

Plus Dane Housing

# HomesHub Lettings Policy

January 2023  
HUB-POL-01-02



# HOMESHUB LETTINGS POLICY **Plus Dane Housing**

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## **1 Policy Statement**

Homeshub is a department within Plus Dane that sells, lets and manages the shared ownership, leasehold and rental homes that do not sit under the main 'social housing' portfolio.

We are committed to helping people who are in housing need by offering a range of tenure options including intermediate rent and market rent.

We aim to have a high quality, equitable customer focused approach to intermediate and market rent.

We recognise that offering intermediate and market rent tenancies can achieve wider benefits in increasing housing supply in the form of more inclusive and economically diverse communities. These in turn will make the neighbourhoods we work in more stable and settled.

This policy applies to both new lettings and re-lets of Intermediate Rent, Rent to HomeBuy, Rent to Buy and Market Rent tenancies. Plus Dane's Lettings Policy details the process for all social and affordable rented homes. The Homeshub Lettings Policy is supported by a comprehensive procedure.

## **2 Policy Aims**

The aims and objectives of this policy are to:

- Achieve efficiency, accountability and equality of opportunity in accessing Intermediate Rent, Rent to HomeBuy, Rent to Buy and Market Rent tenancies.
- Let our homes in a fair and non-discriminatory way
- Provide clear advice to customers interesting in letting a home from Homeshub
- Comply with regulatory and legislative requirements

## **3 Links to Corporate Plan:**

This policy will support the Corporate Plan in that it works to enable tenants to thrive and progress across a full range of tenures whilst having a safe and secure base in a thriving community.

## **4 Definition of products**

Intermediate Rent, Rent to Buy and Rent to Homebuy offer the same product. The properties act as a steppingstone to home ownership. They are let at 80% of the market rent in order to allow the tenant to start saving for a deposit for a home. The value of the rent is determined by a RICS valuation.

For Rent to Buy the applicant will need to make a commitment to enter home ownership within 5 years of the start of the tenancy. They should be able to demonstrate through the tenancy how the discounted rent has allowed them to save for a deposit.

Market Rent properties are let at 100% of the market rent. The value of the rent is determined by the demand for the property.

## 5 Eligibility

There are some restrictions that are applied to those wishing to apply for a Homeshub home. We will not let a home to:

- Anyone who is under 18 years old
- Anyone who cannot demonstrate the rent is affordable to them

There is a legal requirement for all applicants to evidence that they have the right to rent. If not a UK citizen, tenants / occupants will be asked to provide documents to show they have the right to live in the UK, either permanently or temporarily. <https://www.gov.uk/check-tenant-right-to-rent-documents>

The applicant will be assessed as a future homeowner and will need to meet the following eligibility criteria:

- Their total household income must be less than £80,000
- They must not be able to afford to buy a property on the open market
- They must not already own another home
- They must be able to afford 80% of the market rent
- If there is a rural restriction priority will be given to anyone currently living or working in the local area.

For market rent homes the applicant must be able to demonstrate that they are able to afford the rent and outgoings in order to sustain the tenancy.

Applicants who withhold or give false information may have their application cancelled and any pending offer will be withdrawn.

Applicants must be able to:

- Provide photographic identity such as a passport
- Complete a successful HomeLet referencing check

Plus Dane must be satisfied that the applicant and/or member of the household has not been a perpetrator of unacceptable behaviour. Examples of unacceptable behaviour includes, but is not limited to:

- Harassment and other hate related crimes
- Domestic abuse
- Property damage
- Assaulting, abusing, threatening or harassing staff or contractors engaged in Plus Dane's business
- Fraudulent activity
- Breaching any previous tenancy agreement
- A criminal offence deemed serious enough to pose a risk to neighbourhood stability

- Acts of criminal behaviour by the applicant or member of their household. This includes any unspent criminal convictions serious enough to make the applicant unsuitable

Where we refuse an offer of accommodation, we will explain the reasons why and advise the applicant(s) of different housing options.

## **6 Application**

To avoid any conflict of interest, we ask all applicants, irrespective of the marketing route used, to confirm whether they are employed by Plus Dane or have close relatives who are employed by us. If a conflict is identified, the colleague with the declared interest will have no input into the allocations process.

Colleague and Board member applications may be accepted in certain circumstances as long as all eligibility criteria and regulatory requirements are met. No preferential treatment or advantage will be given. Any offers to be made will be authorised by the Director of Growth.

If demand exceeds supply, allocations will be made on the basis of date order (the date being that of when the application was received by us) and to applicants that will not be under-occupying the property. 'Under-occupation' can be defined as living in a home that has more bedrooms than a household requires.

All applicants will be asked to complete a pre-application questionnaire. All eligible applicants will be referenced through HomeLet. HomeLet is an independent referencing company that will:

- Check all applicants against the default database for any defaults
- Run credit checks against the applicant for any undisclosed credit history, CCJ's, bankruptcy, court decrees, etc
- Run checks to capture any alternative names or addresses being used by the applicant
- Contact employers to confirm the applicant's employment status and earnings

## **7 Guarantor**

In some circumstances the applicant(s) may not be approved immediately via referencing, this is not uncommon and there are still options for them in this position.

If they are not fully approved by the referencing process, then they can ask a Guarantor to support them. A Guarantor will agree to take joint responsibility for the rent or equivalent share of rent that has been referenced for a joint tenancy of the home if the tenant fails to pay. Guarantors are required to pay any rent arrears (if the tenant fails to pay) and for any damages costing more than the deposit.

A Guarantor will need to go through the same referencing process as an applicant. Plus Dane require that a Guarantor is a UK resident, a homeowner and employed with sufficient earnings to cover the rental commitment.

In the case of a house-share, the tenancy agreement makes all tenants jointly responsible for all rents and responsibilities. If a Guarantor is required they too will be culpable for rent and responsibilities that they have been referenced for. A single guarantor can act for no more than two tenants at the same property.

## **8 Accepting applicants**

All properties will be let on an Assured Shorthold Tenancy (AST) for an initial period of six months. After six months the tenancy will 'roll', this means it will continue on a month-by-month basis until either Plus Dane or the tenant provide notice / end the tenancy.

All new tenants are signed up according to the letting's procedure. A tenant handbook is provided on sign up which includes:

- Tenancy agreement, signed by both the applicant and Plus Dane Housing
- Electrical certificate
- Landlord Gas Safety Record (if appropriate)
- Inventory / home condition survey

All applicants are required to pay a deposit equivalent to at least one month's rent on commencement of the tenancy. The deposit will be held with the Deposit Protection Service (DPS).

## **9 Rent at first let**

The rent at first let will be determined by the type of product and must comply with Plus Dane's Rent Policy.

### **9.1 Intermediate rent, Rent to Homebuy & Rent to Buy**

The rents are set at 80% of the market rent. The market rent is defined by the Royal Institute of Chartered Surveyors (RICS) as:

“The estimated amount for which a property, or space within a property, should lease (let) on the date of valuation between a willing lessor and a willing lessee on appropriate lease terms in an arm's-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion.”

The rent will be set in line with the Government's Rent Standard, where applicable, and Plus Dane's Rent Policy. All new let's must have a recent valuation; Plus Dane define recent as within six months of the let. All valuations will be saved on Plus Dane's customer relationship management system Cx.

## 9.2 Market Rent

The market rent properties will have their rent set in accordance with the demand of the local market. The rent will be due on the 1<sup>st</sup> of every calendar month. The rent review will be in accordance with the terms of the tenancy agreement.

## 10 Advertising

The properties will be advertised via our website and social media. We will advertise to the database of interested parties we hold or via marketing on a property portal, usually Rightmove.

## 11 Pets

We will allow certain pets within our homes such as cats, dogs, fish, birds. Should the resident wish to keep a pet they must seek our permission and complete a pet form.

## 12 Customer Standards

The following service standards are in place for this service:

- Applicants will be kept up to date with new homes available through our website, online property portals such as Rightmove and social media.
- Tenants will be treated fairly and in accordance with our equality and diversity policy.
- Tenants have the right to access any information related to their personal circumstances.
- That all lines of enquiry are acknowledged within five working days.

Complaints If applicants wish to make a complaint about the level of service they have received from us they may register a complaint under our Customer Complaint and Feedback Policy by emailing [complaints@plusdane.co.uk](mailto:complaints@plusdane.co.uk)

### 12.1 Data sharing

Tenants data will be managed in accordance with our Data Protection Policy, which is available upon request. A copy of our Privacy Statement is also available on our website, [www.plusdane.co.uk](http://www.plusdane.co.uk).

We will process and share your personal and sensitive data that you provide us, in compliance with Data Protection Regulations for the purpose of providing your Tenancy. We will not transfer, sell or share the data apart from the purposes detailed in our privacy policy.

[www.plusdane.co.uk/privacy-policy](http://www.plusdane.co.uk/privacy-policy)

### 12.2 Assurance

The assurance of the lettings of the rental properties that sit within Homeshub is monitored via:

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- All rent setting complies with the Rent Standard
- All applicants have the right to remain
- All applicants are independently referenced through HomeLets
- All applicants for Rent to Buy and Rent to Homebuy are assessed for future homeownership
- All deposits are logged with the Deposit Protection Scheme (DPS)

## **13 Equality Impact Assessment**

Full EIA is not required.

## **14 Modern Slavery, Human Trafficking & Right to Rent**

HomeLet referencing is carried out on every applicant. This independent service checks employment, financial and previous accommodation referencing. We then review the information provided. By doing these references/checks we do all we can to mitigate the risk to the business of providing anyone at risk of modern slavery and human trafficking with a Homeshub property. Links to other policies

This policy is not delivered in isolation, it links to a number of other Plus Dane policies as detailed below:

- Customer Feedback
- Rent
- Income Management
- Repairs & Maintenance
- Conflicts of Interest