

Lettings Policy

1. What this policy is about

- 1.1 This policy outlines our approach to letting homes. It seeks to:
 - Make sure that we let our homes in a fair, transparent and efficient way.
 - Support people to find a home that they can afford and meets their needs.
 - Provide opportunities for people to access our homes through Local Authority Nomination Schemes or open market advertising.
 - Ensure that there is clear application, decision-making and appeal processes.
 - Help us create vibrant, safe and sustainable communities.
- 1.2 This policy applies to tenants, residents, housing applicants and household members.
- 1.3 It helps ensure we comply with the Regulator of Social Housing Tenancy Standard.

2. Our approach

- 2.1 Most of our homes are in the borough of Knowsley. We also have homes in Liverpool, Sefton, St Helens, Warrington, Halton and West Lancashire. We let most of our homes through various Local Authority Nomination Schemes, which are commonly known as Choice Based Lettings (CBL) schemes.
- 2.2 The details of the CBL schemes can be found on the website of your Local Authority. The schemes offer increased choice and allow applicants looking for affordable housing to see and apply for vacant homes that are available.
- 2.3 Housing providers list their homes for rent each week. Houses, bungalows, flats, apartments and sheltered accommodation of various sizes are usually available. We allocate a percentage of our homes to these services through agreements with our Local Authority partners.
- 2.4 Applicants must register to join the CBL scheme in the area where they want to live. Once their application is processed, they'll be able to bid for homes that become available. Each scheme clearly defines the eligibility criteria for being accepted and how homes will be allocated. Homes are allocated based on housing need. The CBL team at the local authority can support applicants with signing up and placing bids for homes.

Housing for those with support needs

- 2.5 These homes are allocated by referral from one of our approved support providers. Applicants are assessed by the provider for their suitability, and Livv receives a decision whether to allocate, or not, based on the customer's need.
- 2.6 Where housing for people with support needs is of a specific type (e.g. high-rise), there'll be an assessment to ensure the person can safely evacuate in the event of an emergency. For people who are offered this type of home, their situation will be reviewed annually as part of their support plan to make sure they stay safe in their home throughout their tenancy.
- 2.7 This process is part of the Local Authority Nominations Agreement.
- 2.8 Where applicants need support in general needs housing, we will provide support through our mental health and wellbeing, financial support and employment and skills teams.

Allocation of homes to under 18s

- 2.9 In exceptional circumstances and where there's a trustee and guarantor, we may grant equitable tenancies to under 18s. These tenancies are only offered when the young person is supported by Social Services or other teams within the relevant Local Authority.

Open market advertising

- 2.10 Homes that fall outside of Nominations Agreements are advertised on the open rental market. This enables those who choose not to go through the local authority CBL scheme, but still have a housing need, to access homes.
- 2.11 Homes allocated through this route will be based on a defined assessment criteria – a points system, set out in Appendix One. This ensures a fair process. Where two or more households qualify on an equal number of points, the household that can fully occupy the home will be offered it first.
- 2.12 If more than one household qualifies for the home the circumstances of the qualifying households will be reviewed by an internal panel made up of at least two senior members of Livv staff. The panel will consider the applicants' circumstances and decide the allocation based on need.
- 2.13 We won't allocate homes where there would be overcrowding or where the home would be under-occupied.
- 2.14 Applicants are required to provide supporting evidence for each of the priority categories when they receive a provisional offer of a home. If they can't do this, or if the evidence provided doesn't support their application, the provisional offer of the home will be withdrawn and offered to the next qualifying applicant. Livv reserves the right to withdraw an offer of a home at any stage of the process.



- 2.15 We may allocate homes directly to an applicant, rather than advertise them on the open market, where we identify that an applicant has a priority need (see HMT section 2.18).

Allocation of adapted homes

- 2.16 We'll work with customers who require adaptations to allocate them a home that meets their needs.

Extra Care accommodation

- 2.17 Extra Care accommodation is housing designed for people who are predominantly over the age of 55 years and offers the benefit of independent living with on-site support available when needed. Any Extra Care accommodation will be allocated in line with the relevant Local Authority's Extra Care Allocations Policy. All referrals for Extra Care homes are assessed by a dedicated panel led by the Local Authority and fall under the Nomination Agreement in place.

Housing Management Transfer Process

- 2.18 In exceptional circumstances, some customers may be given priority to move home based on our assessment of need as their landlord. In such cases, we'll consider a Housing Management Transfer (HMT) request, which is reviewed by an internal panel made up of at least two senior members of Livv staff.
- 2.19 This panel will consider the customer's individual circumstances on a case-by-case basis. They'll determine the urgency of the case and make a risk-based assessment of the customer's housing need.
- 2.20 Where the panel agrees there is an urgency to rehouse the applicant, they'll be given priority status for homes of the appropriate size and make up (defined by the criteria set out in the Bedroom Standard). They will then be given priority for homes that would normally be advertised on the open market. As many of these cases are location-sensitive, we'll work with the customer to agree a preferred location.
- 2.21 However, due to the availability of homes, any restrictions of geography could mean customers might wait longer for a home. We will work on a case-by-case basis to make sure customers get the right support.
- 2.22 Where the panel decides that priority status for housing will not be awarded, the reason for this decision will be clearly communicated to the customer(s). If customers aren't happy with the panel's decision, they can make an appeal through our appeal process.

Other rehousing needs

- 2.23 There are occasions where people or families may face circumstances that put them in priority housing need that would sit outside of the criteria detailed above. Examples could include:

- long term household members left in possession of a home and needing rehoming



- situations where a home becomes uninhabitable (e.g. significant works/demolition)
- or customers who require an adapted home.

2.24 All decisions on whether to allocate a home will be considered on a case-by-case basis by a senior member of the Livv Team. Applicants who own their home generally won't be eligible for a Livv home. We'll consider applications from homeowners in line with the relevant Local Authority CBL criteria.

Transfer requests for those not in priority need

2.25 To apply for a transfer you will have to be an existing Livv tenant for 12 months with a clear rent account and no tenancy breaches. We'll review other, non-essential transfer requests through both alternative marketing routes and Local Authority Nominations. We'll only make offers to existing tenants who are not adequately housed.

Lettings to Livv employees, Board members and their close relatives

2.26 Livv employees, Board members and/or family members who qualify for housing will receive equal treatment. Applications/lettings will be approved by a senior manager outside the employee's own team. These lettings will be added to the probity register and reported to the Audit & Risk Committee on a quarterly basis. Employees and/or close family members must tell us when they apply to the waiting/transfer lists and when they are offered accommodation.

Mutual Exchange

2.27 Customers on Assured tenancies will be eligible to request an exchange. (Starter Tenancies, Shared owners, licence holder or those in temporary accommodation are not eligible), More information can be found in our Mutual Exchange policy. The policy is available on our website.

Allocation of garages

2.28 We'll prioritise garage applications in the following order:

- Current Livv customers
- Length of time on waiting list

We may decide not to let a vacant garage, where the site is under review for alternative use

Housing related debt

2.29 Any housing-related debt from previous tenancies must be repaid in full at tenancy sign up. Where this is unaffordable, the debt will be written into the new tenancy agreement for repayment over an agreed period.



Unacceptable behaviour

- 2.30 We maintain safe neighborhoods through promoting good tenancy conduct and our zero-tolerance approach to crime and anti-social behaviour. Allocations to applicants with a history of inappropriate or anti-social behaviour or tenancy fraud will be considered, however they are unlikely to be supported unless there is evidence that the applicant has taken steps to significantly change their behaviour.

Tenancy Fraud

- 2.31 We're committed to the prevention of tenancy fraud; this type of fraud prevents applicants in genuine need from accessing housing and could cause Livv significant and potentially irretrievable financial loss. Tenancy fraud can occur in a variety of ways, and we'll check every application to prevent this. We'll carry out robust identity checks and Right to Rent checks before accepting an application.

Right to Rent

- 2.32 In order to comply with legal requirements, the immigration status of applicants and their identification will be checked. We are required by law to ensure that everyone aged 18 or over in a household has the right to rent a home in the UK. We will verify this at the application stage. Find further guidance at <https://www.gov.uk/prove-right-to-rent>

Affordability

- 2.33 All applicants will be required to complete a pre-allocation assessment including a credit check and an affordability assessment. A home will not be offered until all checks are complete and we're satisfied that the customer can afford the home.

Paying rent

- 2.34 Rent and service charges must be paid in advance. This payment must be paid even if you get Housing Benefit or the housing element of Universal Credit. In exceptional circumstances where a tenancy has been granted at short notice due to an urgent housing need, we may grant a tenancy without payment before tenancy sign up, providing a repayment plan has been put in place.

Appeal

- 2.35 Customers can appeal our decisions where they feel that we have not taken all information into consideration, or they are unhappy with the outcome we have reached.

We will inform customers how to appeal a decision and how we will consider it. A manager who has not been part of the decision process will consider the appeal. Their decision will be final.



Information sharing, confidentiality and data protection

- 2.36 We are defined as a Data Controller under the General Data Protection Regulation and are registered with the Information Commissioner's Office. Customers' data will be managed in accordance with our Data Protection Policy which is available upon request, and our Privacy Notice which is published on our website.
- 2.37 A CORE form will be completed for all lettings and uploaded onto the Government website.

3. Responsibilities

- 3.1 All colleagues are responsible for carrying out their work in line with this policy and associated procedures. The Director of Customer Service is responsible for overall implementation of this policy. Specific responsibilities are set out below:

Role	Responsibility
Director of Communities	Responsible for monitoring the service and ensuring that it complies with the requirements of this policy. Responsible for approval of all exceptional Housing Management Transfers
Housing Managers	Oversee the Housing Management Transfer Panel and any follow up actions and create clear audit trails of decision making throughout.
All employees involved in the delivery of Lettings services	Responsible for ensuring they comply with the requirements of this policy and create clear audit trails of decision making throughout.

4. Monitoring and review

- 4.1 We will review this policy every three years, or sooner if our monitoring of the policy identifies that changes are required, for example because of changes to law, regulation or related Livv strategies and policies.



Appendix 1: Open marketing allocations criteria and points

Priority Category	Points allocated																		
Income (including salary and benefits) of the single or joint applicant(s) only (income from other household members will not be considered when allocating points for this category)	<table> <tr><td>Less than £10,000</td><td>0 points</td></tr> <tr><td>£10,001 - £12,500</td><td>1 points</td></tr> <tr><td>£12,501 - £15,000</td><td>2 points</td></tr> <tr><td>£15,001 - £17,500</td><td>3 points</td></tr> <tr><td>£17,501 - £20,000</td><td>4 points</td></tr> <tr><td>£20,001 - £25,000</td><td>5 points</td></tr> <tr><td>£25,001 - £30,000</td><td>6 points</td></tr> <tr><td>£35,001 - £40,000</td><td>7 points</td></tr> <tr><td>More than £40,001</td><td>8 points</td></tr> </table>	Less than £10,000	0 points	£10,001 - £12,500	1 points	£12,501 - £15,000	2 points	£15,001 - £17,500	3 points	£17,501 - £20,000	4 points	£20,001 - £25,000	5 points	£25,001 - £30,000	6 points	£35,001 - £40,000	7 points	More than £40,001	8 points
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£35,001 - £40,000	7 points																		
More than £40,001	8 points																		
Local Connection - A maximum of one point will be allocated to the single or joint applicant(s) for each of the four qualifying criteria items located within a two-mile radius of the home location to give a maximum of four points if all of the criteria are met)	<table> <tr><td>Home address</td><td>1 point</td></tr> <tr><td>Work address or college address</td><td>1 point</td></tr> <tr><td>Immediate family address</td><td>1 point</td></tr> <tr><td>Son/daughter school address</td><td>1 point</td></tr> </table>	Home address	1 point	Work address or college address	1 point	Immediate family address	1 point	Son/daughter school address	1 point										
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Critical worker status which can be found at https://www.gov.uk/government/publications/emergency-planning-and-response-for-education-childcare-and-childrens-social-care-settings	4 points will be allocated for single or joint applicant(s) employed in a qualifying critical worker role																		
Residing outside Knowsley and economically active. (please note that this only applies to homes being allocated in Knowsley)	4 points will be allocated for single or joint applicant(s) residing outside of Knowsley that are economically active																		
<p>Ability of the household to fully occupy the home in line with the bedroom standard definition below:</p> <p>One bedroom for the applicant and their partner plus one bedroom for:</p> <ul style="list-style-type: none"> - Married or cohabiting couple - Adult aged 21 years or over - Two adolescents aged 10 to 20 years of the same sex - Two children aged under 10 years regardless of sex - A child with severe disabilities who requires frequent care during the night - A foster child, where a separate bedroom is a requirement of the fostering authority - A non-resident carer who is regularly required to stay overnight to attend to personal care/health needs - Households with an expectant mother are treated as though the child has been born once the Pregnancy Maternity Certificate 	Fully occupying home - 4 points																		



Priority Category	Points allocated
<p>(MATB1) has been provided - please note where the addition of the unborn child into the household may not result in the requirement for an additional bedroom the decision to include the unborn child can be deferred until the gender is established or the child is born</p> <ul style="list-style-type: none"> - Where an applicant has staying contact with children, the children will only be considered as part of the housing application if the applicant can provide proof (documentation from the court/solicitor or written confirmation from the child's other parent as well as being in receipt of Child Benefit) they live with the applicant for the majority of the time (over 50%) - a parent with staying contact for children for less than 50% of the time may be allocated one additional bedroom for those children subject to an affordability assessment (for example a single person may be eligible for a two bedroom home) 	
Additional room for the storage of disability or medical equipment	2 points for the storage of disability or medical equipment
Unpaid carers	2 points for an unpaid carer that is registered with Knowsley carers group
Meaningful Contribution to the community	<p>Applicants must be registered with a recognised organisation or charity</p> <p>1 point per every 2 hours per week up to a maximum of 4 points</p>



Control framework

Compliance

This policy supports compliance with:

- Tenancy Standard
- Landlord's Guide to Right to Rent Checks (Immigration Acts 2014 and 2016)

Document control	
Version	1.0
Policy applies from	7 February 2025
Policy applies to	Livv Housing Group
Approved by	Customer Services Committee
Approved on	6 February 2025
Replacing	Lettings Policy 2022 – 24 v8
Next review due by	February 2028
Responsible Executive Director	Executive Director Customer Insight
Policy author	Director of Customer Service
Equality Analysis	September 2024
Environmental Impact Assessment	Not required
Circulation	Intranet; Livv Housing Group website

Version control		
Version	Date of Review	Summary of changes made
1.0	February 2025	Revised policy following full periodic review.

