

Lettings and Allocations Policy

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1. Our policy statement

- 1.1. Sage Homes is committed to creating sustainable tenancies by only letting to people who can afford to live successfully with us. Properties will be let promptly in the most efficient way by matching the right person to the right property, considering the housing needs of tenants and potential tenants.
- 1.2. Sage Homes policy aims to combine our social purpose with the need to manage our business economically, by ensuring new customers can maintain their tenancy.
- 1.3. We aim to:
 - allocate our homes in a fair, transparent way
 - support our local authority partners by assisting them with their strategic housing function by accepting 100% nominations in perpetuity
 - Make best use of our stock.

General Needs

- 1.4. We offer rented homes where the rent is generally lower than the open market (private sector rents) – this includes homes at an Affordable Rent (80% of market rent or the Local Housing Allowance whichever is the lower).
- 1.5. Customers will need to apply to the local authority waiting list through the housing department.

Shared Ownership

- 1.6. Customers can buy a share of a new home and pay rent on the part that they do not own.
- 1.7. For most schemes customers will need to be a first-time buyer or not currently own a property. Customers can contact our Sales and Marketing Team for more information. Shared Ownership homes for sale are also on our website.

Eligibility to rent one of our homes

- 1.8. To be eligible for one of our rented homes tenants must:
 - Be over 18 years old (or over 16 in exceptional circumstances, with an adult guarantor to hold the tenancy in trust)
 - For those in work, be able to pay the rent, including a week's payment in advance at sign up
 - For those not in work, be able to pay the rent, including a portion of the rent in advance at sign up
 - Be able to provide satisfactory Right to Rent documentation
 - Have confirmed immigration status (either hold a British passport or have indefinite 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 engaged in anti-social behaviour

- Not have access to, or an interest in, any other home the tenant could live in
- Agree for us to undertake credit references and fraud checks
- Have a current Bank Account and ability to pay rent and other charges by Direct Debit
- Complete our Pre-tenancy assessment process.

1.9. The Pre-Tenancy Assessment will include a financial assessment. In the financial assessment, potential tenants will need to demonstrate one of the following:

- Eligibility for full Universal credit which includes the housing element or entitlement to full Housing Benefit; or
- If potential tenants are not in receipt or eligible for any benefits, that they are receiving an income. The rent should not exceed more than 50% of total income; or
- That the tenant is eligible for some benefits and receives an income. The benefit entitlement will be added to the total income. The rent amount should not exceed 50% of the total of the benefit and income.

N.B. the total income will be calculated after tax, national insurance, and other deductions on the tenant's wage slip.

1.10. Sage Homes won't offer potential tenant a home if eligibility criteria is not met. We will check household information, including proof of identity, and financial and any other support needs. We will require documentary evidence to ensure eligibility and failure to provide this could result in us not allocating a home to the tenant.

1.11. In exceptional circumstances, with the agreement of Sage Homes and the Local Authority, an individual's situation may be considered for an offer of accommodation even if the above criteria are not met.

Household size

1.12. When a property becomes available for letting, Sage Homes will provide the relevant information for it to be advertised on the CBL (Choice Based Lettings System).

1.13. Sage Homes reserve the right to make further enquires relevant to the applicants housing situation, before making an offer of accommodation.

1.14. As the demand for social housing exceeds supply, we will maximize the use of available accommodation by fully occupying but not creating overcrowding. We therefore set an appropriate property size, which is the normal sized property the household will be allocated and acts as a minimum standard.

1.15 The following lists sets out the bedroom entitlement for each member of the household which is based on the local housing allowance (LHA) criteria:

- Single adult or couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged under 16
- any two children aged under 10
- any other additional dependent or approved foster child/children unable to share a bedroom

- a carer (or team of carers) who do not live with in the home but provide the claimant or their partner with overnight care
- a child or adult who require a separate room due to a medical or disability condition

1.16. Exceptions to the Size Criteria:

- Where a more urgent case under our management transfer policy or emergency and temporary accommodation procedure requires the home
- Where a local letting plan is in place
- By agreement with the local authority for their nominations for example, pregnant applicants (subject to affordability checks)
- Where there is low demand

Ability to pay rent

- 1.17. Sage Homes wants to ensure tenants can pay the rent for homes (including service charges) alongside other living costs, bills (e.g. utility bills, Council Tax) and other financial commitments. Tenants are responsible for making sure they can pay the rent and service charges for the home.
- 1.18. Sage Homes will confirm that new customers can afford to live successfully with us by undertaking a credit check, and, where required, an affordability check. The checks aim to establish if the customer has sufficient income not only to rent the property, but also the ability to pay all usual household bills. All new applicants must be able to demonstrate they have enough income to cover their rent, weekly outgoings, and household costs.
- 1.19. Sage Homes recognises that some customers may have the income available to meet their outgoing household bills but may not have a good payment history.

Options for existing tenants to move

- 1.20. Sage Homes recognises that tenants may want to move home if their current rented home is no longer suitable, because:
- It's too big – they wish to downsize
 - It's too small – the wish to move to a larger home
 - They want or need to live in a different area.
- 1.23. Sage Homes also recognises that tenants may also need to move home, due to:
- An emergency, e.g., fleeing domestic abuse
 - The Fixed Term Tenancy coming to the end of the fixed term and we're not renewing it (please refer to our Tenancy Policy for more information)
 - Their current being identified for redevelopment, in which case Sage Homes may need to move them to a replacement home.
- 1.24. Sage Homes provides information about options to move including:
- Mutual Exchange (swapping home with another tenant)

- Applying to a local authority for a transfer. Tenants need to register with their local authority and bid for suitable homes if there's a Choice Based Lettings scheme
- Shared ownership and other affordable ownership products.

Moving to a replacement home

1.25. Sage Homes supports 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). If tenants need to move to a replacement home on a permanent basis, Sage Homes will offer a property based on current need and will try to meet other preferences.

Urgent moves

1.26. If it's an emergency or the tenant is facing immediate violence or threats to personal safety, the tenant will need to:

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

1.27. If tenants need to move urgently, Sage Homes will assess the circumstances, and work with the local authority for a home to move to, where appropriate (i.e., safe) and available. Sage Homes will review each case and support an urgent move where we can for the following reasons:

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

1.28. Sage Homes may not always be able to help tenants move to another property. Much will depend on what the local authority has available at the time.

1.29. Tenants may need to join the waiting list at the relevant local authority for a transfer.

1.30. The result of an urgent move may mean that a letting is made outside of the usual lettings process

Efficient and Effective Lettings

1.31. Properties need to be let in the most efficient and effective way. In doing so we will:

- Minimise void periods to ensure that rental income is maximized
- Create a positive customer experience of the lettings process
- Create a sustainable let by ensuring we get the right person in the right property.

1.31. To achieve our objectives the following principals will be adopted when letting properties:

- Nomination vacancies will be advertised via the relevant Local Authorities Choice Based Letting System, Common Housing Register and approved third party providers
- We will confirm the customer's ability to afford the property along with their recent housing history
- We will aim to not under occupy a property by more than one bedroom, subject to affordability
- The first person who meets our criteria and is able to sign the tenancy agreement will be offered the property.

1.32. We will ensure that people get equal access to our information about properties that are available to let by:

- Publicising where properties are advertised
- Access to translation services
- We will sign post customers for support with digital inclusion, to enable them to access our services online.

Local Authority Partners

1.33. We are committed to working with our Local Authority partners to assist them achieving their strategic housing goals. We support our partners by participating in the following:

- Nomination agreements • Choice Based Lettings Schemes
- Common Housing Registers.

1.34. Participation in Choice Based Lettings Schemes is reviewed annually to ensure it is the most effective way of letting our properties. Where issues are identified we will discuss with our partners.

1.35. Lettings made as part of nomination agreements are driven by local authorities' strategic function to meet local housing need and its homelessness duties. Nominations will be subject to the following sections of our policy:

- The Right to Rent
- Affordability
- Appeals
- Local Lettings Plans

Appeals

1.36. Sage Homes has made a commitment to sustaining neighbourhoods, therefore we want to let to people that will help to achieve this. We do not want to let to people where there is a risk that they are unable to sustain their own tenancy.

1.37. If individuals are not happy with a decision we make (rented homes) they may appeal against the decision to reject refuse their application. Generally, we require appeals to be made in writing to appeals@sagehomes.co.uk within five working days of us notifying individuals of our decision, but we will make suitable exceptions and reasonable adjustments in the cases of applicants with diverse needs (such as limited language skills or disabilities or an inability to access email).

- Following closure of an appeal, the application will not be reopened under any circumstances
- An applicant will not be entitled to a second appeal if the conditions set out in the initial appeal outcome are not met.
- Applicants can be refused if:
 - They cannot demonstrate their Right to Rent, this applies to all adults who intend to occupy the property as their main home.
 - Where the applicant displays behaviour to an employee of the organisation, or any of its agents, at any point during the lettings process that would constitute a breach of tenancy such as presenting as being under the influence of illegal drugs, swearing/abusive language, aggression etc.
 - If at any time it is discovered that false information has been provided or relevant information has been withheld.
 - They fail the affordability assessment.
 - Current customer's existing property fails to meet the lettings standard when inspected by us.
 - Inability to sustain a tenancy - An applicant will be refused if they have an identified support need, and the appropriate support package is not in place to ensure that the tenancy will be sustainable or if they refuse to take up a support package at time of the application.
 - Sage Homes cannot refuse an applicant on the basis that they are a Schedule 1 offender. An application may only be refused following a risk assessment, undertaken by Police, Probation, and relevant support services, alongside the organisation's own internal risk assessment
 - If it is identified that there will be a change in the customer's circumstance i.e., pregnancy which would mean the property offer would not meet their imminent future housing need)
 - The applicant owns a property that is not yet on the market, or in the process of disposal.
 - The property is no longer available for Letting (for example, the previous tenant has rescinded their notice).
 - The property is subject to an LLP or SLP (see paragraph 1.39 below) and the applicant does not meet the criteria.
 - If Sage Homes receives information from a relevant, authoritative third-party source that leads it reasonably to conclude that the allocation of the property to the applicant would be likely to lead to conflict or disharmony in that area community.

Local Lettings Plans and Sensitive Lettings

- 1.39 A Local Lettings Plan (LLP) or Sensitive Lettings Plan (SLP) is a time limited framework agreed with the Local Authority to allocate housing in a manner that responds to specific local needs and supports the creation of balanced and sustainable communities. LLPs are typically applied during initial lettings, particularly on new developments where a significant number of new households will be moving in, to help achieve an appropriate mix and balance of residents. All LLPs/SLPs must align with the Local Authority's Housing Allocation Policy, be subject to review, and operate only for the duration agreed with the Local Authority. In some cases, LLP requirements may also be determined or influenced by Section 106 (s106) planning obligations.

2. The scope of this policy

- 2.1. This policy applies to all of Sage's rental and shared ownership homes.

3. Equality and diversity

- 3.1. Sage Homes is committed to providing fair, accessible services for neurodivergent customers and customers with mental health conditions. We make reasonable adjustments based on individual needs, including preferred communication methods, clear information, and flexible engagement options. We encourage early disclosure and work collaboratively with individuals and relevant professionals to agree suitable adjustments. Our aim is to ensure neurodivergent people and customers with mental health conditions can engage confidently and without disadvantage.
- 3.2. This policy will be applied in a way which makes sure we treat all customers with fairness and respect. We recognise our duty to advance equality of opportunity and prevent discrimination or victimisation on the grounds of age, sex, sexual orientation, disability, race, religion or belief, gender re-assignment, pregnancy and maternity, marriage and civil partnership and any other protected characteristic defined within the [Equality Act 2010](#).
- 3.3. On request we will endeavour to provide translations of our documents, policies and procedures in various languages and formats including braille and large print wherever possible.

4. Delivery of this policy

- 4.1. This policy should be read alongside:
- Tenancy Policy
 - Shared Ownership Eligibility and Priority Policy
 - Rent Policy
 - Shared Ownership Rent Policy
 - Tenancy Fraud Policy
 - Mutual Exchange Policy
 - Management Transfer Policy
 - Pet Policy

4.2. Sage Homes takes the following actions to ensure that its staff and contractors are aware of tenancy fraud and safeguarding risks and able to spot the signs and, where necessary or appropriate, provide or signal suitable support and report their suspicions:

- General and targeted regular training for customer-facing staff;
- Reasonable endeavours to include suitable contractual obligations obliging the staff of its third-party contractors to be trained in spotting tenancy fraud and safeguarding issues and to report these to Sage Homes.
- Training of staff for implementation of this policy will be provided by the Nominations Team.

5. Policy review

5.1. We will review this policy at least once every three years to make sure it remains relevant and accurate unless:

- Legislation/regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice
- We identify any problems or failures in this procedure as a result of customer and stakeholder feedback, complaints, or findings from any independent organisations.

Version	Checked by	Amendments	Approved at/by	Date of Approval	Published by	Date of Review
1.3	Nominations and Insight Manager	Strategic review and update to corporate template	Leadership Team	May 2023	Office Management	May 2026
1.4	Lettings and Homeownership Director	Various, but not material to require consultation with LA's	Board	July 2026	Lettings and Homeownership Director	July 2029

This policy is adopted by and applies to the companies which (at the time of adoption) bear the names Sage Housing Limited (Company No.:04589096), Sage Rented Limited (Company No.:11217855), Sage Homes RP Limited (Company No.:11217910), Sage Green Homes Limited (Company No.:15028573), Sage Places Limited (Company No.:15028673), Sage Shared Ownership Limited (Company No.:14400040) and Sage Housing Group Limited (Company No.:11414570). “**Sage Homes**” or “**Sage**” means any one or more of them.