



Places to live. Space to grow.

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## Housing Options Policy

**We are committed to ensuring all customers can access and understand our policies. If you need to read any of our policies in a different format (such as braille or in another language), please contact us.**

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## 1.0 Introduction:

This Policy details the various housing options available to people who qualify for social housing, and the different ways that our existing residents, and those who are not yet our residents, can get the right home to meet their housing needs.

Social Housing is in short supply, and there are strict qualification criteria according to the various housing the Local Authority in which they live. There are limitations on how we can use our homes as we must follow legislation and regulatory guidance from Homes England and the Regulator of Social Housing. We also have a duty to co-operate with local authorities to offer accommodation to people with priority on their housing register and to assist them to discharge their functions, particularly to the homeless.

West Kent has homes in Kent only and our properties are allocated through *Kent HomeChoice* [www.kenthomechoice.org.uk/choice/](http://www.kenthomechoice.org.uk/choice/).

Some of our extra care homes for older people are let through local authority nominations panels, if you are interested in extra care please view the information on our website by clicking here or contact us for advice via [customerservices@wkha.org.uk](mailto:customerservices@wkha.org.uk)

1.1 We want to make it easy for applicants, tenants and staff to get advice on all the different housing options available to help you find the right solution. [Click here](#) to go to our website.

West Kent will make best use of its homes, by:

- Allocating empty homes quickly and efficiently to people on local authority housing registers
- Allocating homes to people that are the right size and suitable for their needs.
- Promote tenants using mutual exchange as an option to move.
- Provide guidance on shared ownership.
- Supporting people who are under-occupying their homes to move.
- Providing advice where households are overcrowded in their home.
- Consider undertaking alterations to homes to meet the need where it is not possible to identify a suitable alternative move.
- Helping people to stay in their current homes

The different options available to people are listed below; some of these have separate more detailed guidance available.

The guidance and procedure notes may be changed from time to time as required to meet statutory or regulatory change.

## 2.0 How can I get a West Kent home?

West Kent allocates its empty homes using nominations from the local authority housing register. Each local authority has its own set of rules to decide who it will house, and you will need to read those to decide on whether you want to apply for housing or not. All local authorities have different financial criteria to qualify for housing and will expect you to have a local connection with the area, such as already living or working in the borough or have a family connection. Certain members of the Armed Forces community are exempt from any local connection requirements.

Even if you are **already a West Kent tenant**, if you want to transfer to another home owned by us or another housing association you will have to apply to the local authority.

We have a mix of different types of homes and tenancies available.

- Family housing (General Needs)
- Retirement homes available to people over 55 years (known as Emerald homes)
- Retirement homes with on site care available to over 55 years (known as Extra Care Emerald homes)
- Shared ownership and leasehold homes
- Temporary homes for people accepted by the local authority as homeless.

We will not house you (excluding those over 55 applying for Emerald Homes) if you own a property where there is sufficient equity to enable you to buy a suitable home. If you qualify for shared ownership or can afford and are able to access the private rented sector, you are also unlikely to be housed by West Kent.

West Kent has homes within these boroughs in Kent:

- Ashford
- Canterbury
- Dartford
- Dover
- Gravesham
- Maidstone
- Medway
- Sevenoaks – most of our homes are within this local authority area
- Swale
- Thanet
- Tonbridge and Malling
- Tunbridge Wells

To apply you need to go to [www.kenthomechoice.org.uk](http://www.kenthomechoice.org.uk) to complete an application form for the area in which you wish to live.

West Kent will usually allocate a home to the person who has bid for it through *Kent Homechoice*, and who meets the eligibility criteria (shown in the advert) or who is in the priority band allocated to a property, in line with the local authority's allocations or lettings policy.

### **How does West Kent decide who to give their homes to?**

To make best use of our homes, once a nomination has been made by the local authority, we will make the final decision to house someone by looking at our Allocations Policy, as described below in section three, before any offer is made. There are times when we do not let our homes through *Kent Homechoice*, but this is in exceptional circumstances only and is strictly legally defined.

### **What do I do if I am homeless?**

If you are or are likely to be made homeless you should approach the local authority in which you live for help and advice. They will decide if you are homeless and offer to help you find either a private rented home or may offer you temporary accommodation.

### **3.0 Allocations Policy**

#### **3.1 Who do we house?**

The priorities for housing are set by the Local Authorities' that we work in partnership with, the Local Authorities policies detail who can or cannot join their housing register. West Kent will then use our Allocations and Exclusion Policies to accept a nomination from the Local Authority.

As per Housing Act 1996, we may not house you or accept you for a particular home if having completed an affordability assessment it shows that you cannot afford to pay the rent on the home we are considering you for. We will give you advice on whether you can claim welfare benefits to afford this home or what steps you can take to make sure you can pay your rent on other homes.

If you are over the age of 55 then you can be offered one of our Emerald homes even if you own your home. You will be expected to be able to pay the rent and to sell your home within 12 months. You may have to be assessed for care and support needs to make sure that the home you are bidding for is suitable.

We will house you if you are employed by us or are closely connected<sup>1</sup> to a member of staff or a board member of West Kent, as long as you have declared this on your application and you have not tried to influence the decision of the allocations team.

In exceptional circumstances we can house you if you are aged between 16 and 18 years, where you have been accepted by the local authority. You must be able to show that you will be able to maintain a tenancy; that you can pay your rent and can look after your home. You must have a responsible adult who will sign and can hold the tenancy in trust for you, and we may need to ensure you are provided with support from another agency or family.

#### **3.2 What size home can I have?**

West Kent will always aim to put the right sized family in our homes, so we do not under or over occupy. This means your eligibility for different sized homes will normally be decided by using the criteria shown below, however, as we work with many different local authorities, we will mirror their policy on age criteria and sharing. This means we will look at your family size and allocate one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 18 or over
- any two children of the same sex aged 8 or under
- any two children aged under ten
- any other child (other than a foster child or child whose main home is elsewhere)
- a non-resident carer (claimant/partner have disability and need overnight care).

#### **3.3 My children do not live with me full time, how does that affect the size of home?**

If you have shared responsibility for your children, but they live with you less than half of the week they will not be considered to be part of your household. You will need to provide evidence of child benefit to support your request for them to be considered as part of your household, when deciding on the size of home you are eligible for. This is because we have

many people looking for a larger property who have their children living with them on a full-time basis.

### **3.4 My child cannot share with their brother or sister.**

If your child has a condition or disability that means they need their own room you may be allocated to a larger home than other households. You will need to provide evidence from doctors and/or social services to assist us in making the right decision. This will be assessed based on the information you provide.

### **3.5 I have to move urgently and have been given a management transfer, but there are no homes of the right size available.**

If West Kent agrees to award you management transfer status, which means we have assessed that you have an urgent need to move, you still need to complete a housing application to join your Local Authorities housing register. We will then liaise with the Local Authority and confirm that we have approved management transfer status which may enable them to change your banding. You can then bid on a home of your choice. In some circumstances if you need to be moved immediately, we can consider letting one of our homes by direct let. We can only do this with a limited number of our homes which meet the Management Transfer criteria. You will still need to meet the criteria for the area we move you to and have a live application on the housing register.

We will review your management transfer status every month, if you are not bidding on suitable homes or have refused two reasonable offers of a direct let, then we may decide that you are no longer in need of an emergency move and remove your management transfer status.

It is very important that during this time you work with us so we can help find you the most suitable home.

For further guidance on management transfers and to see the policy [click here](#).

### **3.6 I am disabled or have long term health issues and may need adaptations to make the home suitable.**

If you or someone in your household has a disability or long-term health issues, we will try to match you to one of our homes that already has suitable adaptations in place. We may not allocate you a home you have bid for if it is not suitable; cannot be adapted (within a reasonable timescale and cost) or where there is more suitable accommodation available. If we allocate you a home that requires adaptations, we will expect you to move into that home prior to the works being completed as they can take some time to be designed and installed.

### **3.7 I have bid on a disabled adapted home, but I am not disabled, can I have it?**

If you have bid for an adapted property, we will only allocate it to you if there is no one requiring the adaptations competing with you. However, West Kent is unlikely to remove the adaptations within the home.

### **3.8 I have bid for a home but there is a Sustainable Communities Plan (Local Lettings plan). What does that mean?**

For new-build homes we may agree a plan with the local authority to ensure best use of the homes that will help create a sustainable and mixed community. The plan will guide allocations so that we achieve:

- A mix of new and transferring tenants, that have different priority need
- Sensible child density levels, through some under-occupation and to assist down-sizing
- A mix of child ages in the area
- A mixed economy with both working and non-working households

This means that when we allocate new homes we may not accept those with the highest priority only.

Many of our rural homes have conditions known as a section 106 agreement that set out a different priority scheme for allocations, such as first priority to anyone currently living in the village. We will put the details in the advert, as it may mean that you are not eligible for the area.

### **3.9 If I have been nominated by the local authority, will I get the home?**

Once we have checked that you are eligible for the home, and it is the right size and type of home for you and you have the highest priority of those who have bid for the home then normally we will allocate the home to you.

However, there will be times when it is not possible to allocate the home you have bid on to you, which might be because:

- You have been excluded from being housed by West Kent
- Information comes to light during the interview/assessment which means you do not meet the nominations agreement with the local authority, such as arrears or anti-social behaviour that has not been addressed.
- The home you bid has been designated a sensitive let
- You have had an affordability check completed, and it appears you cannot pay the rent on the property.
- You are a West Kent tenant that is in breach of their tenancy; this may be due to arrears, anti-social behaviour or that you have not maintained your home and are not ready to move.
- The home is not considered suitable for you.

We will talk to you to explain why we are making these decisions and you can make an appeal if you feel the decision is not right.

If you cannot meet the affordability check, we will offer advice on what to do. This may include advice on how you can increase your income through work, training or benefits.

All tenants are expected to pay at least one week's full rent when they sign their tenancy agreement.

### **3.10 Why would a home need to be advertised with a sensitive let?**

In exceptional circumstances a decision is made that one of our homes must be sensitively let due to previous issues in the area that may have affected the surrounding community. This means we will ensure the next residents living in the home are able to manage a tenancy well. If an applicant has a history of behaving in an anti-social manner, including noise nuisance, violence, drug or alcohol related ASB we may decide that you are not suitable for the home you have bid on.

### **3.11 Why does West Kent not advertise all its homes through Kent Homechoice?**

West Kent will advertise all homes through Kent Homechoice, however there are times when this is not appropriate and a decision to directly let a home will be made.

Examples of when this is appropriate include:

- Where the sole tenant moves to a nursing home permanently, leaving adults in property who would normally succeed the tenancy.
- Where a tenant passes away leaving a person(s) in the property who would not legally be entitled to succeed but the property meets their allocation size and they meet criteria

to join the housing register and be awarded non succession priority. ([Click here](#) to see the succession policy)

- We have an applicant who has suffered domestic abuse, serious assault and needs to move urgently.
- Where we have to move someone in an emergency such as fire.
- Where homes have been advertised previously and received no bids or have had to be advertised more than once and no suitable applicant has bid.
- Where there are no eligible bids for adapted or extra care homes.
- Where a local authority asks us for a direct let, for example if someone is homeless.

Some of our Emerald homes where care services are provided (known as Extra Care), short-term supported housing or move-on housing that is provided for people with housing support needs, such as learning disabilities, mental health and for homeless people will be allocated based on nominations from agencies like social services.

### **3.12 Why West Kent might exclude you from being housed in one of our homes**

West Kent has the right to exclude people from its homes if they:

- Pose a threat or nuisance to other tenants, our staff or others in the community
- Owe us or other landlords money from a previous tenancy and not taken positive steps to clear the debt
- Been evicted and/or taken to court previously by West Kent and have not changed their behaviour
- Have needs that are too high for our highest support level of Emerald and/or supported homes.
- Have been released from prison on licence

The full list of reasons for exclusion is on our website at xxx

## **4.0 Current West Kent tenants moving by transfer or mutual exchange**

### **4.1 How do I transfer to another West Kent home:**

If your current home no longer meets your needs and you want to transfer to another West Kent property you will still need to join the housing register for the area you live. To do this you must register with [Kenthomechoice.org.uk](http://Kenthomechoice.org.uk) and bid on suitable properties. If you are actively bidding on properties, you need to make sure you are managing your tenancy well, so you are ready to move.

If you are successful in your bid, your Local Authority will nominate you to us and ask that we offer the property to you. If you live in the Sevenoaks District, we will shortlist the applicants that have bid and offer to the most suitable applicant following our Allocations Policy. We will then complete an audit of your tenancy to make sure that you are ready to move. This will include completing an inspection of your home to make sure it has been maintained, making sure your rent account is up to date and reviewing whether there are any live notices against your tenancy, due to any other breach. Where we can, we will always offer you the opportunity to make changes to rectify the issue so you can move, however there will be a strict seven-day time period as we need to relet our homes as quickly as possible. If you have not made the agreed changes, we will not offer you the home.

If there are extenuating circumstances, we may consider authorising a management transfer, please refer to the Management Transfer Policy for further information:



#### **4.2 Can I swap my home with another tenant?**

Mutual Exchange can offer a quick and efficient way to move, providing choice on where you live and avoiding long waits on the housing register. Please refer to the Mutual Exchange Policy for further information:

- The move must be permanent and because of redevelopment or regeneration.
- Where the above criteria are not met, West Kent may consider discretionary payments on a case-by-case basis.

#### **4.4 Financial incentive to downsize to a smaller home:**

The demand for family sized homes is greater than the supply we have and with changes to housing benefit and the introduction of the bedroom size criteria it is in our interest to provide additional support for tenants who wish to move due to under-occupation.

West Kent will provide support to arrange moves and financial incentives; these vary depending on the individual circumstances.

If you are interested in applying for the scheme, please contact us through the website <http://www.westkent.org/your-home/moving-out/downsizing/> or by emailing [help@wkha.org.uk](mailto:help@wkha.org.uk) or ringing us on 01732 749400.

#### **5.0 Succession**

When a tenant dies, sometimes a partner that has also been living in the home is able to have the tenancy transferred into their name, this is called succession. There are strict rules in place on who can succeed a tenancy. A partner is a husband, wife, or someone who lives with the tenant as their partner at the time of their death. If the person that died held a protected tenancy (a tenancy that started before 23 March 1989) a partner can succeed or a relative of the tenant if they were living with them when they died.

For full details on whether you are eligible to succeed a tenancy please read our [Succession Policy](#).

#### **6.0 Disability or long term health issues:**

##### **6.1 I have a disability or long-term health issues and my home is no longer suitable for me, can you help?**

West Kent provides an *Enablement Service* for our tenants who need adaptations or a move due to disability, to get a home that is safe and that supports their independence. This includes both adults and children who have a disability. You will need to have an assessment by an occupational health worker to specify the adaptations you need. Our KEHFA care schemes have a separate process.

If you need minor changes to your home, such as a grab rail or different taps, we can arrange for these changes to be carried out, just ring 01732 749400 or email [help@wkha.org.uk](mailto:help@wkha.org.uk)

If you need more major adaptations, for example a flush floor shower, you may be able to apply for a disabled facilities grant (DFG). West Kent may not always agree to carry out major changes to your home as it is not always the best use of public funds or rent income to make changes to a certain property, when it is possible to find a different home that is suitable for your disability. Our Enablement team will help you to find the right option and will support you to make the application for grant, if that is appropriate.

Not all our homes are suitable to extend, and any application would depend on West Kent being able to get planning permission.

The rent charged for your home may increase and if you are not able to pay that higher rent we will not agree to your request. We will ask you to agree to vary your tenancy agreement (as a condition of undertaking the works) so that when or if you no longer require the extension/adaptations we can assist you to move or seek possession.

## **7.0 Under Occupying a West Kent home**

If you have a spare bedroom you can take in a lodger. A lodger is someone who lives with you and shares your facilities (sometimes called sub-let) but cannot stop you from going into any of the rooms they use. You do not need our permission to do this. You cannot take in a lodger if you will make your home overcrowded, e.g. if you live in a two-bed home and have one child you cannot have a lodger. It is important that you check whether having a lodger will affect your income if you are receiving benefits.

You **must not** sublet all of your home, so that you no longer live there.

A subtenant is someone who has their own self-contained part of your home, usually shares your facilities, but can stop you going into their part of your home. See websites such as Spareroom.co.uk and Gumtree.com for more information. Having a subtenant may affect any welfare benefit income you receive.

You need to be aware that under the Immigration Act 2014 you cannot rent or sub-let your home to people who do not qualify for the right to rent and you would need to check the immigration status of anyone you wish to rent part of your home to. Guidance from the Government to help you can be found here [www.gov.uk/check-tenant-right-to-rent-documents/who-to-check](https://www.gov.uk/check-tenant-right-to-rent-documents/who-to-check).

## **8.0 Home Ownership**

### **8.1 What is shared ownership?**

Shared ownership is a way to get into home ownership when you cannot afford to buy a property on the open market. You part buy and part rent the home and over time can go on to buy more of it if you want to. To be eligible you need a household income of less than £80,000 per annum and must not own another property. West Kent provide different types of shared ownership homes across the county.

If you are interested in finding out more please contact [sales@wkha.org.uk](mailto:sales@wkha.org.uk) or apply to register for free at <https://www.helptobuyagent3.org.uk/>

### **8.2 I would like to buy my current home:**

There are two schemes enabling social housing tenants to buy the home they rent. If you are interested in any of these please email us at [help@wkha.org.uk](mailto:help@wkha.org.uk)

### **8.3 Right to Buy**

If you are a former tenant of Sevenoaks District Council, who transferred to the newly formed West Kent Housing Association on 23 March 1989, you have an assured/protected tenancy and so may have the 'Right to Buy' your home. This entitles you to a discount on the market value of the home if you buy it. The amount of discount increases each year in April in line with the consumer price index (CPI).

If you are an assured/secure (protected) tenant, you have the right to buy the freehold of a house or the leasehold if you live in a flat, provided:

- The home transferred from Sevenoaks District Council on the 23 March 1989
- West Kent owns the freehold.
- It is your only and principal home.

### **8.4 Right to Acquire**

Some of our tenants have the right to acquire (buy) their home at a discount. If you live in a home we have bought or built using a specific type of funding (social housing grant) after 1 April 1997 and you have a assured/secure tenancy or a assured shorthold (AST) for a minimum of two years or more and it started on or after 1 April 2012, you may have the Right to Acquire. The link below will provide you will full information.

If you are an assured/secure tenant, you have the right to acquire the freehold of a house or the leasehold if you live in a flat, provided:

- The home was bought or built using social housing grant from 1 April 1997
- West Kent holds the freehold.
- It is your only and principal home.

Please click on the following link for further information and guidance on the current discount for Right to Acquire <https://www.gov.uk/right-to-acquire-buying-housing-association-home>

### **Regulation**

- Housing Act 1985
- Housing Act 1988
- Housing Act 1996
- The Home Loss Payment (England) Regulations

## POLICY SIGN-OFF

<b>Document Name:</b>	Housing Options Policy
<b>Equality Impact Assessment:</b>	Clarity in policy will ensure protected characteristics are neutral in impact
<b>Equality Impact Assessment on Bettie:</b>	No
<b>Equality Impact Assessment on S Drive:</b>	Yes
<b>Resident Impact Assessment:</b>	Will provide more clarity to residents for what we can/can't do
<b>Policy Author:</b>	Ellen Salkeld
<b>Approved by:</b>	Sasha Harrison
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<b>Risk:</b>	Compliance / Regulatory
<b>Document Location:</b>	

☐ A current version of this procedure is available to all employees on (West Kent Intranet).

**APPROVAL SIGNATURE:**

**JOB TITLE:**

**DATE:**

Change History Record

Version	Date	Details of Change(s)	Approved By
V1.0	May 2025	Initial issue	Sasha Harrison