

Lettings

Policy Statement

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Responsibility: Executive Management Team

Approved: Executive Management Team

1.0 Introduction

- 1.1 The Hyelm Group ("The Group", "us", "our", "we") is committed to providing high standards of affordable, rented accommodation and services in the capital for young people and those from priority groups who are in employment but who cannot afford to rent or buy in the private sector.
- 1.2 We aim to make a real difference to the lives of those whom we house by providing positive, stable, safe, supportive environments and strong communities in which lasting friendships can develop in an otherwise vibrant but challenging, and sometimes impersonal, capital city.
- 1.3 The Group provides an affordable housing product for those whom it sets out to house.
- 1.4 This policy, and others, if requested, are available in different formats, such as languages, large print and recorded form.

2.0 Policy Objectives

- 2.1 This policy aims to:
 - Provide clear guidance on the selection and allocation process we follow for both prospective residents and the staff management of this policy.
 - Set out the definition of the eligibility criteria to be considered for an apartment within one of our properties.
 - Provide a swift and straightforward appeals process.

3.0 Housing Schemes

3.1 Hyelm – Old Street

Hyelm – Old Street is located in the Hoxton area of London and provides accommodation, services and facilities for up to 125 young people and priority groups in housing need in London.

74 places within the scheme are reserved for priority groups and comprise fully furnished en-suite one bedroom flats and two bedroom cluster apartments.

Priority groups are the groups of people to whom priority must be given for grant funded intermediate rent housing. They are defined by the government and by the local authority (LB Hackney) in which the scheme operates. Further details on priority groups can be found by visiting www.sharetobuy.com

The remaining 51 places are reserved for young people on low to moderate incomes who are coming to or in London looking to embark on or in the early stages of their careers and comprise fully furnished en-suite three, four and six bedroom cluster apartments.

The four one bedroom apartments are suitable for couples who wish to share. The remaining apartments are single occupancy.

4.0 Related Documents

- 4.1 This policy should be read in conjunction with The Group's policies and documents on:
- Equality & Diversity
 - Disability Access
 - Guide for Residents

5.0 Availability of Housing

- 5.1 It is recognised that the supply of housing within the locations in which The Group operates is generally in limited supply.
- 5.2 Applications for accommodation greatly exceed the number of places available at any one time and, accordingly, not everyone who applies can be housed.
- 5.3 Available places are allocated to those applicants who meet the eligibility criteria and are in greatest need. Priority is assessed by using a band and points system.
- 5.4 An applicant who meets The Group's eligibility criteria will be placed within a priority band and either offered a place, subject to need and availability, or given a place on a waiting list. It remains the responsibility of the applicant to notify The Group of any changes in their circumstances.
- 5.5 As an individual's circumstances will change over time applicants placed on the waiting list will have their accommodation needs re-assessed on a regular basis.

- 5.6 The Group may close certain waiting lists, from time to time, where it is felt that anyone on the waiting list would not be offered a place within a reasonable timeframe.

6.0 Eligibility

6.1 In broad terms a person would be eligible for The Groups accommodation if they are in the early stages of their career within London and their personal circumstances prevents them from being able to afford a deposit and/or rental/mortgage payment on a property within the private sector but within a reasonable timeframe be in a position to do so.

6.2 The eligibility criteria for accommodation are:

- **Hyelm – Old Street (Non-priority group accommodation):**
 - Between 18 and 35 years of age.
 - Coming to or in London.
 - Earning on or around the London Living Wage.
 - In need of affordable, rented housing.
 - In the early years of their careers.
 - In need of no to minimal levels of support but who could benefit from and contribute to living in positive, safe, stable, supportive environments and strong communities.

- **Hyelm – Old Street (Intermediate Rented Places):**

The Group's intermediate rented accommodation is designed to provide subsidised rent for London's Key Workers. It will allow people early on in their careers a chance to use the savings made on the subsidised rent to save for a deposit to purchase a home within the next five years.

The general eligibility criteria to be considered for an intermediate rent apartment is as follows:

- You must be at least 18 years old.
- Your annual household income must be less than £90,000.
- You don't already own a home.
- You should not be able to afford to buy or rent a home suitable for your housing needs on the open market.
- You must show you are not in rent arrears.
- You must be able to demonstrate that you have a good credit history (no bad debts or County Court Judgements) and can afford the regular payments and costs involved in renting an apartment.

7.0 Choice-Based Letting

- 7.1 The idea of choice-based letting is to give a person more choice about the area and type of property in which they will live.
- 7.2 Applicants are provided with information about the types of accommodation and housing agreements available from The Group. They are able to apply to be considered for housing, subject to them meeting the eligibility criteria.
- 7.3 Where an offer of accommodation or a waiting list place is turned down by an applicant they will be asked to give their reasons and these will be noted accordingly.

8.0 Selection & Allocation

- 8.1 In order for The Group to consider a person for housing they will be required to complete and submit an application form.
- 8.2 An application may be rejected at any stage of the application and selection process where the applicant:
 - Does not meet the eligibility criteria for the scheme(s) for which they applied.
 - Has made a false statement or requested a third party to provide a false statement on their behalf.
 - Has a significant change in circumstances and they fail to notify The Group.
 - Within the previous 12 months, has caused anti-social behaviour.
 - Has rent arrears with their current landlord.
 - Has failed to provide documentary evidence, as reasonably requested, to prove their eligibility.
 - Is unable to provide evidence of their eligibility to rent housing within the United Kingdom.
 - Has a requirement for Supported Housing in the traditional sense of its meaning within the Social Housing sector.
- 8.3 The Group may consider housing individuals who do not fully meet the eligibility criteria, but who have unusual and exceptional circumstances, on a case by case basis.
- 8.4 The Group aims through this policy to maintain a balanced community. To help achieve this in certain circumstances a person not in greatest need may be housed.
- 8.5 Although it is felt that all The Group's accommodation is best suited to the needs of younger people, applications, where the eligibility criteria allows, will be considered equally from other age groups.

8.6 Hyelm – Old Street (Intermediate Rented Places)

Two Bedroom Cluster Apartments

Applicants wishing to be considered for a place within The Group's grant funded intermediate rent two bedroom cluster apartments must meet the eligibility criteria to be considered for grant funded intermediate rented housing.

Further details can be found on www.shareto-buy.com

The Group uses a banding scheme to determine priority between applicants. Applications will be organised into bands and prioritised within these bands by allocating points based on housing need. The greater the number of points the greater the housing need.

Where two or more eligible applicants are within the same band and have the same number of points, priority will be determined by the date of the application. The person who has remained on the waiting list the longest will be given priority.

The priority bands for The Group's grant funded intermediate rented accommodation are set out below:

Priority Band A (Highest Priority)

Housing association and council tenant who must:

- rent a council or housing association property (this does not include tenants who are currently renting through Intermediate Rent, Rent to Save or London Living Rent schemes).
- be named on the lease / rental agreement for that property.

Priority is given to those wishing to move on into shared or low cost home ownership. It is unlikely, therefore, due to the nature of The Group's accommodation, that applications will be received from this group of people.

Armed forces personnel who are based in either London or the East or South East of England and fall into one of the following categories:

- Regular service personnel (including Military Provost Guards Service in the Army, Navy, Air Force).
- Clinical staff (excluding doctors and dentists).
- MoD police officers.
- Uniformed staff in the Defense Fire Service.
- Ex-regular service personnel (who have served in the Armed Forces for a minimum of six years and can produce a Discharge certificate, or similar document). Applications must be within 12 months of discharge.

- The surviving partners of regular service personnel who have died in service may be eligible to be prioritised where they apply within 12 months of the date of being bereaved.
- Full Time Reserve Service (full commitment).

Priority Band B

Social tenants (LB Hackney local priority) who currently live **in** LB Hackney and are:

- In inadequate or overcrowded housing.
- Socially mobile.
- Employed and earning under £50,000 per annum.
- Over 18 years of age.

Priority Band C

Social tenants (LB Hackney local priority) who currently live **outside** LB Hackney and are:

- In inadequate or overcrowded housing.
- Socially mobile.
- Employed and earning under £50,000 per annum.
- Over 18 years of age.

Priority Band D

Key workers (LB Hackney local priority) working within LB Hackney

Priority Band E

Key workers (LB Hackney local priority) **not** working within LB Hackney

Priority Band F (Lowest Priority)

All other applicants, in employment, who can demonstrate a need for affordable housing.

A summary of The Group's point scoring matrix for grant funded intermediate rented two bedroom cluster apartments is, as follows:

Gross Income (from all sources)

- | | |
|--|-----------|
| ○ Less than the London Living Wage (LLW) | 0 points |
| ○ LLW – £25,000 | 35 points |

- £25,000 - £30,000 30 points
- £30,000 - £50,000 10 points
- More than £50,000 0 points

Savings and Investments

- No savings or investments 25 points
- Up to £4,000 20 points
- £4,000 - £10,000 10 points
- £10,000 - £20,000 5 points
- More than £20,000 0 points

One Bedroom Apartments

Applicants wishing to be considered for a place within The Group's grant funded intermediate rent one bedroom flats must meet the same eligibility criteria as the two bedroom cluster apartments to be considered for grant funded intermediate rented housing.

Where there is a joint application the lead tenant must meet the eligibility criteria.

A summary of The Group's point scoring matrix for grant funded intermediate rented one bedroom apartments is, as follows (total for all people living within the apartment):

Gross Household Income (all sources)

- Less than £28,800 0 points
- £28,000 - £35,000 35 points
- £35,000 - £40,000 30 points
- £40,000 - £50,000 10 points
- More than £50,000 0 points

Household Savings and Investments

- No savings or investments 25 points
- Up to £4,000 20 points
- £4,000 - £10,000 10 points
- £10,000 - £20,000 5 points
- More than £20,000 0 points

8.7 Non Priority Group Accommodation

The Group uses a banding scheme to determine priority between applicants. Applications will be organised into bands and prioritised within these bands by allocating points based on housing need. The greater the number of points the greater the housing need.

Where two or more eligible applicants are within the same band and have the same number of points, priority will be determined by the date of the application. The person who has remained on the waiting list the longest will be given priority.

The priority bands for The Group's non grant funded places at the Hyelm – Old Street scheme are set out below:

Priority Band A (Highest Priority)

Applicants who fall into one of the following categories:

- Current accommodation is unsuitable for one or more of the following reasons:
 - Living in an overcrowded household.
 - Daily commute takes more than 1½ hours in each direction. To apply, commute must be, on average, at least 4 days per week and the provision of The Group's housing would decrease the time taken to commute.
 - Has a negative effect on applicants health and/or safety.
- Unable to take up an offer of work or study within London without securing suitable affordable housing.
- Unable to afford to live in the private rented market.
- Unable to afford the deposit for renting in the private rented sector.

Priority Band B

Applicants who plan, within a maximum period of 5 years, to purchase or rent housing of a more permanent nature within the social or private sector.

Priority Band C (Lowest Priority)

All other applicants, in employment, who can demonstrate a need for affordable housing.

A summary of The Group's point scoring matrix is, as follows:

Gross Income (from all sources)

- | | |
|--|-----------|
| ○ Less than the London Living Wage (LLW) | 0 points |
| ○ LLW – £25,000 | 35 points |
| ○ £25,000 - £30,000 | 30 points |
| ○ £30,000 - £40,000 | 10 points |
| ○ More than £40,000 | 0 points |

Savings and Investments

- No savings or investments 25 points
- Up to £4,000 20 points
- £4,000 - £10,000 10 points
- £10,000 - £20,000 5 points
- More than £20,000 0 points

9.0 Strategic Partners

- 9.1 The Group works closely with a number of strategic partner organisations whose work helps further support The Group’s mission of helping improve the lives of young people, with no to minimal support needs, who are in the early stages of their careers and who are in need of affordable accommodation.
- 9.2 A number of places within The Group’s schemes will be allocated to those who meet our eligibility criteria from the strategic partners with which The Group works. These places will be allocated outside of the allocation scheme set out above.
- 9.3 If strategic partner organisations are unable to refer an applicant within a reasonable time scale of an apartment becoming available, usually within 2 weeks, the space will be offered to a resident on The Group’s waiting list.
- 9.4 The strategic partner organisations and the number of allocated spaces will be decided by The Group from time to time with a view to providing a balanced community within its schemes.
- 9.5 A list of strategic partner organisations can be made available on request.

10.0 Apprentices and other Low Income Applicants

- 10.1 A number of apartments may be made available, from time to time, at the discretion of The Group at a further subsidised rate to young people who meet the eligibility criteria but who still cannot afford the rent levels.
- 10.2 These spaces will usually be made available to:
- Entry level employees earning under the London Living Wage.
 - Apprentices.
 - Those whose change of circumstances has resulted in them becoming in financial need.
 - People being referred from The Group’s partner organisations.

11.0 Existing Residents

- 11.1 The accommodation offered by The Group is not intended to be of a permanent nature.
- 11.2 To be housed residents are required to demonstrate their commitment to moving on to purchase or rent housing of a more permanent nature.
- 11.3 The Group works with a number of strategic partners and offers a range of support tools to help residents understand the various types of more permanent move on accommodation available to them and which type would be most suitable for their individual needs.
- 11.4 Residents housed will initially be offered a stay of 24 months, subject to the resident not breaching the tenancy agreement and complying with The Group's various policy documents.
- 11.5 To allow The Group to fully utilise its housing to help the greatest number of people, who meet its eligibility criteria, and are in greatest need of affordable housing, after the initial 24 month period residents will be re-assessed every 6 months prior to being considered for any housing extension.
- 11.6 Any resident wishing to be awarded a housing extensions, after their initial term, must complete a "Housing Extension Request Form" and agree to meet with the management team on a regular basis to support their move-on.
- 11.7 After the initial term, extensions will be awarded for up to a maximum of 6 months at a time and a resident will need to re-apply for further extensions prior to the end of each extension period.
- 11.8 If a resident fails to engage with the management team and/or unreasonably fails to engage with any support offered they will not be awarded any further extensions.
- 11.9 Residents may only be eligible to be considered for a 6 month extension to their tenancy if the following apply:
 - They still meet the eligibility criteria.
 - They are able to demonstrate a continued commitment to moving on to purchase or rent housing of a more permanent nature.
 - They are able to demonstrate that they are making reasonable progress and arrangements in relation to their move on. In regards to the intermediate rental apartments this is achieved by saving the discount on their rental payments towards either buying a property or renting within the private sector later.
 - They have not lived with Hyelm for more than 5 years.
 - They are not in rent arrears.
 - They have no history of anti-social behaviour during the previous 12 months.
 - They have not been served with notice for breach of the tenancy agreement during the previous 12 months.
- 11.10 The Group estimates that residents will be in need of its accommodation for,

on average, 2 years. It will, however, provide housing for up to a maximum of 5 years, in certain circumstances.

- 11.11 The Group understands that the needs and wishes of existing residents often change. Residents may wish to transfer to another of The Group's apartments.
- 11.12 The administration of a transfer takes up a considerable amount of resources and has a financial implication for The Group. As a result and as the accommodation offered at The Group's schemes is temporary in nature most requests for transfers will not be accepted.
- 11.13 However all requests for transfers will be considered on a case by case basis and reasonable requests accepted.
- 11.14 For a transfer request to be considered, a resident must meet the same criteria as those that are applied to tenancy agreement extensions, except in cases of arrears, where a transfer request will only be considered if it is for cheaper accommodation.
- 11.15 Where a transfer would help The Group deal with cases of anti-social behaviour, harassment or other relevant housing management matters it will be given priority and the eligibility criteria would not necessarily need to apply.

12.0 Checks and False Statements

- 12.1 Any false statement will disqualify an applicant. If a tenancy agreement is granted and it is subsequently proved that a false statement was made to obtain it, The Group reserves the right to take action to terminate the agreement.
- 12.2 When an offer of accommodation is made, the applicant will be notified that such an offer may be made subject to The Group receiving proof in relation to the information provided to support their application.

13.0 Major Works

- 13.1 The Group may need to offer accommodation to existing residents where their current accommodation is no longer available due to The Group's strategic development or major repairs programme. Spaces may be allocated to these residents outside of the allocations policy set out above.

14.0 Appeals Procedure

- 14.1 All residents and prospective residents have the right to request that their case for the allocation of accommodation be reconsidered if they believe that The Group has not acted in accordance with this or any other relevant policy.

- 14.2 The Group will deal with all appeals swiftly, in a fair and reasonable manner, and will treat each case on its merits.
- 14.3 Accommodation will not be held open whilst an appeal is being dealt with.
- 14.4 If the resident, or prospective resident, is not satisfied with the outcome of the appeal, they may make a complaint by using The Group's complaints policy, which is available on request.

15.0 Commitment to Review

- 15.1 The Group is committed to continuously improving its practice in the direct work that it does with its residents and prospective residents. It is a learning organisation and where it identifies that its policies or procedures could be improved, it will change them.
- 15.2 The Group understands that the needs of the client groups which it sets out to house will change over time as will the housing priorities defined by the government and local authorities in which it operates.
- 15.3 The Group values and responds to feedback from its residents, partner agencies and all other stakeholders, particularly in relation to good practice. This Policy and any supporting documents will be fully reviewed where any changing legislation has an impact.
- 15.4 The next review is due in March 2024.