

Allocations Policy 2025

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1 Aims

1. Jigsaw Homes Group's mission is 'creating homes, building lives.'
2. Crucial to achieving this mission is to ensure that the allocation of our homes helps 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. This policy sets out how homes owned and managed by the Group are let to new applicants and transferring tenants.
4. The policy's aim is to ensure that all Group social and affordable housing is allocated fairly, efficiently and with transparency, considering any legislative and regulatory requirements.
5. Specifically, the Allocations Policy has the following key aims:
 - To ensure fairness in the allocation and letting of our homes.
 - 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 support a 'void standard' that provides 'fit for purpose homes' of choice which meet our customers' needs.
 - To take a pro-active approach to ensure that no individual or Group is discriminated against or treated unfairly as a direct or indirect result of our allocations policy. The Group will make reasonable adjustments dependent on the needs of our customers.

2 Scope

6. All applicants, when registering for available homes with Jigsaw Homes Group, have a minimum of two routes to a home for every local authority as described in this policy.

2.1. Tameside Borough Council

- Jigsaw Allocations (Tameside)
- Local Authority Nomination
- Jigsaw Direct

2.2. All Other Local Authorities

- A Local Authority Allocations Scheme
- Jigsaw Direct

7. This policy does not cover the procedures for each local authority allocation scheme in detail. It does cover the approach of Jigsaw Allocations (Tameside)
8. The following will not be lettings covered by this policy:

- 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

9. Through its banding framework Jigsaw Homes has harmonised its approach to assessing housing need for both Jigsaw Allocations (Tameside) and Jigsaw Direct.
10. Additionally, applicants for housing, who have applied through a Choice Based Lettings Scheme for each local authority, will have their housing need assessed at the point of registration. Within these schemes, a key objective is to give applicants honest and accurate advice and information on their prospects for rehousing at first contact.
11. Decisions on how to allocate properties are based on adherence to the nomination's agreement for each particular local authority, time in which the property is expected to be ready, desirability of the property, and the requirement on occasions for a sensitive let.

3.2. Jigsaw Allocations (Tameside)

12. Up to 50% of all lettings in Tameside will go through the Jigsaw Allocations (Tameside) scheme, where Jigsaw will match individuals to properties on the waiting list.
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 below. The additional criteria for this scheme is that all applicants will require a local connection to Tameside, defined as: resident of Tameside three out of the last five years, working or volunteering in Tameside, in or leaving the Armed Forces. This does not apply to applicants fleeing domestic abuse or care leavers, these applicants will be accepted without a local connection. Applicants for Independent Living Schemes will be considered without the connection.
14. Jigsaw Allocations (Tameside) is open to new applicants and existing tenants.
15. At least 50% of homes will come through Nominations from TMBC in excess of existing agreements.

3.3. Local Authority Allocation Schemes

16. Subsidiaries of the Group have entered into Nomination Agreements with each of their 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.
17. These agreements therefore ensure that those with a housing need will have priority access to a proportion of our homes.
18. 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

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

3.5. Banding Framework

22. The banding framework at Appendix A covers Jigsaw Direct and Jigsaw Allocations (Tameside). It does not cover any other Local Authority Allocations Scheme, who will have their own framework.
23. All applicants prior to being rehoused must provide evidence to support their housing need as part of their verification checks.

3.6. Eligibility

24. 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.
 - 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 availability and suitability of a trustee at the discretion of the Lettings and Tenancy Manager.
 - 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. Existing tenants must pass a property inspection and have a clear rent account.

3.7. Property Type Eligibility

25. 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 considered 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 principal home. For children, whose parents live separately that will normally be with the parent in receipt of child benefit.
26. The assessment for appropriate size of accommodation will take account of the following:

- The size and makeup 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.

27. 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

28. Applicants for housing who have applied through the Jigsaw Allocations (Tameside), or Local Authority Allocations Scheme will have their housing need assessed at the 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.
29. 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.
30. 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 for different property types.

3.9. Owner-Occupiers

31. Applicants who are homeowners can register for property alerts through Jigsaw Direct; 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.
32. Homeowners applying for re-housing through a Choice Based Lettings scheme will be subject to the eligibility criteria of the scheme.
33. The Group will consider exemptions for applicants in Band 1 on a case-by-case basis.

3.10. Household Earnings Cap

34. The Group will not typically offer social housing to new applicants who have an income in the previous budget 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. Domestic Abuse Standard

35. Government regulations now enable victims of domestic abuse to move to another local authority district to escape domestic abuse to qualify for an allocation of social housing in the new area, dismissing the previous need for a local connection.
36. For moves outside the local authority area we will advise the following of the move:
 - Domestic abuse lead for the local authority
 - Public Protection Investigation Unit (PPIU)
 - New housing provider
37. 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.

3.12. Adaptations

38. 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.
39. 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 considering the feasibility and cost of carrying out the adaptation. Such criteria are detailed in the Group Adaptations Policy.

3.13. Refusals and Suspensions

40. 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 suspend the applicant.
41. 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

42. Housing related debts include rent arrears, former tenancy arrears, service charges, court fines, re-chargeable repairs, and any other housing related debts.
43. The Group will suspend applicants who have a housing related debt of over £500 unless they can prove that they have kept to a repayment agreement to clear this debt for a minimum of 6 months. If the debt is over £800, they must be able to prove that they have kept to a repayment agreement 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.
44. This applies to debts with either Registered Providers or Private Landlords.

Anti-Social Behaviour

45. 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.
46. Reasonable grounds include;
 - Applicants who have had action taken against them for anti-social behaviour within the last five 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 five 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.
47. 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. This period will be backdated to the date of the last recorded incident.

Criminal Offences

48. We may suspend applicants convicted of a serious criminal indictable only offence not spent under the Rehabilitation of Offenders Act 1974 and may risk the Group, tenants of the Group or the community.
49. This is not a blanket policy, and we would not suspend an applicant solely based on an unspent conviction. We consider every case individually and the following should be considered:

- 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.

50. 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. Suspension for serious criminal convictions will be for five 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. This period will be backdated to the date of the conviction. The Lettings & Tenancy Manager alongside the Head of Lettings & Tenancy Management will monitor these cases and hear any appeals.

Abandonment

51. The Group will suspend applicants who have left a tenancy without providing advance notice of their intention to vacate and will be subject to the above criteria in relation to housing related debts.
52. This does not apply to applicants who have fled from domestic violence, racial harassment, or some other form of harassment.

Eviction

53. 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 five years ago although when making this decision the Group will take into consideration individual circumstances and any tenancies held since the eviction.
54. Suspension for eviction will be for 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

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

56. Any applicants who have gained a tenancy by misrepresentation will be subject to tenancy enforcement.

Unreasonable Refusals By the Applicant

57. 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 were not 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.
58. The length of the suspension for unreasonable refusals will be for 6 months or otherwise specified in the policy of the relevant Choice Based Lettings scheme.

Reasonable Refusals

59. 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.
60. All our customers agree to and sign off the published relet standard alongside the void team leader and the lettings officer.

3.14. Service Adjustments

61. Jigsaw Group will make reasonable adjustments for applicants if they are disadvantaged whilst applying, bidding or during the pre-tenancy process. For example, we can offer face-to-face support through our hub, home visits and documentation in different languages on request.

3.15. Refusals

62. 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 the 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.

3.16. Withdrawal of Advert

63. In extremely rare circumstances, where an urgent priority case is presented, Jigsaw Homes reserves the option to remove an advertised property.

3.17. Housing for Over 55's

64. The Group's Independent Living Schemes are designed for older applicants. 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 nominations, choice-based lettings and direct let procedure, waiting lists will also be held for applicants interested in a scheme.
65. These homes are ideal for downsizing from our general needs stock. Where possible the group will encourage Rightsizing, to free up larger homes for families.
66. 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.

Cat 1 Schemes and Bungalows

67. 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 if the applicant needs these adaptations.

3.18. New Build Developments

68. 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 nomination 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% nomination rights to the local authority. Some developments have a nominations agreement to be applied beyond first letting of the homes.
69. We will negotiate with Local Authorities around nominations and look to agree the allocation of new build to existing customers of the group.
70. To support sustainable communities, the Group will consult on local lettings plans in conjunction with each local authority, as these are looked on favorably by existing tenants. The Group will work with each local authority on these approaches.

3.19. Rent to Buy

71. Rent to buy homes are to be rented for a minimum of five years . 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 in most cases will allow the tenancy to continue on a rolling basis. The Group reserves the right to either retain the property as rented housing at market rent or sell it on the open market.
72. 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 line with the Rent to Buy Procedure

3.20. Lettings to Jigsaw Employees, Board Members, or Immediate Family Members

73. 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. 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 and must demonstrate that a fair and transparent application and assessment process has been followed.

3.21. Mutual Exchanges

74. Mutual exchanges between two or more partners are a flexible and a 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 Policy.

3.22. Rightsizing

75. The Group will promote Rightsizing, which is matching those that are under-occupied with those who are over-crowded. Priority for rehousing is also captured in Band 1 and Band 2 of the banding framework.

3.23. Local Lettings Plans

76. Where issues exist relating to the sustainability of a neighbourhood, a Local Lettings plan can be a valuable 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, to achieve specific outcomes. Full details of how allocations will be made will be set out in the specific Local Lettings Plan.
77. 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 about introducing these to new homes.

3.24. Sensitive Lets

78. 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. In such cases, an applicant may be directly matched with a property to help 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.

3.25. Decants

79. When an existing customer is moved to an alternate property, for a restricted period (Decant), they will be offered the same security of tenure as their original tenancy, when moving into the next property.

3.26. Quality of Home

80. Jigsaw Homes believes that all tenants should live in a new home that is safe, clean and to a good standard of repair.
81. 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 signed customer declaration of condition.
 - A post-let Customer Satisfaction survey 'Are you happy with your new home?'

4 Complaints

82. Appeals against banding or offers will be heard in line with the Jigsaw Complaints Policy.

5 Monitoring and Delivery

83. The Group will monitor lets in each local authority area by allocation route and by banding.
84. The Group will record all lettings as required by the Continuous Recording of Lettings system (CORE).
85. 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

86. 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

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

- Aids and Adaptations Policy 2022-2025
- Corporate Plan 2024 - 2031
- Customer Care Strategy
- Jigsaw Tenancy Policy
- Jigsaw Asset Management Strategy
- Jigsaw Allocations and Lettings Procedure 2024
- Service Adjustments Policy

8 Document Control

Responsible Officer/s:	Ivan Wright, Operations Director - Neighbourhoods
Date of Approval:	11 September 2025
Approved by:	Executive Management Team
To be Reviewed Every:	Two years

Appendices

A Appendix A - Banding Criteria

A.1. Band 1

You are suffering from very serious domestic abuse, extreme violence or harassment that means it is genuinely dangerous to stay living in your home and rehousing is part of a multi-agency plan to protect and safeguard you.

Assisting the local authority with homelessness in the area

You are in the armed forces with a housing need that would have otherwise put you in band 2.

A.3. Bereaved partners of Armed Forces personnel who need to leave accommodation that is only for those who work in the Armed Services.

You are coming out of hospital and your property cannot be made suitable for your medical condition, as verified by a medical professional/Occupational Therapist

You have a disability that is long-term, and your accommodation restricts your mobility so much that you cannot carry out most normal day-to-day tasks, and you need to move to suitably adapted accommodation for the long-term; 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.

Life threatening or terminal medical issue and the property is no longer suitable

You are a young person ready to leave care

The condition of your private rented home is affecting your health so seriously that it is, or could become, life-threatening, as verified by an Environmental Health Officer or equivalent.

Your accommodation contributes to a serious threat to the wellbeing of a child, and the risk is so critical that a move is the only reasonable option to safeguard the child(ren)

A.4. Band 2

You need to give or receive substantial and continuing care and cannot rely on your own or public transport.

Overcrowded in current property by two or more bedrooms.

Your accommodation contributes to the risk to a child or children subject to a Child Protection Plan and rehousing is an essential contribution to safeguarding the welfare of the child/ren

Your private rented accommodation is in poor condition and lacks basic amenities, as verified by an Environmental Health Officer or equivalent.

You are ready to leave supported housing or residential care.

Your property is having a detrimental effect on your welfare and rehousing has been requested as part of a multi-agency plan or relevant professional

Local council approved foster carer who needs to move to a larger home

You are suffering from domestic abuse, threats, or harassment but are not in immediate danger (i.e. the perpetrator does not live in the property, has been bailed elsewhere, is in police custody)

A.5. Band 3

Overcrowded by one bedroom

You need to commute to work, education or training that is not available nearer to your home and the commuting distance is unreasonable.

You are unable to afford your private rented accommodation, which is putting you in financial hardship, with evidence of rent shortfall.



Creating homes. Building lives.

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