



Housing Options and Lettings Policy

Version 1

Approved by: Strategic Board

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1.0 Introduction

- 1.1 This Policy outlines the range of housing options we offer and who can access them for our residential homes except for student accommodation, keyworker accommodation, and registered care homes.
- 1.2 It helps us make sure we allocate our homes in a fair, transparent and efficient way. We will take into account the housing needs of tenants and potential tenants. We will work in partnership with Local Authorities to meet local housing needs.
- 1.3 We work across many local authority areas and allocate our rented homes through Choice Based Lettings Schemes and in line with Local Authority Agreements.
- 1.4 Where we agree to local lettings plans / agreements, we'll allocate homes in line with them.
- 1.5 Where we use 'you' and 'your' we mean residents or prospective residents. The terms 'we', 'our' and 'us' mean Optivo.

2.0 Our housing offer

- 2.1 We offer the following types of housing:

Rented housing	
Housing Option	What it is and who it's for
General needs	<p>Rented homes, where the rent is generally lower than the open market rent (private sector rents).</p> <p>Includes homes at an Affordable Rent up to 80% of market rent.</p> <p>You'll need to apply to the local authority waiting list through the housing department.</p>

Discounted rent	<p>Rented homes specifically for working households, with up to 80% market rents.</p> <p>You'll need to be in paid employment (a minimum of 16 hours per week).</p> <p>You'll need to apply to the local authority waiting list in your area, through the housing department.</p>
Rented housing for older people	<p>Homes for older people (normally aged over 65), including those with disabilities or support needs. These include sheltered housing, with the benefit of a scheme manager.</p> <p>You need to meet any age and other eligibility criteria. We'll consider people who are younger than the age criteria in exceptional circumstances, taking into account support or care needs..</p>
Extra Care	<p>Homes with 24hr care and support packages tailored to individual needs.</p> <p>You'll need to meet the scheme eligibility criteria (likely to include an assessment by social services) and apply through the Local Authority housing department.</p>
Temporary or short term accommodation	<p>Shorter term accommodation, including hostels and housing with shared facilities.</p>
Supported accommodation	<p>Shorter term housing with support provided by partner agencies.</p>
Ownership options	
Shared Ownership	<p>You can buy a share of a new home, between 25% and 75%, and pay rent on the part you don't own.</p> <p>For most schemes you will need to be a first time buyer or not currently own a property. Those registered with the Help to Buy scheme can find their local agent here.</p> <p>Or you can contact our Home Ownership team for more information. Shared Ownership homes for sale are on our website.</p>

<p>Extra Care shared ownership</p>	<p>Homes offering independent living in a purpose-built scheme, usually for over 55's.</p> <p>You can buy a share of a new home, between 25% and 75% depending on the scheme, and pay rent on the part you don't own. You'll also need to pay service charges. -</p> <p>You'll need to meet the eligibility criteria for the scheme. If you're interested in buying an extra care shared ownership home.</p>
<p>Rent to Buy/Save</p>	<p>If you aspire to home ownership Rent to Buy/Save is designed to enable you to move into your chosen home even if you have not yet been able to save a sufficient mortgage deposit. Rent to buy/save allows you to rent a property at up to 80% market rent with an option to buy. To be eligible:</p> <ul style="list-style-type: none"> • Your annual household income can be no more than the latest published government figures • You should be unable to purchase a home suitable for your needs without assistance • You cannot be a current home owner (or be named on the deeds of another property) • You must not have any outstanding credit issues (i.e. unsatisfied defaults or county court judgments). <p>Other eligibility criteria may apply depending on the property.</p>
<p>Outright Sales</p>	<p>New homes for sale at open market prices. You can contact us direct about these homes.</p> <p>You don't need to be accepted by a local authority but you'll need to meet any relevant criteria for the scheme, e.g. outright sales within an extra care scheme may have age and care need criteria.</p>

3.0 Eligibility to rent one of our homes

3.1 To be eligible for one of our rented homes you must:

- Be over 18 years old (or over 16 in exceptional circumstances, with an adult guarantor to hold the tenancy in trust for you)
- Be able to pay the rent, including being able and willing to pay rent in advance, and have evidence of your income (including earnings and benefits) and savings
- Have confirmed immigration status (either hold a British passport or have leave to remain) and eligible for public funds
- Meet the household criteria for the size and type of home
- Not be in breach of a previous tenancy or occupancy agreement or have behaved unacceptably, for example failure to pay rent or anti-social behaviour
- Not have access to, or an interest in, any other home you could live in
- Agree for us to undertake credit references and fraud checks
- Meet any relevant scheme or support criteria
- Earn under the higher earning household income limits outlined in 3.2 of this Policy
- If you're an Optivo employee or Board member, or if you are related to a staff member have consent in line with our Operating Regulations.

We won't offer you a home if you don't meet this eligibility criteria.

We'll check household information, including proof of identity and financial support needs. We will require documentary evidence to ensure your eligibility and failure to provide this could result in us not allocating you a home.

The size of the home we offer you is usually based on the number of people in your household and their age, sex and relationship to each other. We work out how many bedrooms you need by looking at who is in your household and who can share a bedroom ([Appendix A](#) has some examples).

3.2 Ability to pay rent

We want to make sure you can pay the rent for your home (including service charges) alongside other living costs, bills (e.g. utility bills, Council Tax) and other financial commitments.

You're responsible for making sure you can pay the rent and service charges for the home. We'll check your income is sufficient (from earnings and/or benefits) to pay your rent. We'll help you to make sure you maximise your income. We'll talk to you about your options where we are concerned about your ability to pay the rent.

To ensure applicants can afford the proposed rent we will carry out financial assessments where necessary before an offer of a home. If you fail to give permission to carry out a financial check we'll refuse an offer for housing.

We'll only offer you a home if your income shows you can pay the rent. Where we are unable to offer a home we'll take into account Local Authority views and work with them to address the housing need.

3.3 Higher earning households – income limits

To help us make best use of our homes, we'll only offer a home or renew a Fixed Term tenancy to you if your gross household annual income (before tax) is less than:

- £60,000 outside London
- £70,000 in London.

If your household income is over these amounts we'll consider if you have sufficient financial resources and savings to meet your housing need, before deciding whether to offer a home or renew a Fixed Term Tenancy. We'll take into account if a Local Authority would have a duty to the household under homelessness legislation and the other eligibility criteria outlined in this Policy.

We may make an exception where there is no other households for the property and the home would otherwise remain empty. This decision will be made by our Director of Housing Services.

4.0 Options for existing tenants if you need to move

4.1 You may want to move home if your current rented home is no longer suitable, because:

- It's too big – you want to downsize
- It's too small – you want to move to a larger home
- You want to live in a different area, perhaps for work.

You may also need to move home, due to:

- An emergency, e.g. fleeing domestic abuse
- Your Fixed Term Tenancy coming to the end of the fixed term and we're not renewing it (please refer to our [Tenure Policy](#) for more information)
- It being identified for redevelopment and we need to move you to a replacement home.

4.2 We'll provide information about options to move including:

- Mutual Exchange (swapping home with another tenant)
- Applying to a local authority for a transfer. You'll need to register with your local authority and bid for suitable homes if there's a Choice Based Lettings scheme
- Shared ownership and other affordable ownership products.

4.3 Moving to a replacement home

4.3.1 We'll support tenants who need to move to a replacement home on a temporary (e.g. for major repairs) or permanent basis (e.g. if your home is going to be redeveloped).

4.3.2 If you need to move to a replacement home on a permanent basis, we'll offer you a property based on your current need and try to meet your other preferences (see our [Replacement Homes Policy](#) for more information).

4.4 Urgent moves

4.4.1 If it's an emergency or you're facing immediate violence or threats to your personal safety, you need to:

- Contact the police to report the incident, get assistance, and a crime reference number
- Let us know
- Go to your local authority for help with moving.

4.4.2 If you need to move urgently, we'll assess your circumstances, and look for one of our homes for you to move to, where appropriate (i.e. safe) and available. We will review each case and may offer an urgent move where we can for the following reasons:

- Life threatening situations
- Domestic abuse
- Emergency move (e.g. witness protection)
- Severe harassment
- Flood / severe property damage
- Significant personal tragedy where it is unreasonable for the household to remain in the home.

We may not always be able to help you move to another one of our homes. Much will depend on what we have available at the time. If we do have a suitable vacant home we'll make you one offer only.

4.4.3 You may need to join the waiting list at the relevant local authority for a transfer move.

4.5 Move on from supported housing

Some one bedroom and studio homes will be allocated to households, who are ready for independent living, from Optivo supported shared housing or hostels.

4.6 If you're not happy with a decision we make (rented homes)

If you're not happy with a decision we make about an offer or application for housing with us you can appeal. You need to make an appeal within 10 working

days of us notifying you of our decision. We'll re-offer a home involved in an appeal to another household.

5.0 Homeownership options

Shared Ownership (including shared ownership for older people)

- 5.1 Shared Ownership is when you buy a percentage of a property (25% to 75%) and pay rent (normally 2.75%) on the remaining percentage we own, plus service charges. You have the rights and obligations of a home owner. We usually own the freehold.
- 5.2 You can buy additional shares of your home, known as staircasing, and in most cases, eventually own 100% outright. At this point, you own the property and will no longer pay any rent. If you are in a flat, or a house with communal areas, you will still have to pay service charges.

Older People's Shared Ownership (in our Extra care schemes) works in the same way. You can only ever own up to 75% of your home. If you own less than 75% you will pay us a rent on the part you don't own. Once you own 75%, you normally don't pay rent.

- 5.3 To buy one of our shared ownership properties you'll need to register with your local [Help to Buy Agent](#). For homes in Greater London there's no need to register.
- 5.4 The main eligibility criteria for Shared Ownership homes is:

Shared Ownership eligibility criteria
• You must be aged 18 or over
• Your annual household income must be less than £80,000 in areas outside London, and less than £90,000 in London (these amounts are set, and updated, by the government)
• You should be unable to purchase a suitable home for your needs on the open market without assistance
• You must demonstrate good credit history, show you can afford the regular costs of buying a home, and have savings of about £4,000 to cover legal and other related costs
• You cannot already be a home owner or be named on the deeds of another property. This means you need to be a first time buyer, or, if you already own a home you need to be in the process of selling it.

If you apply to buy a shared ownership home from us we'll carry out checks to confirm you meet this criteria.

6.0 Review

- 6.1 We will review this Policy to address legislative, regulatory, best practice or operational issues.

Appendix A – Property size

It's important we make the best use of homes, as part of our regulatory responsibility. We do this by calculating the number of bedrooms for a household based on:

One bedroom for:

- Each couple or person over 16
- 2 children under 16 (if the same gender)
- 2 children under 10 (any gender)
- A carer (who doesn't normally live there) if overnight care is required
- Approved foster carers, currently fostering or who have fostered a child or registered to foster in the last 12 months
- An adult child serving in the armed forces, who still lives with their parents when not on service
- Disabled children, where the local authority agree a shared bedroom is not appropriate.

We'll be clear about the minimum number of occupants for each home when we advertise them. Here are some examples:

- Smaller three bedroom homes with two double bedrooms and one single bedroom will be allocated to households with a minimum of three people
- Larger three bedroom homes with two double bedrooms, a single bedroom and a dining room will be allocated to households with a minimum of four people
- Smaller four bedroom homes with one double bedroom and three single bedrooms will be allocated to households with a minimum of four people
- Larger four bedroom homes with one double bedroom and three single bedrooms and a dining room will be allocated to households with a minimum of five people.

Each home is different, the list above is illustrative and not exhaustive.