

Allocations Policy



Our Neighbourhood Service

Warrington Housing Association

INTRODUCTION AND PURPOSE

Warrington Housing Associations (WHA) vision is to help make Warrington a great place to live, in which the potential of individuals and communities can be realised. Our thematic pillar “Our neighbourhoods” help us to set out how we want to prioritise the needs of people and put the creation of sustainable communities at the heart of our work.

The purpose of this allocations policy is intended to outline how and to whom WHA allocate our vacant properties and we aim to allocate homes to customers in a fair and transparent manner, taking customer needs and the sustainability of communities into account.

WHA is signed up to the National Housing Federation’s and Warrington Borough Council’s commitment to refer people who are homeless or threatened with homelessness to the local Under One Roof service.

The aim of this policy is to ensure that we provide good quality affordable homes which are allocated through a lettings service which is transparent, fair and efficient and ensures the properties are allocated as quickly as possible so that the period they are empty is kept to a minimum.

The policy also aims to ensure that WHA makes the best use of its homes whilst also promoting social inclusion and creating mixed and balanced communities.

WHA is committed to working in partnership with Warrington Borough Council to assist them to meet their statutory obligations to people with housing needs and to meet the priorities set out in their Tenancy Strategy.

We will allocate our homes based on housing need, suitability, legislation, eligibility and in accordance with local authority nomination agreements and balancing the needs of the community.

Our allocations policy aims to allocate homes to customers in a fair and transparent manner, taking customer needs and the sustainability of communities into account.

SCOPE

This policy will apply to all our general needs and retirement housing properties. It does not apply to specialist, market rent or shared ownership properties.

We aim to consult with customers in developing the policy and the services we provide. Residents have been involved in agreeing the terms of the Allocation policy.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 2 of 15

LEGAL AND REGULATORY REQUIREMENTS

This policy is supported by detailed procedures and ensures compliance with the regulatory framework which is outlined below:

Registered providers shall let their homes in a fair, transparent and efficient way. They shall consider the housing needs and aspirations of tenants and potential tenants. They shall demonstrate how their lettings:

- 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.
- Have clear application, decision-making and appeals processes.

Listed below are the key Acts and Regulations to be acknowledged:

- Housing Act 1985
- Housing Act 1988
- Housing Act 1996
- Equality Act 2010
- Localism Act 2011
- Welfare Reform Act 2012
- Housing and Homelessness Regulations 2006
- Immigration Act 2016
- Homelessness Reduction Act 2017

WHO CAN APPLY?

Any one over the age of 18 years and who meets the eligibility criteria can apply.

We will not consider registering applicants who:

- Are minors aged 16 or 17 years old and may only do so in exceptional circumstances – such as, the applicant is able to live independently, can demonstrate that they have lived independently for a period successfully and have access to local, ongoing appropriate support.
- The applicant or a proposed household member moving with the potential applicant, has been guilty of serious antisocial behaviour including non-compliance with a current or former tenancy which makes them in the view of WHA unsuitable to be a tenant. Each case would be looked at on an individual basis. If rejected solely on this ground, WHA may consider a further application at the request of the customer if following a full 12 months period has passed and there has been no further cause for complaint or concern against the customer or their household. This would be solely and will remain wholly at WHAs discretion.
- The applicant or any member of their household has verbally or physically assaulted a member of WHA staff or those individuals representing WHA organisation in delivering its work, in our homes or buildings.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 3 of 15

- Have outstanding current or former arrears of above £250.00. If arrears are below this amount and a regular demonstrable payment pattern is being maintained, WHA may register the application, but an offer to accommodate would only be made when all arrears have been paid in full.

A regular payment plan would be a minimum of at least 13 weekly payments, without any breaks in the agreed payment plan, the amounts paid must also match the pre agreed level. We will also consider any 'exceptional circumstances' that could have caused or contributed the arrears to accrue, again on a case-by-case basis.

- Do not have sufficient financial resources and cannot demonstrate that they are able to sustain a tenancy.
- Cannot provide all required proofs of identity, eligibility and tenancy history requested within the time frame agreed.
- Have knowingly given false or misleading information or deliberately withheld information as part of the application process.
- Are excluded due to immigration status or cannot provide requested proof of status documentation from the Home Office.
- Are serious offenders unless we have the written backing and support of the Police and local authority. WHA will always have the final say if an allocation is suitable based on local knowledge of the area, community dynamics and suitability of customer in that area.
- Are in prison – we will defer applications for accommodation until the applicant has left prison and have official notice of this from relevant agencies – i.e. probation. Applicants must also provide relevant information regarding all offences, and we will also require a relevant 'live' risk assessment completed by relevant agencies.

We would require information about relevant ongoing, local support which will be provided for the applicant to help them sustain any tenancy upon their release and this must be a minimum of 12 months face to face support.

- Are owner occupiers, have tenancy or part ownership of another property. For owner occupiers we would not offer accommodation until there is written proof of sale and equity. If the property cannot be sold due to court order or there are extreme financial circumstances, then written evidence supporting this may be considered.

We will actively consider applications from those eligible and applying for specialist or retirement housing on a case-by-case basis.

We will offer advice, assistance and signposting to appropriate referrals to applicants we will not accept for rehousing.

NOMINATIONS

WHA will offer up to 50% of vacancies each year to Warrington Borough Council, currently via Torus 'Under One Roof'.

Nominations will be prioritised according to their allocation policy. We will offer an agreed % of vacancies to those accepted as Priority homeless and in an urgent need of rehousing.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 4 of 15

TRANSFERS

WHA tenants can also apply for a transfer. Those applying will not be eligible to apply until they have been living in their home for a minimum of 12 months.

Tenants who have breached their tenancy will not be allowed to register or if they have already registered before the breach, will be suspended until their breach is amended.

Tenants who owe monies to Warrington Housing Association may not be considered for a transfer until all debts are cleared in full, this includes rent arrears, recharges, court costs and housing benefit overpayments.

Exceptions to this restriction may include those who wish to downsize and are in rent arrears due to restrictions to their housing benefit payments because of the bedroom size criteria or the benefit cap or if a household need to transfer due to serious domestic abuse, anti-social behaviour or harassment that can be demonstrated or and support from external agencies is provided.

Each case will be looked on a case-by-case basis and we will speak to you about how we came to any decisions, so you are fully aware.

In a relationship breakdown WHA will try to take a sympathetic view but realistically may not be able to accommodate both partners.

Allocations to transfers will not generally make up more than **10%** of annual lettings.

HOW TO APPLY

To join WHAs waiting list, applicants need to complete an online web application form.

The application form has been designed to cover general and retirement housing needs, we ask that you take time to complete this form in full, detailing any relevant information.

For those with no access to our website we can also offer you the option of emailing a version or where required, a paper application form.

Applicants must sign a declaration that the information provided is correct and that they will allow WHA to make enquiries about their eligibility for housing and level of priority. We will also ask for consent to provide other partner agencies with information as necessary and we will ensure we follow GDPR compliance.

WHA can offer help to any applicant who has difficulty completing the on-line application form over the phone or via a Zoom call or the Teams portal.

It is the applicant's responsibility to provide requested proofs of identity, eligibility, tenancy history, income and supporting information or documents as requested within an agreed time frame.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 5 of 15

Any incomplete applications will be cancelled, and information related to an incomplete application may be deleted from our internal system after a period of 12 weeks.

This does not prevent applicants reapplying for accommodation, but the date of application will not be backdated to any earlier application/s if you have failed to submit information within the agreed time frame.

On receipt of all requested information, WHA will endeavour to register applications within 10 working days from the date all requested information has been received and verified as correct. WHA will inform you when this process is complete and share the correct date of registration and the band code for you records. This will be completed virtually via email or where required a letter to the address you have noted as your correct postal address.

REFERENCE AND BACKGROUND CHECKS

WHA may require references from the current or previous landlords, you will be advised about this when you submit your completed application form.

We will assess whether a detailed check of available information is required before an applicant is confirmed onto the waiting list. We will talk you through this process, what is required and by what date so you are clear.

If an applicant is placed on the waiting list for an extended time, further checks may be completed to ensure information is up to date at the time of any potential offer, again we will talk you through this.

Generally, we will ask for evidence as noted below at the time of your initial application – applications are assessed on a case-by-case basis and the list is not exhaustive:

- Proof of ID i.e. passport
- Proof you are not subject to immigration control or a person from abroad who is not entitled to the public purse and/or social housing
- National Insurance Number
- Satisfactory Landlord references. All applicants are required to provide a minimum of 5 years housing history. We require at least one reference from current or previous landlord and references will be requested before an offer is made.
- Proof of income
- Proof of child benefit
- Proof of savings £24,000 or more (where relevant)
- Proof that Housing Related Support is available (where relevant). We do need to consider if customers can successfully sustain a tenancy and WHA may need written assurances that local support is available from other support agencies on an ongoing basis.
- Proof not a homeowner or has an 'interest' in a property or is tenant of other property

We carry out credit checks on applicants as necessary or many seek further information via PPU or police checks to access information about you – we will inform you of this and talk to you about

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 6 of 15

what this means. We may will also see information via a credit check, again we will tell you about this before it is actioned.

In the interests of community safety, all customers are asked to disclose serious criminal convictions. WHA may seek additional information to decide if the applicant should be disqualified from joining the waiting list due to serious unacceptable behaviour and/or because depending on the facts they, may pose a risk to a community where they wish to be rehoused. Information received may not exclude an applicant, but it can help us make an informed decision about where and if we offer accommodation.

REGISTRATION ON TO THE WAITING LIST

When an application is accepted onto our waiting list, we will advise the applicant in writing (this will normally be shared via electronic messaging) what banding group they have been allocated to, the date of registration and we will advise the applicant that they must tell WHA about any change in circumstance, as soon as possible.

REVIEWING THE WAITING LIST

WHA will carry out a review of all applications on a regular basis and we may contact you as part of this process. Applicants will be removed from our list if they do not reply or contact us within 28 days.

Once on the list, you will be asked to contact us on an annual basis, this is to confirm that you wish to remain on our waiting list and to update us on any changes to your application or your needs.

SUITABILITY

Property and household ratio guidelines are provided and followed whenever possible though there may be occasions when properties are let to households outside of the guidelines. (**See Appendix 1**).

Children will not be considered on an application if they have a permanent home elsewhere. Applicants will be asked to evidence in writing, proof of child benefit entitlement and proof of residency or custody order at the time of application.

Applicants with children under the age of 10 will not be rehoused in upper apartments in communal blocks, unless there is a local lettings policy which permits this.

We have a number of specialist, retirement and age friendly properties where is it not appropriate to rehouse people who have younger household members, at the time of application and potential offer we will talk to you about this and explain our reasons why it is not appropriate. Where relevant we will signpost you to more suitable services.

Houses will first be offered to households with a child under the age of 18 years or if in full time education or apprenticeship up to the age of 21 years.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 7 of 15

WHA retains the right to refuse an application from a vulnerable adult unless it is satisfied that an appropriate, ongoing local support package is in place.

WHA will balance the housing needs and rights of high risk convicted offenders against public interest and community safety and only consider applications from high-risk offenders when nominated by the local authority and when they can confirm they have investigated the risks associated with rehousing in an identified property and suitable risk assessment and monitoring arrangements are in place.

WHA will not normally offer accommodation to any person who has an interest in a property elsewhere, either through ownership or a tenancy. If customers own a home, we require proof of sale and subsequent equity before an offer is made. This only applies to general need accommodation. In relation to retirement accommodation for those with support needs, each applicant is required to demonstrate that any owned property has been registered for sale with a reputable estate agents of property sales organisation. We will always require written proof from the selling company, detailing the property in question is for sale.

We aim to match households requiring specially adapted homes with suitable properties. Properties with an adaptation will normally only be let to a household who has been assessed as in need of such an adaptation. Applicants will only be registered for properties that meet their need and have the necessary adaptations that are required to support independent living.

HOW HOUSING NEEDS IS ASSESSED

From the information provided on the application form WHA will assess applicants housing need. WHA operates a priority system based on three groups and all applicants who apply will be placed into one of these priority groups.

Within each group the applicant will be placed in date order.

- Group A Urgent need
- Group B Priority Need
- Group C No strong need

GROUP A - Urgent / exceptional need to move

Homeless or about to become homeless within the next 56 days.

Up to date evidence will be needed, and it is unlikely we will be able to assist due to our housing stock and very low turnover to be able to make a suitable offer. It is important to note that most customers who are statutory homeless in Warrington will be referred to Housing Plus for advice and assistance.

All nominations referred to WHA, once they are accepted by the Local Authority as statutorily homeless will be placed into group A.

Severe medical grounds

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 8 of 15

Customers need to demonstrate that they are unable to use basic facilities such as stairs or bathroom and their medical condition is being exacerbated by their current housing situation. We will ask for supporting evidence such as an occupational health report as appropriate to ensure people are offered appropriate housing.

Severe social grounds

We will give priority to people who are suffering serious domestic abuse, anti-social behaviour or harassment or if there is a very real threat of violence or abuse and it is dangerous for customers to remain in their home. Evidence will be requested as appropriate from police, social services, MARAC, or other agencies to support this and ensure rehousing is suitable. If the applicant is already a WHA tenant, the internal harassment procedures must be followed and details of this recorded on HomeMaster.

Needing to be discharged from hospital and need re housing for this discharge to take place. Evidence is needed from the hospital, social worker or Occupational Therapist that discharge from hospital is not possible without more suitable accommodation.

Warrington Housing Association tenant and are under occupying by 2 or more bedrooms and seeking sheltered or lower demand properties

Please note that if placed in Group A if any suitable offers are refused you may be placed into a lower group.

GROUP B - Priority need

Less serious medical grounds

This will apply where your medical condition is being made worse by your current housing circumstances. Minor medical conditions which are affected by any housing circumstances will not fall into this category. We will require medical evidence to support this.

Less serious social grounds

You will need evidence from the police or other agencies /professionals, but the risk is less than those who are placed in group A.

Current home is under occupied or overcrowded by one bedroom or more

Single adults or couples need a separate bedroom, children of the opposite sex can share a bedroom under the age of 10 years and children of the same sex can share under the age of 16 years.

Lodging with non-family members and sharing facilities

Living in a private rented property with an assured short hold tenancy and are struggling financially to remain at the address

Evidence would be needed to demonstrate this, and the costs currently attributed towards the upkeep of current address against income.

Moving to Warrington to receive support or provide support or have a job in Warrington

Evidence would be needed to show that the applicant needs support due to ongoing mental health, medical or welfare issues and this support cannot be achieved or maintained through public transport or own transport for a protracted period. Proof of employment or apprenticeship, including the start date and there relevant an end date

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 9 of 15

is also needed. Evidence such as current wage slips, contract of employment may be considered.
60 plus or disabled and are struggling to manage the upkeep to your home and gardens Evidence would be needed to demonstrate this, and the costs currently attributed towards the upkeep of current address against income.
Living in apartments above ground floor with no lift and have children under 10 years old
Severe financial hardship and unable to stay in your home. This would be where an applicant is so financially impacted by their current housing that they cannot afford to live in the property. Evidence would be needed to support this. If you are an owner occupier, we generally require proof of sale and equity before we can consider an offer of accommodation.
Relationship breakdown Your relationship with the partner that you live with has irrevocably broken down and one partner needs to leave the property. (The award will only be made to the partner leaving the property, the partner providing the care of any children under the age of 18years should be permitted to remain in the property)
Moving on from supported or specialist housing Evidence will be required that the tenant has successfully completed any required rehabilitation and is ready to live independently and has a suitable support package in place.
Leaving armed forces Evidence such as a discharge letter or Army medical letter will be required from the Armed forces.
Group C - No strong need
Living outside Warrington If you live outside Warrington and do not have a local connection or you have local connection but no housing need, you will be placed in group C. If you have a local connection and are in housing need as listed above, you will be placed in group B. Local connection for the purpose of this policy will be living in Warrington for 3 years out of the past consecutive 5 years or have close family members i.e., parents or siblings who live in Warrington and this can be clearly demonstrated.
Capital and income If there is joint income of more than £60,000 or capital and savings of more than £24,000, we will consider that there are other options available such as buying or renting privately.
No housing need

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 10 of 15

If there is no housing need or applicants do not fall into the categories mentioned above, they will be placed into group C.

HOW IT WORKS

Priority will be given in each group depending on the date of application. If a customer changes group, their date of application will be changed so no-one will be disadvantaged by time waited.

A broad quota system is in place which offers a % of lettings to each group. This % will be reviewed on an annual basis and ensures that customers from all groups have a chance of being offered a property even if in a lower priority group. Currently 5% of lettings will go to those in Band A, 5% to band C and 90% to those in Band B.

Those seeking medical priority must get a medical proforma completed by their GP or consultant stating why rehousing is needed. Priority will only be given if it is evidenced that the customer's current accommodation is having a severely detrimental effect on their medical condition.

Customers who wish to downsize and who are affected by the "bedroom tax" will be eligible to apply for the downsizing scheme. Those who are successful will be granted Group B status.

Priority for overcrowding will be given to households under the terms in the 'bedroom standard'. This means a separate bedroom is required for an adult couple, each other person aged 16 and over, two children of the same sex under 16, children of the opposite sex who are under 10, any other child, a non-resident carer for a person requiring overnight care and a disabled child who is unable to share a bedroom.

Higher priority may be awarded to overcrowded households when bedrooms are exceptionally small. (i.e., suitable for one person only). Priority will not be awarded if the household has deliberately made their household overcrowded.

Priority can be given to an adult living in a Warrington Housing Association home following a relationship breakdown. This will normally only be awarded if the living arrangements are having a detrimental effect on an existing household member.

Whist WHA operates a group system for all lettings, it is important that we are able to allocate some properties on a sensitive basis. In order to promote social inclusion and create mixed and balances communities and take account of the health and safety of applicants it is important to allocate sensitively. Any sensitive/ management lettings will be approved by the Head of Customer Services.

GENERAL INFORMATION

Applicants who are registered and refuse two suitable offers without good reason will have their application withdrawn from the waiting list.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 11 of 15

Transfer list applicants are encouraged to seek a mutual exchange to increase their chances of moving and as such Warrington Housing Association is a member of the national mobility Home swapper scheme. All potential exchanges of property must be approved before they can take place. Further guidance is available on mutual exchanges.

The length of time taken for an offer of accommodation to be made is dependent on several factors including:

- Grouping category and housing need
- The size and type of property required
- The area(s) of preference
- Suitable properties becoming available

It is not therefore possible to advise customers when they are likely to be offered accommodation.

People seeking to downsize into a smaller home and who are affected by the bedroom tax may qualify for financial and practical assistance with moving. Those seeking to downsize and move into retirement housing may also qualify for a small cash incentive subject to adhering to the association's guidelines around this.

Offers will be made by telephone or in writing. Customers are requested to respond within 2 days, or the offer will be considered as a refusal.

COMPLAINTS AND RIGHT TO APPEAL

All customers have the right to complain and can appeal against a decision to refuse their application or against an offer of accommodation. An appeal must be received within 7 working days of refusal or offer and will be considered by a Senior Manager.

EQUALITY, DIVERSITY AND INCLUSION

In implementing our Allocations Policy, we will treat all customers with fairness. Where applicants require additional, ongoing, local support, we will incorporate additional flexibility to provide a service that seeks to meet their individual challenges and needs.

An equality impact assessment has been carried out and it demonstrates that there are no negative impacts on any group as identified by the Equality Act.

RELATED POLICIES, PROCEDURES AND FURTHER READING

- Tenancy Policy
- Transfer procedure
- Downsizing procedure
- Domestic Abuse Policy
- Complaints Policy
- Harassment Policy
- Void Policy

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 12 of 15

- Nomination's agreement
 - Anti-Social behaviour Policy
 - Equality, Diversity and Inclusion Policy
 - WHA local letting policies
-

RESPONSIBILITY

The Head of Customer Services is responsible for the effective implementation of this policy.

MONITORING AND REVIEW

The policy will be reviewed every 3 years or sooner if required by statutory, regulatory or best practice changes.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 13 of 15

APPENDIX 1

	Bedsit	1 bed	2 bed	3 bed	4+ bed
Single person or couple (Apartments only) Those with children will be given priority for 2 beds)	ü	ü	ü		
Household with one child			ü		
Household with two children (If affected by bedroom tax we will only register if evidence is provided to show that this is affordable)			ü	ü	
Household with three children				ü	ü
Household with four or more children				ü	ü

Note: Only the applicants' own children where the applicant/s is the sole legal guardian will be accepted as part of the household. Where there is another legal guardian and this can be demonstrated by written proof from a court or a solicitor, a decision will be made on a case-by-case basis to determine if it is reasonable to accept the child as part of the household on the application.

Reasonable evidence such as proof of child benefit awarded to the applicant and further written evidence from an appropriate body may be considered as part of the decision process.

Document Ref:	Version:	Approved Date:	Approved by:	Expire Date:	No of Pages:
WHA 0594	3	15.12.2021	EMT and SMT	13.12.2024	Page 14 of 15

Produced by
Warrington Housing Association

the Gateway, 89 Sankey Street,
Warrington, Cheshire, WA1 1SR

Tel: 01925 246810

www.wha.org.uk

Follow us on:



Our Neighbourhood Service