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## Housing Options Policy

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## **1 Introduction**

- 1.1 This policy details the 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.
- 1.2 Social Housing is in short supply, and there are strict qualification criteria according to the housing allocations policies in 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.
- 1.3 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/)
- 1.4 We want to make it easy for applicants, tenants and staff to get advice on all the different housing options available to help customers find the right solution. [Click here](#) to go to our website.
- 1.5 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 the use of 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.
- 1.6 The different options available to people are listed below; some of these have separate more detailed guidance available via links in this policy.

## **2 Obtaining a home**

- 2.1 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 applicants will need to read those to decide on whether they 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.
- 2.2 People who are already a West Kent tenant, will have to apply to the local authority concerned if they want to transfer to another West Kent property.

There are a mixture of different types of homes and tenancies available:

- Family housing (General Needs)

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

2.3 If an applicant owns a property where there is sufficient equity to buy a suitable home, they will not be accepted for social housing. People who qualify for shared ownership or can access the private rented sector are also unlikely to be housed by West Kent.

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

2.4 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 limited times when we do not let our homes through Kent Homechoice, but this is in exceptional circumstances only and is strictly legally defined.

### **3 Allocations Policy**

#### **Priorities for housing**

- 3.1 The priorities for housing are set by the Local Authorities that we work in partnership with and are according to the Housing Act 1996. The individual 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.
- 3.2 As per Housing Act 1996, we may not house an applicant or accept them for a particular home if they do not pass an affordability assessment 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.
- 3.3 People over the age of 55 may be offered one of our older-person's homes even if they own a home. They will be expected to be able to pay the rent and to sell the home within 12 months. Applicants may have to be assessed for care and support needs to make sure that the home they are bidding for is suitable.

#### **Size of home**

- 3.4 West Kent will always aim to put the right sized family in our homes, so we do not under or over occupy. This means 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).

#### **Children who do not live with a parent full-time**

- 3.5 If parents have shared responsibility for children, they will only be classed as part of one household. Evidence of child benefit will be required to support a request for them to be considered as part of the household, when deciding on the size of home you are eligible for.

#### **Child with medical condition**

- 3.6 If a child has a condition or disability that means they need their own room, the household may be allocated to a larger home. Evidence from doctors and/or social services will be required to assist us in making the right decision.

#### **Management transfer**

- 3.7 If West Kent agrees to award management transfer status - which means you have an exceptional need to move – A housing application will still be required - to join the relevant Local Authority's housing register. We will liaise with the Local Authority and confirm that we have approved management transfer status which may enable them to change the banding. In some circumstances – where someone needs 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. Applicants will still need to meet the criteria for the area they are seeking to move to, and have a live application on the housing register.
- 3.8 For further guidance on management transfers and to see the policy [click here](#).

#### **Disability adaptations**

- 3.9 If someone in a household has a disability or long-term health issues, we will try to match them to one of our homes that already has suitable adaptations in place. We may not allocate a home if it is not suitable, cannot be adapted (within a reasonable timescale and cost) or where there is more suitable accommodation available.

#### **Vulnerability**

- 3.10 In line with West Kent's Vulnerability Policy, we define Vulnerability as circumstances where individuals are especially susceptible to physical or emotional harm or distress.

Vulnerability can be influenced by a range of factors, including (but not limited to): age, disability, bereavement, mental health, domestic violence, or poverty. Where a customer or household is identified as vulnerable under this policy, we will make every effort to provide Reasonable Adjustments to our services to accommodate additional needs.

### **Sensitive let**

- 3.11 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

### **Exclusions**

- 3.12 West Kent has the right to exclude people from its homes in certain circumstances such as:

- Posing a threat or nuisance to other tenants, our staff or others in the community.
- Owe us or other landlords' money from a previous tenancy.
- Have been evicted and/or taken to court previously by West Kent or any other landlord.
- Have been excluded from a local authority housing register.

Our full exclusion policy is available on our [website](#).

## **4 Transfer and mutual exchange**

### **Transfer to another West Kent home**

- 4.1 If a resident's current home no longer meets their needs and they want to transfer to another West Kent property they will still need to join the housing register for the area in which they live. To do this they must register with [kenthomechoice.org.uk](http://kenthomechoice.org.uk) and bid on suitable properties.

If a successful bid is made, the Local Authority will nominate to us in the usual way.

### **Mutual exchange**

- 4.2 Mutual Exchange can offer a quick and efficient way to move, providing choice on where a resident may live and avoiding long waits on the housing register.
- 4.3 Please refer to the [Mutual Exchange Policy](#) for further information.

## **5 Home ownership**

### **Shared ownership**

- 5.1 Shared ownership is a way to get into home ownership when people 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 provides different types of shared ownership homes across the county.

### **Buying a current rented home**

- 5.2 There are two schemes enabling social housing tenants to buy the home they rent. These are known as the Right to Buy and the Right to Acquire.

### **Right to Buy**

- 5.3 If you have a (pre-1989) assured/protected tenancy you 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.

### **Right to Acquire**

- 5.4 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 an assured/secure tenancy or an 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.
- 5.5 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.

## **6 Legislation and guidance**

- 6.1 Legislation and guidance include:

- Housing Act 1996
- Localism Act 2011
- Right to Move and social housing allocations statutory guidance
- Allocations of accommodation guidance
- Local authority nomination agreement.