



Cornwall Rural Housing Association Limited

Allocations Policy

1. Scope

- 1.1 This policy sets out how we will allocate our homes and the eligibility and affordability criteria that apply to all our customers and applicants. It explains our priorities and provides assurance to our Board of Management and customers that where we directly allocate homes to our customers and applicants, we will do so fairly and transparently.

2. Policy Objectives

- 2.1 This policy aims to:

- Make the best use of Cornwall Rural Housing Association (CRHA) stock.
- Help our customers and applicants to access homes that meet their needs.
- Promote and sustain vibrant rural communities.
- Ensure that our eligibility criteria and allocations practice are fair and transparent for everyone who has an interest in how we allocate our homes.
- Contribute to our local authority partners' strategic housing function and sustainable rural communities.

3. Policy Statement

- 3.1 CRHA is a registered charitable housing association whose aim is to provide and manage good quality housing at affordable rents for people in need in the rural areas of Cornwall and the Isles of Scilly.
- 3.2 We own homes throughout Cornwall and the Isles of Scilly, and we have used government grants to help us build new homes for people in need. By doing this and protecting our income streams, we can invest in improving the quality of life for our residents and those in need of a home.
- 3.3 We want to make our homes places that people want to live, and the constitution of our communities is crucial in achieving this. As a charitable organisation, we are committed to meeting housing needs and providing accommodation in rural communities. We will use our housing allocations to help create sustainable, more economically active communities and ensure that the needs of existing customers are balanced with those of new applicants, reflecting the needs of the wider community and not just those in most need.
- 3.4 This policy explains how we decide who we will be able to re-house from the applications we receive and this policy is supplemented by the document "Allocations Procedure" which is updated as required by the Head of Homes and Customers.
- 3.5 The type of tenancy we will offer when allocating homes will be in accordance with our Tenancy Policy and we will determine whether we advertise and let it with a social rent or an affordable rent. CRHA use two types of tenancy which are a non-shorthold assured tenancy agreement (lifetime tenancy) and a fixed term tenancy determined by an introductory period of 12 months and a remaining term of 5 years.

4. Who do we House?

- 4.1 Our aim is to provide housing primarily for rent to meet local housing needs. We deal fairly with all applicants whatever their sex, marital status, race, health, disability, age, sexual orientation, social origin, religion or other person attributes including beliefs or opinions. As a charitable organisation we can only help those whose resources are not sufficient to meet their housing need on the open market.
- 4.2 CRHA was specifically set up to provide housing to meet local needs and the majority of our properties are built on exception sites and are subject to a Section 106 Agreement or other Local Lettings Plans. Applicants must, therefore, be able to demonstrate a local connection with the village or parish where the property is available.
- 4.3 A Local Connection generally means that an applicant must live in the village or parish, work (16 hours or more) in the parish, or have lived there in the past and had to move away to find housing or work, or have close family in the parish (mother, father, grandparents, siblings) who either need to receive support from the applicant or can provide support to the applicant/s.
- 4.4 CRHA work in partnership with the Local Authority and as and when a void property becomes available will assess whether there is a homelessness applicant that is eligible for our property and an application completed.

5. How to access a CRHA Property

- 5.1 CRHA carry out their own lettings for their properties based in Cornwall and there are two routes to apply for a property:-
- Apply to us directly.
 - Apply for a transfer if you are already a CRHA customer.
- 5.2 CRHA use a points based system to measure housing need based on factors that the Association considers to be important.
- 5.3 Properties that CRHA own and manage on the Isles of Scilly are let through a Local Authority Nomination agreement and applications are given to us by the Isles of Scilly Council who holds the waiting/transfer list for all the Islands.

6. Direct Applications

- 6.1 Applicants who apply directly to us will be assessed under the criteria in this policy and, if their application is accepted, will be entitled to apply for a void property or a new build property. Where we intend to allocate a property directly, we will advertise the property on our social media platforms and with the local Parish.

7. Transfer Applicants

- 7.1 CRHA customers who wish to transfer to another CRHA property will be assessed under the terms of this policy. This includes customers who are not being offered another tenancy for their current home at the end of a fixed-term tenancy because their circumstances have changed.

8. Eligibility Criteria

- 8.1 We assess each property subject to the Section 106 Agreement or Local Lettings Plan and this means that in the first instance the applicant/s must demonstrate a strong local connection to the village or parish (primary connection). If we fail to secure an applicant with a primary connection we will then cascade to applicant/s that can demonstrate of strong local connection to the neighbouring parishes (secondary connection) and then further to include the area of Cornwall (tertiary connection) and these are based on the former district Council areas (North Cornwall, Caradon, Kerrier, Penwith, Carrick and Restormel).
- 8.2 CRHA will allocate the size of property the household needs although we will consider under occupying the property on the condition that the applicant/s can demonstrate that they can afford the property.
- 8.3 CRHA will prioritise any applicants that are living in overcrowded conditions and points will be allocated for lack of bedrooms and sharing facilities.
- 8.4 CRHA will consider the type of property to consider applicant/s that require level access accommodation and have mobility needs for bungalows and ground floor accommodation.

9. Allocation to CRHA Employees, Board Members and their Relatives

- 9.1 CRHA employees, board members and their relatives can apply directly to us as long as they meet the local connection criteria, however, they would need to declare an interest. These applications will be subject to a greater degree of scrutiny and approval and be let in accordance with the CRHA Code of Conduct for employees and board members. All applications will go through the Chief Executive who will obtain approval from the board of management.

10. Grounds for Refusing an Application

- 10.1 CRHA will refuse an application on the following grounds:-
- The applicant does not have a local connection (primary, secondary or tertiary) to the parish or village.
 - The applicant has had a conviction or a caution in the past 3 years for an offence which makes them unsuitable to be a customer. For example, assault, selling drugs, carrying offensive weapons, keeping dangerous dogs, causing damage to a property, burglary, soliciting, keeping stolen goods etc. All unspent convictions must be declared on the housing application form (as defined by the Rehabilitation of Offenders Act 1974).
 - The applicant has been evicted or had a possession order (suspended or outright) or an injunction made against them in the past 5 years, for serious anti-social behaviour including harassment, intimidation or domestic violence and/or criminal or immoral behaviour while a tenant with their previous landlord.
 - The applicant/s, a member of their household or guests or visitors to their home have perpetrated unacceptable behaviour including a history of causing serious nuisance or annoyance to neighbours and had tenancy enforcement action taken against them in the past 3 years.
 - CRHA or another landlord has commenced legal action for breach in tenancy within the past 3 years.
 - There are current or former arrears of rent or service charges, or other housing debt owed to CRHA or any other landlord. Exceptions to this are where we have given

approval to move to a smaller property because a reduction in welfare benefits has made the current home unaffordable. CRHA customers must have a clear rent account for at least 3 months at the time of application and are expected to clear any debt accrued since registering their application prior to rehousing.

- There is evidence of violence or threats of violence, harassment or intimidation towards a colleague or contractor of CRHA or any other registered provider in the past 5 years.

10.2 CRHA will make exceptions to the above criteria if we receive a recommendation from a current landlord or relevant support agency (e.g probation officer) which demonstrates the applicant's current suitability to hold a tenancy, and we are satisfied that there is a care and/or support plan in place that provide sufficient provision in place that provides sufficient support to them to maintain the terms and conditions of the tenancy. In these cases, a Fixed Term tenancy will be used.

11. Grounds for Suspending or Cancelling Applications

11.1 CRHA reserves the right to suspend or cancel an applicant from its register where any of the grounds for refusal as stated in this policy apply after the application has been registered or whereas part of our periodic review of the register we do not receive confirmation that the applicants' circumstances have not changed or any evidence we require of a continuing housing need.

11.2 Applications can be suspended up to 12 months and after a review will be re-instated or cancelled. Applicants will be informed of the decision in writing.

12. References

12.1 CRHA values customers who pay their rent on time, look after their home and are not a nuisance to their neighbours. Where possible we will take up references from previous landlords. Where the applicant has not held a tenancy before we may look to obtain a character reference from an employer or other responsible body.

13. Fraud

13.1 Social housing fraud is a criminal offence, and anyone found to have deliberately lied, provided false information, or withheld information as part of an application will not be accepted as an eligible applicant by CRHA. A tenancy obtained by deception will be reposessed. If we discover this type of irregularity at the offer stage, we will withdraw the offer.

14. Appropriate Property Size and Type

14.1 CRHA will allocate the size of the property the household needs. We may consider letting a property with one bedroom more as long as the applicant is employed and an affordability check shows that they can afford to pay the rent on a long term basis.

14.2 For housing that is designated for older people or applicants that require level access accommodation we will allow a single person or couple to be considered for a two bedroom property if it is affordable for them.

15. Calculating Property Requirements

15.1 CRHA assess and designate the bed spaces in all their properties (e.g. 2 bedroom 3 per person property and 2 bedroom 4 person property) and this is assessed

according to the bedroom sizes within the property and to account for sufficient bedroom storage.

15.2 CRHA will consider a property to be an appropriate size by allowing one bedroom for each of the following:-

- The applicant and their spouse or partner
- Each person in their household aged 16 or older (adult children, grandparents and others)
- Every pair of children under 16 of the same sex.
- Every pair of children less than 10 years old regardless of sex.
- Any other child aged under 16. Babies will be only be taken in to account once they are born.
- A resident or non-resident carer, if they need care overnight and this can be confirmed by a social care assessment.

15.3 Our definition means that a single parent or couple with two daughters (or two sons) aged under 16 is entitled to a 2 bedroom home, but a family with one son and one daughter is eligible for a 3 bedroom home once the eldest child is 10 years old.

15.4 Where parents live separately and have shared care of children, the children will be counted as part of the household that provides the main care. If a child spend equal amounts of time in both parental households or there is a question about whom they normally live with, they will be treated as living with the person who is receiving the child benefit for them.

15.5 CRHA may make exceptions and allow an extra bedroom in specific circumstances. for example, we may consider allowing an extra room on medical or disability grounds, for example for a disabled person who is dependent upon using large equipment, or who needs care in the night and cannot therefore share a bedroom. We will assess these cases in line with the current Government Housing benefit guidance and require medical evidence. The affordability of the spare bedroom will be taken in consideration in the decision making.

15.6 In assessing the number of bedrooms in a house, a living room can be counted as a (downstairs) bedroom if there are two separate living rooms. CRHA will determine the number of bedrooms in a property as part of the allocations process and this will be indicated on the tenancy agreement.

16. Adapted Properties

16.1 We will try to let our properties that have been purpose built or specially adapted for wheelchair users for applicants with mobility issues, including any household members.

16.2 We may also advertise these properties with adult social care services to attract an applicant that would benefit from the adapted property.

16.3 Adapted properties can be offered to applicants without mobility needs but only where other avenues for potential applicants have been exhausted and it will be on the basis that the adaptations remain in place throughout the duration of their tenancy.

17. Who we give priority to for Housing

17.1 As a charitable organisation, our prime objective is to help people who have a rural housing need that they cannot meet in the private market. Our objective is to try to support the following applicants:-

- Applicants who have an urgent housing need.
- Applicants who need to move for their work.
- Applicants who are in low paid employment or who make a significant contribution to their community, and who have a housing need.
- Applicants that need to receive or give support to a family member.

18. CRHA Transfer Applicants

18.1 CRHA aim to give priority to existing customers who require a move to a more suitable property.

18.2 We will consider all applications for a transfer but our ability to assist will be influenced by our requirement to meet the obligations of the Section 106 Agreements and Local Lettings plans in place.

18.3 CRHA will not in normal circumstances transfer any customers who are in arrears with their rent or are otherwise in breach of their tenancy agreement.

19. Management Transfers

19.1 Occasionally there are exceptional circumstances that result in a CRHA customers needing to move urgently and so we may agree to give the applicant priority. These types of transfer are called management transfers and will only be approved based on evidence (e.g. Impact on the property through overcrowding, reports from Police and other agencies).

19.2 A management transfer will only be considered in the following circumstances:

- As a result of a serious risk or threat to them customer or a member of their household's safety due to serious anti-social behaviour, harassment or domestic abuse.
- Where a customer has been a victim of serious crime that is putting or is likely to put their life at risk if they continue to live at the property.
- Where CRHA decides that given the exceptional circumstances it is in the customers or CRHA'S interest to transfer the customer to alternative accommodation.

20. Appeals against CRHA Decisions

20.1 If a customer or applicant believes that they have not been given the correct level of priority or if their application is refused, they can ask for the decision to be reviewed. The request must be made by email at housing@crha.org.uk or by letter, and must reach CRHA within 14 days of the decision and must clearly state the reason for the review.

20.2 All appeals will be decided within 14 days, but properties will not be held while the appeal is being considered. The review will be conducted by the Chief Executive.

21. Tenure

21.1 CRHA will grant tenancies using either:

- An assured non-shorthold tenancy agreement
- An assured shorthold fixed term tenancy agreement

21.2 In normal circumstances properties will be let on an assured non-shorthold tenancy agreement. However, properties will be let on an assured shorthold fixed term tenancy agreement in certain circumstances, examples include:

- Where there may be issues connected with anti-social behaviour
- Where a new customer is being offered the tenancy of a property which is bigger than their needs as assessed by the housing benefit bedroom standard, which is the formula used by CRHA for calculating their property requirements.

21.3 The decision on when an assured shorthold fixed term tenancy agreement is used is delegated to the Head of Homes and Customers.

21.4 When it has been considered appropriate to use an assured shorthold fixed term tenancy agreement it will be for a term of six years to include an introductory period of one year.

21.5 The tenancy agreements used by the Association will be based on the model tenancy agreements produced by the National Housing Federation, subject to amendments where required to take account of CRHA's local lettings policies.

22. Compliance

22.1 To ensure compliance with this policy we will undertake an internal audit of the allocations at least every three years.

22.2 This policy complies with the regulatory requirements of the social housing regulators Tenancy Standard by setting out how we will:

- Let our available homes in a fair, transparent and efficient way.
- Take into account the housing needs and aspirations of tenants and potential tenants.
- Make the best use of available housing for those in housing need.
- Ensure our lettings are compatible with the purpose of the property, for example ensuring disabled people are prioritised for adapted properties.
- Try to create sustainable communities, address under-occupation and overcrowding.

22.3 We will review our housing register regularly, and ask applicants and customers to give us feedback on a regular basis and use this to inform any policy reviews.

22.4 CRHA will participate in the Continuous Recording of Lettings (CORE) scheme for social housing allocations which captures information on the characteristics of the household and property each time a social or affordable property is let. This information is submitted to the Ministry of Housing, Communities and Local Government.

Agreed at Board meeting held on 19/11/24

Date Reviewed	Changes to Policy	Date to be Reviewed
March 2022	New policy	March 2025
November 2024	21.3 Housing Officer replaced with Homes & Customers 22.4 (DCLG) changed to (MHCLG)	November 2027