

Allocations Policy – HO003

1. What is the purpose of this policy?

This policy sets out bpha's approach to the allocation and letting of all rental homes owned and managed by bpha. This includes our specialist housing which is designed to meet the needs of certain groups of people such as housing for older people or supported housing. Homes which are managed by others will have their own policies.

2. Who does the policy apply to?

This policy applies to current and prospective tenants of bpha.

3. What are the main principles of the policy?

We will:

- Allocate rental homes to make the best use of the housing we have available
- Support the long-term sustainment of tenancies and communities
- Assist local authorities and partners to meet their statutory housing duties
- Allocate our homes in a fair and transparent way in line with local authority nomination agreements and the Regulator of Social Housing's Tenancy Standard.
- Consider the needs of individual applicants, the long-term sustainability of the community and any specific requirements for a particular type of home
- Aim to let homes quickly to minimise the number of empty homes, meet customer demand and maximise rental income
- Ensure services are accessible to the diverse needs of both new applicants for housing and bpha customers wishing to move.
- Work proactively to detect and manage tenancy fraud in line with our Tenancy Fraud Policy which can be found on the bpha website Policy Page.
- Offer current bpha tenants the opportunity to register for an internal move within bpha if their circumstances change. Offers of homes will be based on the priorities outlined in Appendix 2.
- Offer support and advice to customers on how to swap/exchange their home and free access to an online home swap scheme.
- Provide a range of incentives for bpha tenants who are under-occupying their home to move to a smaller home if they would like to.

4. What services does this policy cover?

Allocation of homes

General needs housing and Independent Living homes without a Care service are advertised in line with the nominations agreement we have with our local authority partners. Local authority

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nomination agreements require up to 75% of bpha relets to be allocated in this way. Nominations are based on the local authority allocations policies which are available on each individual Council's website.

New build housing is subject to a range of planning requirements including Section 106 agreements. All first lets of new build housing are offered to the local authority for nomination from the Council's Housing Register. This is sometimes called 100% nominations.

Specialist Supported Housing and Independent Living with Care housing is allocated via nominations made directly by the local authority or via a panel. This ensures that the allocation of a home meets the needs of the customer and the requirements of the housing scheme. Priority is based on housing need, care needs and the length of time on the waiting list.

Intermediate rent homes are advertised via the Share to Buy website and various digital channels. All applicants must be Share to Buy approved, pass an affordability assessment and have a satisfactory credit search.

Applicants for Intermediate Rent homes register their interest via the Share to Buy website and the assessments for suitability are based on the following order of priority:

- Existing social housing tenants and current serving military personnel (including those who have left the military within the last 24 months).
- For larger properties, families above single individuals and couples.
- Those with local connections including work or school.

If applicants cannot be prioritised according to the above criteria, the chronological order of date of registration for Share to Buy will be used.

bpha does not let general needs or intermediate rent homes to households where a member of that household owns a property or holds a social housing tenancy for another property that they are not moving out of.

Tenancies offered to successful applicants will be granted in accordance with bpha's Tenancy Policy.

Transfers for existing bpha tenants

We allocate empty homes not let through the local authority nomination process to existing bpha tenants who have applied for a transfer to an alternative home. Each year a lettings plan will be developed to help us manage these lettings. bpha tenants who wish to apply for a transfer should make an application by contacting us at info@bpha.org.uk Tenants are also required to be registered on their local authority housing list.

bpha has a limited supply of homes available for internal transfer. All applications for a transfer will be prioritised according to the banding shown in Appendix 2 of this policy.

We aim to assess any applications for transfer within 28 days and tenants will be notified of their priority banding.

We are usually only able to house Band 1 applicants due to the number of homes becoming available each year. Offers made within each band will be made in date order of the transfer request being registered. We will generally only make one offer of accommodation to meet a customer's housing needs. If this is refused no further offers will be made. Tenants should continue to bid under the choice-based lettings schemes run by the local authority.

We will hold a record of those waiting for a transfer to ensure a fair and transparent process is maintained.

Local Lettings Plans

For some new developments we may work with the local authority to agree a Local Lettings Plan (LLP) which allows us to develop long term sustainable communities. Local Lettings Plans vary from scheme to scheme and are based on local needs.

In areas where there are community issues, such as anti-social behaviour, we may also put in place a LLP. The aim is not to exclude specific people or groups of people from being allocated a bpha home, it is to ensure we have a mix of people to achieve a sustainable community.

In rural areas LLP's may be used when we let new build homes where we are required to allocate to people with a local connection to a parish or locality.

LLPs can be published to ensure transparency.

Mutual Exchange

A mutual exchange is when two or more social housing tenants exchange or swap their homes.

We offer free access to a swap register through [Homeswapper](#) and you can sign up direct online. If you would like help in signing up for an exchange, please contact us on [0330 100 0272](tel:03301000272) or at info@bpha.org.uk

There are some things you need to do if you find someone you would like to swap with:

- You must ask us for permission, and we will respond in 42 days. If we do not respond in 42 days, you can assume that consent is given. Please contact us on [0330 100 0272](tel:03301000272) or at info@bpha.org.uk for a mutual exchange application form.
- During the 42 days we will carry out checks to ensure all parties are eligible.

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- We will not withhold permission without a good reason. If we withhold permission, we will tell you why.
- If consent is not granted by both landlords, the exchange cannot go ahead. You can ask for a review of this decision as shown in Section 8 below.

Eligibility for a mutual exchange

- Secure and assured tenants have a right to exchange
- Tenants in a probation period, assured shorthold tenants and intermediate rent tenants do not have a right to exchange
- Reasons for bpha refusing permission to exchange include under- occupation by more than one spare bedroom, the home being adapted and the adaptation not required by the incoming tenant, breaches of tenancy including non- payment of rent and property condition.
- Sometimes conditional permission will be granted for things such as minor rent arrears that the tenant can pay straight away or minor works to the home that can be completed quickly.

Moving to a smaller home

Tenants who have more bedrooms than they need can apply to move to a smaller home. Tenants who wish to apply for a smaller home should make an application by contacting info@bpha.org.uk Tenants also need to be registered on their local authority housing list.

We offer advice, support and incentives to move to a smaller home. To move to a home with one less bedroom we will provide an incentive payment of £1500 and for each additional bedroom £500 to a maximum of £2,500.

We will pay removal costs of £500 plus VAT and offer a handyperson service such as putting up shelves and hanging blinds equivalent to one day's work or up to £250 plus VAT to employ a handyperson if a receipt is provided within 28 days of the new tenancy starting.

Outstanding debts to bpha will be deducted from any incentive payment made.

A tenant who moves to smaller home via mutual exchange also qualifies for the incentive payments.

Examples of where this may apply are shown below:

- Living in a family home which is larger than the family/tenant need
- Tenants affected by the social housing size criteria resulting in a shortfall in housing benefit leading to rent arrears
- Living in a home with adaptations for someone with disability which are no longer required

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- Under-occupying a home as a result of the death of a tenant and applying for discretionary succession to the tenancy.

Low demand homes

Where a home is considered to be in 'low demand' we may use different means to advertise it, for example Right Move, which is outside of the Local Authority Housing Allocations Scheme.

A home may be considered 'low demand' where:

- after one cycle of advertising, we have received no bids or nominations.
- after three cycles of advertising, we have received bids/ and or nominations but the applicants have not met the suitability criteria for the home advertised
- similar homes locally have not attracted suitable bids on a regular basis.

Any homes advertised outside of the Local Authority Housing Allocations Scheme will be allocated directly by bpha.

Where homes are in 'low demand', we will not impose the income limits set by Local Authority Housing Allocations Schemes.

Where homes are in 'low demand', we may take a decision to dispose of the property or change the tenure of the property in line with our Growth and Asset Management Strategy and any regulatory requirements that apply.

5. What type of home will be offered?

Homes will be allocated in accordance with the needs of the household. bpha will consider the 'social sector size criteria' shown in Appendix 1 when allocating homes.

Homes with four or more bedrooms are in short supply which may result in a longer wait. We may consider an allocation where due to the size of the household the home is suitable now but may not be in the long term.

6. How will we support customers to stay in their homes?

When a home is allocated, we assess an individual's ability to maintain a tenancy through a sustainment assessment. This assessment considers the affordability of the property, the likelihood of the tenancy being maintained, whether the location, property and services available are suited to the applicant's needs, the level of support the applicant requires and, whether this can be provided.

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If an applicant is identified as vulnerable, we will work with other agencies to ensure access to the support required.

For Supported Housing and Independent Living, we will also assess support and/or care needs and help to work with other agencies to access what is required.

For the purposes of this policy, vulnerabilities may include, but will not be restricted to a person:

- With a disability as defined by the Equality Act 2010
- Needing housing because of domestic abuse
- Applying for housing because of leaving care
- Applying for housing because of leaving prison
- With a history of debt and likely to experience problems in maintaining a tenancy financially.

More information can be found in our Vulnerability Policy on the bpha website Policy page.

If a decision is taken not to allocate a home the nominating local authority and/or the applicant will be advised of the reasons for this. Reasons may include, but are not restricted to:

- The property not being suitable for the physical needs of the applicant and adaptations to the property are not feasible.
- The applicant requires a level of support and/or care that cannot be provided by bpha and is not available from other organisations.
- The applicant requires support and/or care that is available from either bpha or another organisation, but the applicant is not engaging with the support.

If an applicant with support needs is offered a tenancy and receives an offer of support from bpha, they will be expected to engage with this as a condition of the tenancy.

Applicants who have been refused an allocation for reasons of vulnerability, can request a review/appeal of the decision by the relevant Head of Service as shown in Section 10.

7. Who are we unable to offer homes to?

We take our obligation to assist our local authority partners in their housing duties seriously and we will undertake this obligation in line with the requirements of the Housing Act 1996.

In some circumstances bpha may be unable to offer a home. Here are some examples:

- Under 18 years of age. For bpha tenancies, we may consider an offer for under 18's in succession/assignment cases where we are already working with statutory services.
- Not eligible for housing due to immigration status.

- Rent arrears with bpha or another social housing landlord unless there is agreement to a move to prevent debt due to the removal of the Spare Room Subsidy (SRS).
- Unable to afford the rent even with the support of Universal Credit.
- Previous eviction or abandonment of a bpha home.
- Previous serious anti-social or criminal behaviour that would be deemed a breach of tenancy. Convictions spent under the Rehabilitation of Offenders Act 1974, will not be considered for this purpose.
- A conviction for tenancy fraud. Please see the Tenancy Fraud Policy for more information.
- Support needs that cannot be met by bpha or other organisations and a lack of support may result in the tenancy failing.
- Not meeting the criteria for the property, for example, an age restriction or a local lettings policy.
- Owning another property that the applicant could be expected to live in.

For intermediate rent homes additional criteria apply. Applicants will not be offered a tenancy where the affordability assessment criteria are not met.

8. How can you ask for a decision about an offer of a home to be reviewed?

If an applicant is nominated by the local authority for housing and bpha are not able to accept the nomination for one of the reasons outlined in Section 7, bpha will advise the local authority why this decision has been taken. Any appeal against this decision will be considered by the local authority.

If an existing bpha tenant applies for a transfer under the criteria shown in Appendix 2 and does not think their full circumstances have been considered they can ask for a review of this decision.

If an existing bpha tenant is refused permission for a mutual exchange they can ask for a review of the decision.

Applicants who have been refused an allocation for reasons of vulnerability, can ask for a review of the decision.

Any tenant moving to smaller home can ask for a review of any deductions made to the incentives offered under the section 'Moving to a smaller home'

Any reviews/appeals will be considered by the relevant Head of Service at bpha and a response will be given in writing in 15 working days.

9. How can I get advice, support and assistance?

For general queries and advice please contact our Customer Communication Centre on [0330 100 0272](tel:03301000272) or info@bpha.org.uk. We will ensure your query is handled by the right team.

If you are a bpha customer, specialist advice on your housing options can be provided by our Allocations and Lettings team.

For advice on wider housing options within your area most local authority partners also have housing advice services that can be contacted through the main Council contact numbers available on their websites.

10. What legislation and regulatory requirements is bpha required to consider?

A range of legislation supports this policy including:

- The Localism Act 2011
- Housing Acts 1985 and 1996
- Homelessness Act 2002
- The Welfare Reform Act 2012
- Equality Act 2010.

This policy supports the delivery of the Regulator of Social Housing's (RSH) Consumer Standards – Tenancy Standard and Transparency, Influence and Accountability Standard.

This policy is supported by the bpha Equality Diversity and Inclusion strategic plan.

11. How will this policy be monitored and reviewed.

A yearly report on allocations and lettings will be considered by our Customer Experience Committee outlining who we let our homes to, a comparison with local needs, numbers on the bpha transfer list, percentage of homes offered through both Council nominations and bpha transfers, number of people leaving our homes and an outline of new customers' housing needs.

A summary of this annual report will be made available on our website.

We will provide an annual report to each local authority with the number of empty homes that became available and the number that we have let through the local authority nomination process.

Policy Number	Approved by	Date Approved	Policy Owner	Date of next Review
HO003	bpha Board	30 September 2025	Head of Housing Operations.	September 2028

Appendix One

Social Sector Size Criteria

The Social Sector Size Criteria (SSSC) determines the amount of Housing Benefit/Housing Element in your Universal Credit, someone can receive. It is based on the number of people in your household and the number of bedrooms in your home.

The SSSC applies if you:

- rent your property from the council or a social landlord e.g. housing association,
- have more bedrooms in your home than you need, and
- are of working age (people over 16 and under state pension age).

Couples

For couples, eligibility to benefits is determined according to the age of the youngest person in the couple. Anyone under state pension age it will be affected by the SSSC.

How many bedrooms can I have?

The information below explains how many bedrooms you are entitled to according to the number of people in the household (including joint tenants).

The rules allow one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex under 16
- any two children aged under 10
- any other child
- a carer (or team of carers) who do not live with you but provide you or your partner with overnight care.
- an adult dependant who is on operations with the armed forces who intend to return to the property
- for registered foster parents who have a looked after child or care experienced child living in the property or until they retire from foster care.

Appendix Two

Bedroom Sizes and Other requirements.

- All double and twin bedrooms to have a floor area of 11.5m².
- All single bedrooms must have a floor area of 7.5m² and minimum width of 2.15m.
- Any area with a headroom of less than 1.5m is not counted within the gross internal area unless used solely for storage (if the area under the stairs is to be used for storage, assume a general floor area of 1m² within the gross internal area).
- Any other area that is used solely for storage and has a headroom of 900- 1500mm (such as under eaves) is counted at 50% of its floor area, and any area lower than 900mm is not counted at all.
- A built-in wardrobe counts towards the gross internal area and bedroom floor area requirements but should not reduce the effective width of the room below the minimum widths set out above. The built-in area in excess of 0.72m² in a double bedroom and 0.36m² in a single bedroom counts towards the built-in storage requirement.
- In the Bedford local authority area, we will not offer households with a child under 10 years of age with a home above the fourth floor of a block.

Priority Banding Criteria – examples and further details of what bpha will consider when assessing an application are shown below:

BAND 1 – URGENT REHOUSING

- **Medical or Disability needs where current housing has a severe impact on medical condition.**
- **Statutory Overcrowding**
- **Customers experiencing harassment and hate crime.**
- **Customers facing Domestic Abuse**
- **Under-occupation by 2 bedrooms**
- **Tenancy succession where the household is under-occupying**
- **Urgent moves for repairs**
- **Independent Living Customers wanting to move to Independent Living with Care**
- **Supported Housing Move on – fixed annual quota of one bedroom homes**

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BAND 2 – HIGH PRIORITY

- Medical or Disability needs where conditions will be improved by moving
- Overcrowding in current home
- Under-occupation by one bedroom
- Customers needing specific adaptations/accessible homes that cannot be provided in their existing home
- Customers needing support wanting to move to be closer to family or support services
- General needs customers moving to Independent Living
- Serious and persistent ASB

BAND 3 – GENERAL PRIORITY

- Customers wanting to move to other areas within bpha

Priorities	We would expect all households requesting a transfer to be registered on the local authority waiting list.	No of Offers
Harassment or Domestic Abuse/Hate Crime/property related trauma BAND 1/BAND 2	<p>For emergencies or immediate housing requirements we ask people to go to the local authority to apply for temporary accommodation. The local authority will work with bpha. A management move can be considered for long-term permanent housing.</p> <ul style="list-style-type: none"> Survivors of domestic abuse who have been identified as high-risk victims of domestic abuse at MARAC/Professionals meeting. Domestic abuse defined as any incident or pattern of incidence of controlling, coercive, threatening behaviour, violence or abuse between those aged 16 or over who are, or have been, intimate partners or family members regardless of gender. The abuse can encompass, but is not limited to, psychological, physical, sexual, controlling or coercive behaviour, financial and emotional abuse. Hate crime amounting to violence or threats of violence due to their age disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex or sexual orientation and agreed as part of a local Professional Meeting/and/or confirmed by the Police. Witnesses of crime, or victims of crime, who would be at risk of intimidation amounting to violence or threats of violence if they remained in their current homes. This needs to be supported by the Police/Professionals meeting. Customers who are experiencing Anti-Social Behaviour which has been assessed as high risk and where MARAC/Professionals meeting including the Police have recommend a move. If the customer is suffering from trauma which is related to the property – e.g. victim of serious crime in the property. 	1
Severe Medical Need BAND 1	<p>For severe medical needs we will need confirmation from a medical, health or social care professional with direct knowledge of the applicant's condition and how their current accommodation impacts or worsens their health. There may be times when we request more information to clarify that there are no other options, but a move, and we may defer applications until issues such as aids and adaptations have been considered. A person with a disability (as defined under the Equality Act 2010) who has restricted or limited mobility and are limited by their accommodation and unable to carry out day to day activities or have difficulties accessing facilities e.g. bathroom, kitchen, toilet, inside and outside of their accommodation safely and the accommodation cannot be reasonably adapted.</p> <p>We will consider severe medical needs for the following:</p> <ul style="list-style-type: none"> Applicants who are suffering severe, long term, medical conditions (chronic or progressive) or severe disability because their home is deemed unsuitable and is directly detrimental to the applicants' health condition either due to the location of the present accommodation and/or due to the physical conditions of that accommodation and where installing aids and adaptations will not provide a 	1

solution. This would include people whose life is at risk due to their current housing conditions or who are completely housebound due to the type of accommodation they live in. Priority will be given depending on how unsuitable the current accommodation is in relation to their medical or disability needs. The following are examples of circumstances that may qualify for an urgent medical need move.

- Those who, on leaving hospital, either have nowhere to live or have somewhere to live but it is unsuitable for their medical needs and cannot be made suitable through adaptations
- Those who have somewhere to live but it is unsuitable for their medical needs and cannot be made suitable through adaptations because of cost effectiveness, structural difficulties or the property cannot be adapted within a reasonable amount of time. If the tenant meets the criteria for Independent Living, we will explore whether an application for Independent Living with Care can be considered.
- Where an applicant's medical condition is life threatening, and the existing accommodation is a major contributory factor
- Where an applicant's health is so severely affected by the accommodation that it is likely to become life threatening.

Statutory overcrowding	People currently living in statutory overcrowded accommodation requiring two or more bedrooms. In calculating this we consider the rooms in a property including bedrooms and living rooms (also includes combined rooms) and the ages and sex of any children. Children over 10 and of a different sex count as requiring separate rooms. A small bedroom, less than 4.6 square metres or 50 square feet, will not be taken into consideration when completing the assessment. .	1
BAND 1		
Emergency moves for repairs	<ul style="list-style-type: none"> - Social housing tenants that need to move due to re- development, modernisation, conversion or repair works which starts within the next 6 months and are unable to return. • major repairs required on the property which cannot be undertaken with the tenant living in the property. Assessment signed off by relevant Director. • the property is being demolished within the next 6 months or refurbishment works mean that the customer cannot remain in their home. • Living in a home that has conditions that are classified as unsafe by either bpha Property Services or the LA Authority Environmental Health Department, or there is a risk of imminent harm which cannot be remedied in a reasonable time with the customer in the home. • Where we have moved a customer into temporary accommodation, but works will take longer than expected (over 6 months) or a decision has been made to sell the property. 	2
BAND 1		

Under-Occupiers by 2 bedrooms	People who have 2 or more bedrooms than they need. Where customers are over the age of 55, Independent Living without Care can be considered.	2
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BAND 1

Move on from supported housing.	These will be referrals for move on from our supported housing team. The number of move - on referrals will be agreed at the beginning of the year with the Independent Living team. We should aim to offer move on within 3- 6 months of the referral.	1
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BAND 2

Succession cases where we have agreed to rehouse	Where we have agreed a tenancy succession, but this would result in under occupation and we have agreed to make them an offer of a smaller property.	2
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BAND 1

Urgent social need to move	To be closer to family or support services and where if the household move, it can be demonstrated that it will have a positive impact on the family and or its income.	1
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BAND 2

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Independent
Living

For Independent Living transfers will only be considered where a customer is moving from a scheme with care to one without care as household circumstances have changed or where we may want to move people within an existing scheme for management reasons or it is in the long-term benefit for the customer and the letting will allow us to make better use of our stock. We will also use transfers for general needs tenants who need to move to Independent Living where the scheme allows.

**BAND 1 within IL
only**

**All others
BAND 2**

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