

Allocations Policy

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1 Aims

1. Jigsaw Homes Group has a vision of ‘creating homes, building lives.’
2. Crucial to achieving this vision is a focus within the allocation of our homes to create and maintain sustainable and balanced communities.
3. The way we let our available homes is designed to balance the needs of the community with the housing needs of individual households, whilst ensuring the business needs of the Group are met through prompt lettings and minimal void loss. The Group is also committed to meeting its charitable aims.
4. This policy frameworks the way in which available homes owned and managed by the Group are let to new applicants and transferring tenants.
5. The overall aim of the policy is to ensure that all Group social and affordable housing is allocated fairly, efficiently and with transparency, having regard to any legislative and regulatory requirements.
6. Specifically, the Allocations Policy has the following key aims:
 - To ensure consistency of practice in the allocation and letting of our homes in line with the agreed schemes for the area.
 - To address housing need in all areas in which we work.
 - To offer tenancies that are sustainable, minimising for the customer and the Group, the risk of rent arrears and anti-social behaviour.
 - To encourage balanced and sustainable communities.
 - To operate allocation schemes that offer realistic, informed choice for our applicants.
 - To provide accurate and honest messages to applicants.
 - To minimise the time that homes are left unoccupied.
 - To deliver an ‘enhanced void standard’ that provides ‘fit for purpose homes’ of choice which meets our future applicants’ growing expectations. Our aim is to increase customer pride and responsibility in their homes to support our objective of achieving sustainable tenancies.
 - To take a pro-active approach to ensure that no individual or Group is discriminated against or treated differently as a direct or indirect result of our allocations policy. The Group will ensure this service is flexible to accommodate individual needs such as translators, early morning appointments, same sex interviews and home interviews.

2 Scope

7. All applicants when registering for available homes with Jigsaw Group, have two routes in for every local authority as described in this policy.

2.1. Tameside Borough Council

- Jigsaw Allocations (Tameside)
- Jigsaw Direct

2.2. All Other Local Authorities

- A Local Authority Allocations Scheme (see 3.3)
- Jigsaw Direct

8. This policy does not cover the procedures for each local authority allocation scheme in detail. It does cover the approach of Jigsaw Allocations (Tameside) as described in 3.2 and Jigsaw Direct as described in 3.3.
9. The following will not be considered to be lettings covered by this policy:
 - Mutual Exchanges
 - Successions of Tenancy
 - Assignments of Tenancy
 - Conversion of joint to sole tenancies
 - The letting of temporary accommodation
 - The letting of homes within specialist supported and extra care housing schemes
 - Non-residential lettings
 - Market rent homes
 - Shared ownership homes
 - Homes let through a lease agreement

3 Policy Statement

3.1. Approaches to Assessing Housing Need

10. The Group through the banding framework in 3.5 has harmonised its approach to assessing housing need for both the Jigsaw Allocations (Tameside) and Jigsaw Direct.
11. Additionally, applicants for housing who have applied through a Choice Based Lettings Scheme for each local authority will have their housing need assessed at point of registration. Within these schemes a key objective is to provide applicants with honest and accurate prospects advice at first point of contact.

3.2. Jigsaw Allocations (Tameside)

12. 80% of all lettings in Tameside will go through the Jigsaw Allocations (Tameside) scheme.
13. Applicants can bid for homes and will be prioritised by band and by date in line with the criteria set out in the banding framework section in 3.5. The additional criteria for this scheme is that all applicants will require a local connection to Tameside. Jigsaw Allocations (Tameside) is open to new applicants and existing tenants.
14. As part of this 80% commitment, the Group takes up to 20% homeless referrals from Tameside Borough Council. This will be monitored against Band 1 - Assisting the local authority with homelessness in the area.

3.3. Local Authority Allocations Scheme (CBL)

15. All subsidiaries of the Group have entered into Nomination Agreements with each of our local authority partners. These agreements set out how the Group and the local authority will work together to assist those applicants on the local authority Housing Register, either through direct referrals or normally through membership of a Choice Based Lettings scheme. Section 170 of the Housing Act 1970 requires Registered Providers to support the local authority by assisting in the provision of accommodation for people with priority under the Council's Allocation Policy.
16. These agreements therefore ensure that those with a housing need will have priority access to a proportion of our homes.
17. The respective Choice Based Lettings scheme will dictate the types of homes eligible applicants can apply for, how eligible applicants will be prioritised, and the method of allocating homes.

3.4. Jigsaw Direct

18. The Group will allocate up to 50% of its available homes to rent directly on a first come, first served basis to a person in housing need as banded in 3.5. The exact percentage to Jigsaw Direct is dependent on the nominations commitment in each local authority and subsequently the surplus of allocations available. Jigsaw Direct is open to new applicants only, and all applicants are banded using the banding framework as detailed in 3.5 upon expression of interest.
19. There is no waiting list for Jigsaw Direct as it's first come first served, however applicants can set up alerts for when new homes are advertised.

3.5. Banding Framework and Banding Ratios

20. This banding framework covers Jigsaw Direct and Jigsaw Allocations (Tameside). It does not cover any other Local Authority Allocations Scheme. The percentage ratio for each band has been adopted to ensure commitment by the Group to rehouse

those in highest housing need whilst operating a mixed approach to allocations for both Jigsaw

21. Direct and Jigsaw Allocations (Tameside). The Group will monitor performance against these band percentages and make targeted allocations if needed.

Band 1 High 30%	Band 2 Medium 50%	Band 3 Low 20%
Assisting those suffering domestic abuse or racial harassment. 49.	Assisting those moving for employment or for education. Moving to provide family support or for caring purposes. Applicants that can demonstrate a contribution to the local community i.e. volunteering. Over-crowding. Moving because they can't afford where they currently live. Moving into first tenancies (from family home or currently staying with family/friends) Relationship Breakdown. Lodging. You need to move for medical, disability or welfare reasons. You have been assessed on medical or welfare grounds for needing to be rehoused, but don't meet the criteria as described in Band 1; or Your accommodation is inadequate because it is affecting the wellbeing of a person who is disabled or in ill-health.	Those who do not fall into Band 1 or Band 2 but still have an element of housing need and meet eligibility criteria. Assisting those that are under-occupying their current home.
41. Assisting the local authority with homelessness in the area. 50.		
42. Assisting ex armed forces personnel with suitable homes. 51.		
43. You need to move because of a medical condition or disability 52.		
44. The condition of your home is affecting your health so seriously that it is, or could become, life-threatening; or 53.		
45. You have a disability that is long-term and your accommodation restricts your mobility so much that you can't carry out most day to day tasks 54.		
46. or you have a condition that means you are at risk of admission to hospital or residential care because there are critical safety concerns in your current accommodation. 55.		
47. Moving into first tenancies (from supported housing). 56.		
48. Care leavers with support package. 57.		
Inhabitable home as confirmed by local authority. 58.		

3.6. Eligibility

60. Whilst there will be additional eligibility requirements across the different schemes and Local Authorities in which the Group operates, the following eligibility requirements must be met:

- Applicants must be over the age of 18, have the Right to Rent and have permanent settled status at the time of offer.
- Existing tenants of the Group can register to transfer to another property if they have lived in their property for over 12 months and have a housing need that is not being met by their current home 'Jigsaw Allocations (Tameside) or in all other areas through Local Authority Allocations Scheme.'
- Applicants must meet the age criteria of the property if one exists and any other criteria for a property as specified in the advertisement.
- All registrations are subject to verification, reference checking and an affordability assessment.

- In certain circumstances applicants under the age of 18 will be considered subject to the Housing Minors Procedure and at the discretion of the Lettings and Tenancy Manager.

3.7. Property Type Eligibility

61. As the demand for social housing exceeds supply, the Group will seek to maximise the use of available homes without creating overcrowding. Only permanent members of the household will be taken into account when assessing either housing need or the type of property which can be offered. In determining the housing make up, the Group will consider that any person will have just one principle home. For children whose parents live separately that will normally be with the parent in receipt of child benefit.
62. The assessment for appropriate size of accommodation will take account of the following:
 - The size and make up of the moving group. One room will be allocated to two children of either gender up until the age of 10 years, two children of the same gender will be allocated one room up until the age of 16 years old.
 - Unborn children will be included as part of the moving group when proof of pregnancy is supplied after 20 weeks (verified by MATB1 form).
 - An adult carer, living full time and permanently in the household, caring for the tenant or an existing member of their household, will be allocated their own bedroom.
63. There may be occasions where an allocation is made to a customer who will under-occupy a property. Any such decision will be at the discretion of the Lettings and Tenancy Manager.

3.8. Registration Overview

64. Applicants for housing who have applied through the Jigsaw Allocations (Tameside) or Local Authority Allocations Scheme will have their housing need assessed at point of registration. Within these schemes a key objective is to provide applicants with honest and accurate prospects advice at first point of contact, only registering applications from those with realistic prospects of being offered a home.
65. Applicants, who apply through Jigsaw Direct for homes by registering an expression of interest, will have their housing need assessed at point of registration to facilitate a quick and streamlined lettings process for the customer. Applicants can also register for property alerts through Right Move.
66. Incorporating these two approaches allows the Group to adapt to the needs of different applicants and to respond to the variations in demand for our homes across the geographical areas and within different property types.

3.9. Owner-Occupiers

67. Applicants who are home-owners can register for property alerts through Right Move; however an offer of a property will not be made if the applicant has available financial resources (capital or assets) of over £30,000 and/or this will lead to them having a second home. The exceptions to this are applicants who require independent living or supported housing schemes.
68. Home-owners applying for re-housing through a Choice Based Lettings scheme will be subject to the eligibility criteria of the scheme.
69. The Group will consider exemptions for applicants in Band 1 on a case by case basis.

3.10. Household Earnings Cap

70. The Group will not typically offer social housing homes to new applicants who have an income in the previous financial year exceeding £60,000. Exceptional cases can be approved by the Executive Management Team. Income will be assessed only on the 2 highest incomes in the household.

3.11. Community Contribution Criteria

71. Traditional housing schemes have been criticised in the past for creating concentrations of applicants with similar characteristics; the contribution criteria is an attempt to redress this. Applicants will have the opportunity to have their application banded if they are working, volunteering, carers or foster carers into Band 2. Half of all homes will be advertised in this band which includes the community contribution criteria.
72. This quota aims to recognise and encourage the contribution many housing applicants are already making to the wider community to improve the perception of the local area in general, whilst also enabling access to our homes for people who would find it difficult to work or volunteer. Positive tenancy behaviour is something our communities felt strongly about when consulted.

3.12. Domestic Abuse Standard

73. For moves outside the local authority area the registered (RP) provider must advise the following of the move:
 - Domestic abuse lead for the local authority
 - Public Protection Investigation Unit (PPIU)
 - New housing provider
74. Ensure all applicants who meet this criterion have an offer that guarantees security of tenure, either through an assured shorthold tenancy or assured tenancy dependent on where the applicants' previous tenancy was.

3.13. Adaptations

- 75. Substantially adapted homes are those purposely redesigned to meet the needs of the resident with a relevant disability. Whilst they provide invaluable support for the resident and/or a family member, they are extremely bespoke and can be expensive to adapt and maintain. Therefore when a substantially adapted home becomes available to re-let, it is important to make the best use of the home by selecting a new resident who will benefit from the adaptations wherever possible. Most of the Group's partnering local authorities maintain a separate waiting list for applicants requiring major adaptations and therefore when applicable, the Group will request a direct nomination from this list.
- 76. If an applicant applies for an un-adapted property that would require a major adaptation to make it suitable for their needs, their application will be considered on a case by case basis taking into account the feasibility and cost of carrying out the adaptation. Such criteria are detailed in the Group Adaptations Policy.

3.14. Refusals and Suspensions

- 77. The Group is accountable to the communities in which we work; to minimise the adverse impact some tenants might have on the wellbeing of other tenants, and to build sustainable communities. Therefore, where there is evidence that an applicant poses significant risk to the Group, its homes and/or existing tenants, the Group will seek to refuse and possibly suspend the applicant. The various Choice Based Lettings Schemes in which the Group operates will set out clearly the procedure for suspensions, refusals and the appeals process. However within these schemes and for homes allocated through the Allocations & Lettings Procedure, the Group may refuse or suspend applicants for the following reasons:

Housing Related Debts

- 78. Housing related debts include rent arrears, former tenancy arrears, service charges, court fines, re-chargeable repairs and any other housing related debts.
- 79. The Group will suspend applicants who have a housing related debt of over £200 unless they can prove that they have had an agreement in place to clear this debt for a minimum of 6 months. If the debt is over £500 they must be able to prove that they have had an agreement in place to clear this debt for a minimum of 12 months. The applicant will be suspended until they have kept to an agreement for the required period of time.
- 80. This applies to debts with either Registered Providers or Private Landlords.
- 81. Current tenants applying for a move will under most circumstances be suspended until they have cleared all debt to the organisation.

Anti-Social Behaviour

82. The Group will suspend applicants when we have reasonable grounds to believe that they have behaved in a way that would constitute a breach of tenancy conditions, and may pose a risk to the Group, the tenants of the Group or the community.
83. Reasonable grounds include;
- Applicants who have had action taken against them for anti social behaviour within the last two years. This may include an anti social behaviour order, a notice of proceedings for anti social behaviour, an injunction, or a written warning in the last three months.
 - Applicants who have had a history of anti-social behaviour within the last two years as highlighted by their current or previous landlord. In these circumstances staff must investigate the claims and be confident that this constitutes anti social behaviour and not simply 'hear say.'
 - Applicants who have been proven to be violent or aggressive towards staff.
 - Applicants who have had any court action taken against them for any hate crime.
84. Suspension for anti social behaviour will be for a period of five years unless during this time the applicant can prove that their circumstances have changed and they are no longer likely to commit anti social behaviour.

Criminal Offences

85. We may suspend applicants that have been convicted of a serious criminal offence that has not been spent under the Rehabilitation of Offenders Act 1974 and may pose a risk to the Group, tenants of the Group or the community.
86. This is not a blanket policy and we would not suspend an applicant solely on the basis of an unspent conviction. We consider every case individually and the following should be taken into account:
- Nature of the crime
 - Locale of the crime
 - Locale of the victim(s) if applicable
 - Advice from police and probation
 - Other references available
 - Any suggestions of danger to residents or staff.
87. We ask all applicants to give details of any offences and to sign a declaration that they have been open and honest about such convictions. Suspensions for serious criminal convictions will be for a period of two years unless the applicant can prove a change

of circumstances and the Group is confident this person no longer poses a high risk to the Group, residents and the community. The Lettings & Tenancy Manager alongside the Head of Lettings & Tenancy Management will monitor these cases and hear any appeals.

Abandonment

88. The Group will suspend applicants who have left a tenancy without providing advance notice of their intention to vacate. The applicant will be suspended until any outstanding debt to the landlord has been repaid in full.
89. This does not apply to applicants who have fled from domestic violence, racial harassment or some other form of harassment.

Eviction

90. The Group will suspend applicants who have previously been evicted from either a social landlord or private landlord within the last five years. This may be eviction due to nuisance, damage to the property, illegal earnings, rent arrears or other breach of tenancy conditions. The Group will consider suspending tenants who have been evicted from a social landlord longer than 5 years ago although when making this decision the Group will take into consideration individual circumstances and any tenancies held since the eviction.
91. Suspensions for eviction will be for a period of five years from the date of eviction unless the applicant can prove a change of circumstances and the Group is confident this person no longer poses a high risk to the Group, residents and the community.

Misrepresentation

92. The Group will suspend applicants who have knowingly or recklessly misrepresented their circumstances to obtain the tenancy of a social landlord. This suspension will generally be for a period of up to two years depending upon the information they provided to mislead the landlord.

Unreasonable Refusals By the Applicant

93. Choice Based Lettings Schemes and the allocations and lettings procedure both allow applicants to choose which homes they bid on and therefore should reduce refusal rates. Through these procedures applicants still have the right to refuse a property for reasons that weren't made clear on the property advert or for reasons they could not have known at the time of bidding, however a refusal can be classed as unreasonable for the following reasons:

- No contact from the applicant after the initial bid.

- Refusal based on something made clear in the advert, for example the area or property type.
- Refusal for a reason not classed as housing need, for example size of garden or off-road parking.
- Requests for repairs that would exceed our published lettings standard.

94. The length of the suspension for unreasonable refusals will be for one year unless otherwise specified in the policy of the relevant Choice Based Lettings scheme.

Reasonable Refusals

95. The prospective tenant, will **not** have an offer withdrawn for refusing a home if:

- The home does not meet the published re-let standard whilst viewing.
- The home does not meet the health needs (physical or mental) of any member of the household whilst viewing the home.

Refusals

96. Jigsaw Group may need to refuse applicants for specific homes without suspending their application. This may be for the following reasons:

- Does not meet eligibility criteria
- Failure to provide satisfactory references or supporting information.
- Reasonable grounds to believe/evidence that the applicant has provided false information on their application form.
- The property is considered unsuitable based upon support needs or adaptation requirements of the applicant.
- Unwilling to comply with any special tenancy conditions deemed reasonable by the Group, e.g. floating support.
- The Group does not have accommodation suitable to the applicant's needs, e.g. specialist care provision.

3.15. Independent Living Schemes

97. The Group's Independent Living Schemes are designed for older applicants. In order to qualify for these schemes, applicants must meet the age criteria specified in the advert which is 55+ and pass the Property Match Assessment with the Independent Living Team. Applicants will also be subject to the same eligibility requirements, reference checks and affordability assessments. In addition to the nominations, choice

based lettings and direct let procedure; waiting lists will also be held of applicants who have expressed an interest in a scheme.

98. In consultation with our applicants, we have agreed to consider applicants under 55, who have a medical or support requirement, subject to the suitability checks above.

3.16. Cat 1 Schemes and Bungalows

99. These schemes and homes are designed for older people therefore applicants must meet the age requirement specified in the advert, in addition to the usual eligibility requirements, reference checks and affordability assessments specified in this policy. When a bungalow is fully adapted, the age restriction can be removed provided that the applicant requires the adaptations.

3.17. New Build Developments

100. The Group pursues an active development programme to increase its stock portfolio and to further meet the demand for affordable housing. The letting of each development is subject to a nominations agreement between the Group and the local authority which will usually stipulate that on the first allocation of the homes, the Group must give 100% nominations rights to the local authority. Some developments have a nominations agreement to be applied beyond first letting of the homes.
101. The Group will consult on local lettings plans in conjunction with each local authority, as these are looked on favourably with existing tenants, the Group will work with each local authority on these approaches.

3.18. Rent to Buy

102. Rent to buy homes are to be rented for a minimum of 5 years on assured shorthold tenancies. The homes are to be let at intermediate rent which is 80% of market rent, the intention being that this allows the tenants to save a deposit for their first property. After the initial five years of letting the tenant will be given the option to buy the property and it is the Group policy to agree to the sale except in exceptional circumstances. If the tenants do not exercise the choice to purchase, the Group can either retain the property as rented housing at market rent or sell it on the open market.
103. Rent to Buy homes are not subject to local authority nominations agreements. These homes therefore will be allocated through Jigsaw Direct with the qualifying criteria stipulated by Homes England. In the event of no demand from economically active applicants, discretion will be used to allocate to interested applicants who pass the normal checks on a first come, first served basis by the Lettings and Tenancy Manager.

3.19. Lettings to Employees

104. To ensure compliance with good practice and governance arrangements, a procedure has been developed to monitor and regulate any offers of housing, resulting from, or

including members of the Group staff, board members and their immediate relatives. In order to operate this procedure, applicants will be asked during the application and interview process to declare whether they are, or are related to an employee or board member of the Group. All offers to members of staff must be approved by the Group Chief Executive.

3.20. Mutual Exchanges

105. Mutual exchanges between two or more partners are a flexible and cost effective way for tenants to be proactive in addressing their own housing need. The Group will actively promote this option to tenants who are seeking alternative homes. Further information upon mutual exchanges can be found in the Group Tenancy Strategy. The Group will promote Right Sizing, which is matching those that are under-occupied with those who are over-crowded.

3.21. Local Lettings Plans

106. Where issues exist relating to the sustainability of a neighbourhood, a Local Lettings plan can be an important tool for the Group to either protect existing stable communities or to address specific housing management problems in communities. Local Lettings Plans will be a time-limited intervention to adjust the standard allocations criteria in a specific neighbourhood or scheme, or for a specific property type, in order to achieve specific outcomes. Full details of how allocations will be made will be set out in the specific Local Lettings Plan.
107. Consultation has demonstrated these are viewed as positive interventions, and we are reviewing where the Group can introduce more. The Group will also consult with local authorities around introducing these for new build homes.

3.22. Sensitive Lets

108. In a small number of cases it may be appropriate to carry out a sensitive let to a property where the previous tenant, or tenants in the locality, has been causing anti-social behaviour. An applicant would be directly matched with a property in an attempt to stabilise the area. In these cases the eligibility criteria will be displayed in the advertisement so that applicants know whether they are eligible to apply for that property.

3.23. Management Moves

109. In exceptional circumstances when a current tenant is considered at risk of serious physical or emotional harm if they remain in their current property, a Management Move can be approved by the Head of Lettings & Tenancy Management or the Lettings and Tenancy Manager. This allows for homes to be let outside the published scheme where there are no other options which are suitable and timely. Tenants approved for a management move will be offered one suitable property; if this is refused the tenant must apply for re-housing through the usual process.

3.24. Quality of Home

110. Jigsaw Homes believes that all tenants should live in a new home that is safe, clean and to a good standard of repair.
111. To ensure this, for every new let, each tenant will be provided with:
- A signed re-let checklist from our Void Team Leader & Lettings and Tenancy Officer.
 - A post-let Customer Satisfaction survey 'Are you happy with your new home?'

4 Complaints and Appeals

112. If a customer is not satisfied with the way their application for re-housing has been handled they can use the Group's Complaints and Appeals procedure. The procedure can be used by anyone who receives a service from the Group.

5 Monitoring and Delivery

113. The Group will record all lettings as required by the Continuous Recording of Lettings system (CORE).
114. The Group Key Performance Indicators relating to the Allocations Policy are median re-let times and void loss, turnover, void cost and customer satisfaction.

6 Legislation and Regulation

115. The statutory and regulatory standards which underpin this policy are:
- Tenancy Standard
 - Homes Standard
 - Housing Act 1970
 - Housing Act 1980
 - Housing Act 1985
 - Housing Act 1988
 - Housing Act 1996
 - Allocation of Housing (England) Regulation 2000
 - Homeless Act 2002

- Equality Act 2010
- Localism Act 2011
- Welfare Reform Act 2012
- Immigration Act 2014
- Immigration Act 2016
- Homelessness Reduction Act 2017

7 Related Policies and Procedures

116. This policy has important links to other policies and strategies including:

- Corporate Plan 2021-2026
- Customer Care Strategy
- Jigsaw Tenancy Strategy
- Jigsaw Asset Management Strategy
- Jigsaw Allocations and Lettings Procedure 2021

8 Document Control

Responsible Officer/s:	Divan Wright, Operations Director - Neighbourhoods
Date of Approval:	6th July 2022
Approved by:	Executive Management Team
To be Reviewed Every:	Two years

Creating homes. Building lives.

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