicant will be asked to bring the property up to a good standard and make any repairs prior to any move. An existing customer will also need to have a clear rent account before a transfer, or a mutual exchange is approved.

4.11 Managed moves

4.11.1 In some emergency cases there will be a need to provide immediate re-housing, and it may not be possible to accommodate a Stonewater tenant within the normal arrangements. Managed moves will be considered where there are circumstances that threaten the life or would seriously affect the safety of the tenant or other household members to remain in the property. A managed move will not be approved before other options have been explored and would require the support of at least one external agency. In addition, there may be occasions where Stonewater recommends a managed move where it promotes the better utilisation of its homes and/or effective management of its schemes'.

4.11.2 We would work with the relevant local authority and through their Housing Register. If an urgent move is required, the applicant should have access to the entire social housing stock in the area rather than only Stonewater homes.

4.11.3 Managed moves can only be approved by a Customer Experience Director.

4.12 Direct lets

4.12.1 In some cases, following the death of a sole tenant, Stonewater may look to grant a new tenancy to the remaining occupant(s) of the home, who are not entitled to succeed the existing tenancy through Statutory or contractual succession routes. These cases will be considered on an individual basis and must be approved by a Customer Experience Director.

4.13 Customer and stakeholder involvement

- 4.13.1 We recognise the importance of working closely with applicants, existing customers and local authority stakeholders to ensure our services are responsive, efficient and sympathetic to local needs.
- 4.13.2 Whenever a customer terminates their tenancy, we ask the reason for leaving.
- 4.13.3 Each time we sign up a new tenant we will send out a short questionnaire to determine the clarity and responsiveness of the application process including the tenancy sign up process, explanations of the services and utilities connected with a customer's new home and about the affordability of the rent.
- 4.13.4 Local authority partners are important to us. While we have ongoing relationships with most of our local authorities, we aim to engage with them at least twice a year more formally where we have:
- more than 400 units
 - new development schemes
 - developments with specific planning consents
 - worked with multi agencies and the LA over the last year to address local issues.
- 4.13.5 For all our new developments we will visit the local authority 12-18 months after the scheme is complete and discuss the feedback from the new tenant questionnaire as comments will relate to the application and the new tenant process, and give data on how the new customers are settling in.

5.0 Service standards

- 5.1 Performance in relation to lettings will be monitored through key performance indicators (KPIs), namely average letting time and void loss. These KPIs will be reported at all levels within the organisation as well as Customer Experience Committee and Board. We will also gather transactional customer feedback and report this throughout the organisation including our Senior Leadership Team.

6.0 Equality, diversity and inclusion

- 6.1 The Equality Act of 2010 makes it unlawful to discriminate against anyone on grounds of age, disability, gender reassignment, race, religion or belief, sex, sexual orientation, marriage and civil partnership, pregnancy and maternity. Stonewater supports its principles and is committed to the values of equality of opportunity and non-discrimination. Through delivery of this Policy Stonewater will ensure a transparent, ethical and inclusive approach to the way it lets its homes. Through active monitoring and quality assurance Stonewater will ensure that operational service delivery is responsive and flexible to accommodate the diverse needs of customers.

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Appendix One

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.

Stonewater does operate some lets directly with applicants outside of CBL via Moving Soon, One Lettings and My Property Shop.

We also keep a summary of any interest in our retirement living homes only. The same criteria is used to assess all applications irrelevant of their source. We aim to ensure balanced and sustained communities. As such we support the development of local lettings plans or single sensitive lettings in agreement with LA partners as required.

Due to the complexity of each Single Sensitive let agreement we do not operate these under a single set of criteria but on a case-by-case basis in response to the sensitivities of the property and scheme at the time of let.

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 in place 6 months before the handover of these schemes.

This policy appendix should be read in conjunction with our Tenure Policy, notably that Stonewater will only offer joint tenancies to spouses, civil partners and partners.

Eligibility criteria

While we take applications from the LA we do carryout additional assessments relating to the applicant(s) personal circumstances and history. This is to ensure that we are able to offer those customers the right property at the right time and that they are able to sustain their tenancy moving forward.

This includes seeking references from previous landlords, support agencies, probation officers and other external partners where required.

In some cases, this may result in a refusal of a nomination 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:

- **Age restriction**

If 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.

Planning Covenants - 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 minimum age requirement of 50 or 55.

It will normally be the requirement that all tenants meet the age requirement for the property, however Stonewater will review each case on its own merit to assess applications where one tenant meets the requirement or where the property is suitable on health and wellbeing grounds. We aim to work with the LA and planning in order to ensure that we are able to accommodate applicant(s) suitably where a restriction applies.

Some schemes may have a restriction linked to an ethnicity criteria such as Asian Elders.

- **High support needs**

Applicants requiring a high level of support that has not been arranged/assessed or cannot be arranged in a reasonable timescale to support the applicant into a new home.

There is evidence of sustained chaotic lifestyle/high support needs and no history of ongoing and sustained engagement with support services. We would normally ask for a minimum of 6 months continued, successful engagement with positive steps made.

Our additional assessments have concluded that the applicant is unable to live independently at this time and appropriate support/assistance cannot be established.

In all of the above we would seek to make future offers of accommodation when circumstances have changed.

- **Immigration control**

Some applicants are not eligible for social housing due to their immigration status. These are defined by the Secretary of State within housing law. The following are categories of people who are not subject to immigration control:

- a British citizen
- a Commonwealth citizen who has the right of abode in the United Kingdom
- a citizen of the European Economic Area (EEA) which includes all EU countries

Where an applicant is not subject to immigration control but is unable to supply Stonewater with the documents required in order to satisfy the Government Right to Rent checks they will not be offered a tenancy.

Stonewater will not ask applicants directly nominated for housing as part of a Local Authority Refugee Response to demonstrate their Immigration status or Right to Rent in the UK as this obligation is discharged to the Local Authority.

- **Anti-social behaviour**

We may exclude applicants with a history of anti-social behaviour, where a member of their household has a history of antisocial behaviour, or they have been a member of a household with a history of antisocial behaviour of which they have been evidenced to be contributing to. This could include eviction, convictions, injunctions, any other enforcement action or continued complaints against them within the last 3 years.

- **Convictions**

We do not automatically consider anyone ineligible for housing if they have a previous conviction. We will ask applicants to disclose any unspent convictions as part of their application for housing with us.

A risk assessment will be made for all cases where an unspent conviction is declared. Applicants may be refused if there is reason to suppose that he/she is likely to pose a risk to their household, neighbours and/or the wider community. The risk assessment will also consider the type of property and suitability of the area to ensure that this does not pose a risk to the ex-offender.

Where a Schedule 1 (those who pose a harm to children) is disclosed or we are become aware that the applicant is subject to MAPPA (multi agency public protection arrangements; imposed on registered sexual, violent and/or dangerous offenders) we will work with those supporting the MAPPA to ensure that the proposed property is suitable. Applicants may be refused where the risk is deemed high or difficult to manage.

- **Debt/income**

If applicants have been evicted by Stonewater or any other landlord in the past for rent arrears or other housing debts, 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 reserves the right to not offer accommodation to any applicant where the debt is currently more than £500, where the applicant is unable to

evidence mitigating reasoning for the original incurrence of the debt or sustained and ongoing evidence of successfully adhering to a payment arrangement for 6 months or more.

Any housing related debt repayments will be viewed holistically as part of the overall affordability for the applicant with any other non-housing related debts they may have as well as the rent and household costs.

Housing related debt which was incurred 7 or more years prior will be considered spent and not taken into account when assessing the application. However, Stonewater reserve the right to add any previous debt with Stonewater onto the new account when a tenancy is granted.

If the applicant's household income exceeds £60,000 pa or their savings exceed £60,000.

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- **Home ownership**

If an applicant is the owner of their own home, then Stonewater would not normally offer them a general needs tenancy.

If nominated via the LA Housing Register for a general needs home, and the applicant is able to demonstrate mitigating circumstances of why they are neither able to live in that home nor sell it, then Stonewater would treat these applications on a case-by-case basis and may consider offering a fixed term or non-assured tenancy until such a time that the home is sold.

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 offer a tenancy to the applicant and ask that the home be actively marketed for sale which must conclude within the first 12 months of tenancy before they move onto any assured agreement.

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.

- **Affordability**

A financial assessment, including full credit check 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 and liabilities.

Income may be considered from earnings, pensions and other benefits. We may also identify additional entitlements that the applicant may have – that may be used as income if it is considered likely that any application for additional benefits/credits will be successful.

Liabilities may include both household and family running costs and existing debts. The existence of debt may not prevent an offer, however we will expect the applicant to work with us in order to show they are taking steps to remedy the debt and this will not affect their ability to sustain a tenancy. This can include accesses budgeting and debt advice, as well as repayment plans currently in place.

Exceptions to the above affordability assessment will be made for any applicant directly nominated for housing as part of a Local Authority Refugee Response where these applicants do not yet have recourse to public funds. We will work with the Local Authority to offer a bespoke support package to these customers to help them arrange access to funds to pay their rent.

- **Accessibility**

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.

- **Fraud**

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, including working with our partners to ensure all tenancies are obtained without deception or misleading information provided to Stonewater or partner in order to join the relevant housing register.

A property obtained by deception will be repossessed. If we discover this type of irregularity at the offer stage, we will withdraw the offer.

- **Property suitability**

When assessing an application, we will ensure the property itself is suitable for the applicants.

Household size -

All Stonewater properties are given a bedroom number and maximum number of occupants based on the size of the home. Stonewater will not look to offer a tenancy where we believe that the occupants would immediately or in the near future through pregnancy be overcrowded.

Adaptations –

Where a property has adaptations to suit a particular physical need, preference will be given to applicant(s) with this requirement. Only where no one has been found requiring this will Stonewater look to assign to an applicant without the need.

Some adaptations will not be removed as part of a let to someone who does not have need for example wet rooms will not be converted back to standard bathrooms by Stonewater.

Stonewater will work with occupational therapy to allow access to homes for review of the suitability of future adaptations to support accessibility of our customers. Stonewater may refuse adaptations on a home where the overall property is not suitable for the applicant in the long term.

Pets –

Stonewater will review the pet ownership of the applicant as part of the application. Tenancies will only be granted where the pet has been declared and permission granted in accordance with our Pets Policy. Where a pet is unable to be housed in the new home under the Pets Policy the applicant will be given the option to rehouse the pet, otherwise the offer will be refused.

- **Domestic abuse**

Where domestic abuse is cited as a reason and part reason for an application. Stonewater may offer a property to a victim/survivor of domestic abuse where the above criteria may have normally resulted in a refusal.

Accessibility –

Stonewater will be flexible where possible on this, particularly where an applicant is fleeing abuse. We will make sure that agreement is made with the applicant in advance around how and when to contact them to ensure that it is safe to do so and will not put the applicant at any further risk.

Anti-social behaviour –

This may have been associated with the abuse, so Stonewater will ensure that our assessment of the application is fair, open and transparent and takes this into account.

Convictions –

Stonewater will risk assess as with any other application. We will ensure that that engagement with statutory and support agencies is taken into account where a risk is identified.

Debt –

Housing related and other debts may be identified as part of the application process. Stonewater will ensure that an assessment of the full situation is taken into account as the debt may have resulted from the abuse or from fleeing the abuse. We will ensure that engagement with statutory and support agencies is taken into account and that the debt is being or going to be addressed. There may be limited evidence for us to assess as it may not be possible for the applicant to be paying off debt until accommodation is secured.

Home ownership –

Domestic abuse is an example of mitigating circumstances where a homeowner or joint homeowner is offered accommodation by a social housing provider.

The only areas where Stonewater would not be able to be flexible would be property suitability, age restrictions and planning covenants. These are made clear when we advertise a property so we would assess these as with any other application.

Stonewater may also consider an application from a perpetrator of domestic abuse where it is part of multi-agency approach and there is proven engagement with statutory and support agencies, for example engagement in a perpetrators program. A risk assessment similar to that used with convictions will be undertaken. These types of applications will most likely be a direct approach from the local authority rather than Choice Based Letting.