



Places to live. Space to grow.

# Housing Options Policy

**How to find the right answer  
to meet your housing needs and aspirations**

**This policy brings together all the options available to you to meet your housing needs and is meant to be read in conjunction with the Housing Options – Self Assessment tool on our website to help you understand what you can do. This policy includes West Kent’s Allocation 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. How can West Kent help you to get the right home

West Kent provides homes for people who cannot meet their housing need through the open market. We believe that a good home is a foundation for getting on in life; our core purpose is to help the many people for whom a good home (to rent or buy) is too expensive, and to nurture their communities. There is no single solution for everyone. All 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 and aspirations are available here.

We do not have enough homes to meet all the demand, so we need to make sure we make best use of the homes that are available. West Kent also wishes to build vibrant mixed communities (where people of all ages and different economic status can live successfully together) and our policies support this.

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<sup>1</sup>.

Our Allocations Policy is stated in the *How West Kent decides who to give their homes to* on page 6.

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 on [website](#) or contact us for advice on 01732 749400.

## 1.1 How to find the right home for you

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. On our website is a tool to help you decide on the right option for you. [Click here to go to the 'your housing questions answered' tool.](#)

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.

If you are not sure what to do to help your housing situation then a *Housing Advice Service* is available.

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

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<sup>1</sup> Part VI s. 170 and Part VII s 213 of the Housing Act 1996  
Housing Options Policy – January 2022

## 2. Housing Advice Service

We provide housing advice, through our website or over the telephone to **current** West Kent residents needing help with their housing, click on [options](#) to visit our website.

We can assist you with:

- Explain the process for joining the housing register for the area you live
- How to register for a mutual exchange
- Refer you to our support team if you need help with your housing application
- If your tenancy is at risk, with your permission, we can refer you to the appropriate local authority to receive advice and guidance to prevent homelessness
- Direct you to the Help to Buy website to register for shared ownership
- Provide guidance on whether you can buy your current home

To talk to someone about your housing situation please email [help@wkha.org.uk](mailto:help@wkha.org.uk) or telephone 01732 749400.

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

West Kent allocates its empty homes using nominations from the local authority housing registers. 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. Further information on this can be found [here](#). Using the *Kent Homechoice* pre-assessment website you can check if you qualify for the local authority you wish to live in ([www.kenthomechoice.org.uk/content/assessing-housing-need](http://www.kenthomechoice.org.uk/content/assessing-housing-need)).

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. The exception to this is when you have to move temporarily from your West Kent home because it needs major repairs that cannot be completed while you are in the property, or because of an emergency, such as a fire. This is called a decant.

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

- Family housing for rent
- 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)
- Specialist supported housing for people with support needs
- Shared ownership and leasehold homes
- Homes that have adaptations such as level access showers or through floor lifts
- 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. There are times when we do not allocate homes through advert, for example where someone needs emergency housing, or where someone is very vulnerable we may directly let the home to them.

To ensure we 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 procedure, detailed below before any offer is made.

If we believe that the person put forward is not right for our home we will discuss this with the local authority before making a final decision. This may include people who we believe cannot afford to regularly pay their rent based on completing our affordability calculator and offering the home may cause them to fail their tenancy. You can check if you can afford the rent of a particular home you are interested in at [www.westkent.org/help-for-residents/help-for-you-cost-of-living-support/help-managing-your-money](http://www.westkent.org/help-for-residents/help-for-you-cost-of-living-support/help-managing-your-money). The benefit checker will show if you have any entitlement to welfare benefits, including housing benefit and Universal Credit and the budgeting tool will calculate whether you can afford the home. Sometimes we will make the decision that due to a person's previous or current behaviour we will not house them; we call this exclusion (more details on this below).

## **2.2 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. They will decide if you are homeless and offer to help you find either a private rented home or may offer you temporary accommodation.

In the Sevenoaks District and Tunbridge Wells Borough we also provide some temporary accommodation for homeless households, if the Local Authority nominates applicants to us.

For advice on whether you would be considered to be homeless or if you wish to look at other options you need to contact your Local Authority.

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

We are 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.

## **3. 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. In principle we provide homes for people who cannot afford to buy or rent a home on the open market. We will check household income and savings and if you can afford to buy a shared ownership home under Help to Buy, or can afford to rent in the private sector (based on the relevant local authority eligibility criteria) the Local Authority or West Kent may not accept you for a rented home.

We will not house you if you own your home or if you have sufficient equity or capital to be able to buy a suitable home. We will disregard lump sums received by a member of the Armed Forces as compensation for an injury or disability sustained on active service. We will also disregard compensation paid to any

individual that has sustained a life changing injury and the compensation is to provide their care needs. In exceptional circumstances if you are a homeowner but you cannot buy a suitable alternative home we may consider (in partnership with the local authority) to accept you.

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>2</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?**

To make best use of our homes, 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. This means we will look at your family size and allocate one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged 16 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)

However, there will be times when we make exceptions to these rules, such as if we need to house someone urgently (for example fleeing violence), when we may need to allow someone to under-occupy by one bedroom or to house someone who would be over crowded. We may also allow under-occupation of one of our homes if there is no one of the correct family size on the list or requiring that home.

### **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 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, such as your entitlement to child benefit. 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 hasn't been born yet, what size home can I have?**

If you or someone in your household is pregnant we will count the baby as needing a bedroom once you have provided us with a copy of the MAT B1 certificate (provided at twenty sixth week of pregnancy). Once the child is born they will be expected to share with any other children in your family and only if that makes you overcrowded would you be eligible for a larger home.

### **3.5 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

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<sup>2</sup> West Kent defines 'close connection' as including family members, such as spouse or partner and close relatives, as well as close friends and business colleagues'

assist us in making the right decision. You will need to be able to pay the increased rent through your income, or make sure the increased housing costs will be paid by Housing Benefit or Universal Credit. This will be assessed based on the information you provide.

### **3.6 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 and will make two reasonable offers. We can only do this with some of our homes and with the agreement of the Local Authority. 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 three months, 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. Sometimes to move you quickly we may consider a home that is too small or too large for your needs. Before we can do this, we will complete an affordability assessment with you to ensure that you can afford to live in a home that is too big for your needs.

Further guidance on management transfers is provided separately.

### **3.7 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.

### **3.8 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 that adaptation competing with you and we have advertised several times. However, West Kent is unlikely to remove the adaptations within the home.

### **3.9 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 normally 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.



### **3.10 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 (we describe these processes in more detail later in this policy):

- 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
- If the home is in a high-rise building (block of flats over 18 meters in height) we will need to complete a risk assessment of the applicant and their household to ensure they are able to evacuate in the event of an emergency. If the assessment identifies a risk of failure to evacuate without assistance, we may not be able to offer you the home.

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. Please use the affordability calculator on our website [www.westkent.org/help-for-residents/help-for-you-cost-of-living-support/help-managing-your-money](http://www.westkent.org/help-for-residents/help-for-you-cost-of-living-support/help-managing-your-money)

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

### **3.11 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.

### **3.12 Why would the home not be suitable for me, if it is the right size and type?**

If we believe that you are likely to be put at risk of harm if you moved to a particular location, for example you have been a victim of abuse, we may not allocate you a home in a particular area for your own safety.

If we believe that you may pose a risk to others, for example you have been responsible for anti-social behaviour in the past we may not agree to you moving to a particular home, if neighbours are vulnerable or there is a sensitive let or local letting plan in place. If the police say an area is not suitable for you as they feel you pose a risk we will not allocate you a home there. For more information, please see our *Sex and Violent Offenders* policy.

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

West Kent tries to 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 by Head of Housing Services.

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. (See succession policy and discretion section.)
- 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.

### **3.14 I am a West Kent tenant and I need to move due to repairs to my home or because you want to demolish or sell it**

West Kent will tell you if you need to move on a temporary or permanent basis, because we have to repair your home and you cannot stay there whilst the work takes place. This moving process is called a 'decant'.

There are other times when we may have to move people for example, we need to demolish your home or we may have to sell your home, because the cost of repairing it is too high. In these cases, the move will be permanent. If you need to move permanently, we will assist you to register on Kent Homechoice, so you can see all homes available to you in the district you live and can bid on the home of your choosing.

We recognise that having to move out of your home can be a stressful time and we will provide help and advice throughout the process to assist and to reduce the disturbance and inconvenience to you.

We will discuss with you why we are making this decision and what you need from any new home (whether permanent or temporary) and will try to match your current housing need. There may be a need to compromise on size and type of home, if the move is temporary. For all decants we will:

- Identify one member of staff to liaise with you during this process.
- Assist you to move and will arrange removals, redirection of post and other services (or we can assist you financially to meet these costs if you prefer to organise yourself.)
- Assist with the cost of moving if you are moved compulsorily and if you need to move permanently there is a home loss payment made at a set amount agreed by central government.
- Any payments made will be made promptly to reduce any financial burden on you.
- Try to ensure that where your current home has special adaptations to help your daily life that your new home is provided with similar adaptations.
- Provide support throughout the process, so if you have any questions just ask.

More information about decants is available in our Decant Guidelines document.

### **3.15 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.

The full list of reasons for exclusion is on our website at [www.westkent.org/find-a-home/rent-a-home/how-we-allocate-homes](http://www.westkent.org/find-a-home/rent-a-home/how-we-allocate-homes)

We will not exclude you without talking to you about your circumstances, provide you with the reasons we are considering excluding you and giving you the opportunity to tell us why we should not. The decision is

made by a Tenancy Panel which consists of staff from across the organisation to ensure a fair and transparent process. If you are excluded you will be given the opportunity to appeal the decision.

We will discuss with the police, social services or the probation service, if you have applied for housing with us and we have concerns that you may pose a risk to the community, or having been a risk previously and are likely to reoffend.

If you are a former tenant of West Kent or a member of your household has contributed or caused your eviction for whatever reason, you will not be re-housed by West Kent for at least one year. If you can then show that you have taken action to resolve the issue that led to eviction, for example, paid any arrears, then your application can be considered. If you take no action to resolve the issue then you will remain excluded.

If you owe West Kent or any other social or private landlord money from a current or previous tenancy, then we may exclude you, until those arrears are paid. This is because we need you to show that you take paying rent as a serious responsibility in keeping a home.

For our Emerald homes (homes for those over 55 years only) we may need to carry out an assessment to identify your level of care and support needs. If you are assessed as having a need that is too high for our Extra Care schemes we may exclude you as we will not have any homes suitable for you.

### **3.16 How long will I be excluded for?**

You will be excluded for one year unless the panel believes the case should be reviewed sooner. At the end of the year, if you have not taken any action to sort out the issue the exclusion period can be extended for another year.

You do not have to wait the full year before asking us to reconsider your application if you have:

- Paid off any debt owed to West Kent
- Kept your agreement with another landlord to pay off the money owed to them for a reasonable period
- You have accepted help and support so that you can now show that you can live independently in a West Kent home
- You are co-operating with the police, the council, social services and any other agency involved in your case, so you can show that you can maintain your tenancy correctly
- You no longer pose a risk to West Kent staff, tenants and others in the community. However, where legal action has involved you or a member of their household, for example an injunction was granted, we will expect you to have shown for a minimum of 12 months that you (or other members of your household) have not caused any disruption to the community.

Before removing anyone from being excluded, West Kent will take up references and seek evidence from other agencies as required. We may consider offering the applicant a home in our temporary accommodation with a six-month Assured Shorthold Tenancy to allow time for you to demonstrate that your behaviours have changed and you are able to manage a tenancy successfully.

## **4. 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.

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

A mutual exchange allows one tenant to swap their home with another social tenant. It offers a quick and efficient way for you to move, enabling you to choose where you live and can mean that you avoid a long wait on the housing register. You can also move anywhere in the country. We must consent to your swap as there are some issues that may prevent you swapping, and **you cannot move without our permission**. Our extra care homes at White Oak Court and Montgomery Court and all our Kent Extra Homes For All (KEHFA) care schemes have a stand along mutual exchange procedure, please liaise with the scheme manager.

If you want to arrange a mutual exchange because you are under-occupying your home and you are affected by the bedroom size criteria, we may be able to offer extra help to you towards the cost of the move or to assist you to clear your arrears so you can swap. This is a discretionary payment that you must apply for ([guidance on this is available on our website](#)).

A mutual exchange is a legal transfer of your tenancy to someone else and you take on their tenancy, this means the conditions of your tenancy may change. Mutual exchanges are carried out by deed of assignment, except for exchanges that involve a tenant on a fixed term tenancy.

When you swap your home with someone else, you are swapping your tenancy agreements, so this may mean that you lose or gain some benefits to your current agreement, for example Right to Buy (RTB.) If you were previously a tenant of Sevenoaks District Council Assured (Protected) tenants and retained the RTB you may lose this right should you exchange with a Full Assured tenant, or for your family to succeed to your tenancy. You need to check what type of tenancy the other tenant has. For example if they have a five year fixed term tenancy you may take that over instead of a lifetime tenancy.

Once we receive your application, we will complete our checks to make sure that we can agree and give you a decision within 42 days. Occasionally, if we are still waiting for information we may have to extend the deadline of 42 days.

You can register on the [Home Swapper mutual exchange site](#), so that you find other people who want to swap their home or contact us for help to do this.

## **4.3 I have found someone to swap with, what do I do next?**

Once you have found someone to swap with, please complete an application on the Home Swapper website. You'll then be set up with a SwapTracker account, this is a free online portal where you can track the progress of your exchange 24 hours a day, seven days a week. Make sure you always check the portal before contacting us for an update, its much quicker and easier for you. If you want to exchange your home but are unable to do this online, please contact us by telephone on 01732 749400.

## **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. The incentive scheme is called '*Small is Beautiful*' and provides a menu of options people can pick to unlock the barriers to moving depending on their individual circumstances.

To qualify people must meet the following criteria:

- Be aged 50 years or over; we may consider an individual under the age of 50 if they are moving to a one-bed property.
- Have a fully assured tenancy
- Be living in a home with two or more bedrooms
- Be willing and eligible to move into smaller sized accommodation meaning they release at least one bedroom or more
- Be moving to another West Kent home or a home with another Registered Social Landlord (RSL) via Choice Based Lettings. If you move to another RSL it will be your responsibility to let us know that you may be eligible for the Small is Beautiful incentive as we do not have access to this information.

We will pay £500 for each bedroom released plus up to £1,000 towards the cost of moving (packing and/or removals) We can sometimes pay this money in advance to support your move and enable you to pay for resettlement costs.

You will have the option to choose from a lump sum payment (£1000 plus £500 for each bedroom released), or for West Kent to book and pay for the removals and/or pay for other resettlement costs as listed above using the money that you would be entitled to from downsizing. Any payments are always offset against rent arrears or outstanding recharges where applicable.

If you are moving to one of our Emerald schemes, we can offer you one to one support to provide assurance and help with the steps of moving safely. You will have access to the incentives detailed above.

Once the funds available have been spent, the scheme is closed until the following budget year.

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.

All applications will be considered in line with the Small is Beautiful criteria and the appropriate local authority allocation policy with regards to local connection and under occupancy priority as these will vary. You will need to register with the local authority for a move through *Kent Homechoice* for rehousing.

#### **4.5 Discretionary payment to help you move?**

If you are under-occupying one of our homes and wish to move somewhere smaller through mutual exchange we may offer a grant of £500 to assist with moving expenses and/or clear outstanding rent arrears so that you can move. This is a one-off payment to you or if you are in arrears to your rent account. However, the fund is limited, and we cannot help every case.

#### **Eligibility**

To qualify for the discretionary payment you must:

- Be a tenant of West Kent
- Hold an Assured Tenancy (includes Affordable Rent Tenancies but excludes Assured Shorthold Tenancies, Starter Tenancies or tenancies which have been demoted)
- Be moving by a mutual exchange (if moving with rent arrears be moving within West Kent stock), or via the local housing register
- Demonstrate that you under-occupying i.e. your home is too large when measured against the *Department of Work & Pensions Housing Benefit Bedroom Standard* and the new home is the correct size.

If you are interested in applying for the scheme, please contact us through our website or by ringing Customer Services on 01732 749400.

## 5. Succession

### 5.1 What is succession and can I take on the tenancy if the tenant has died

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. 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. 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.

You will need to have an assessment by an occupational health worker to specify the adaptations you need and we can advise you how this can be arranged.

If you or a family member has a disability that requires additional space, we will in the first instance look to move you to a larger home. To do this you would need to join the housing register through the Kent homechoice website and bid on homes that meet your need. If after a minimum of 12 months you have not been able to find a suitable alternative home through the housing register, we may in exceptional circumstances agree to extend your current home. Financial support through a Disabled Facilities Grant (DFG) is likely to be available from the local authority to help meet some or all of the cost. Please contact us to get more information on how we can help you apply for this grant.

We have guidelines to help us make the decision, but as the grant may not cover the full cost of the extension it is entirely at West Kent's discretion to decide if it wishes to make funding available for work of this nature to its homes. There is **no right** for any resident to have an extension request granted. West Kent reserves the right to refuse any request having considered all the information available.

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. Under Occupying a West Kent home

## 7.1 Can I take in a lodger or sub-tenant

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](http://www.gov.uk/check-tenant-right-to-rent-documents/who-to-check).

## 8. 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 onto 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).

### 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>