Midlands Rural Housing

# Allocations Policy

## June 2026

This policy is implemented by Midlands Rural Housing on behalf of four independent partner associations: Leicestershire Rural Housing Association, Northamptonshire Rural Housing Association, Peak District Rural Housing Association and Warwickshire Rural Housing Association (referred to as the “Rural Associations” throughout this policy). Midlands Rural Housing provides the full range of housing and management services for these four Rural Associations in line with a procedure agreement.

| | |
|---|---|
| **Document title** | Allocations Policy |
| **Version number** | 2 |
| **Version date** | June 2026 |
| **Author title and issuing department** | Area Housing Managers |
| **Target audience** | MRH colleagues<br>Residents<br>Applicants<br>Nominees<br>Local Authorities |
| **Approved by** | Richard Mugglestone – Managing Director |
| **Date approved** | June 2026 |
| **Review date** | June 2026 – and 3 yearly thereafter or as required to allow for changes in national guidance and regulations. |
| **Links to Regulatory Standards – Economic/ Consumer Standards** | This policy links to the Regulator of Social Housing's Consumer Standards, in particular the Neighbourhood and Community Standard and the Tenancy Standard; the Housing Act 1985/1988/1996; the Homelessness Reduction Act 2017; the Immigration Act 2014; the Welfare Reform Act 2012; the Localism Act 2011; the Homelessness Act 2002; The Equalities Act 2010 |
| **Outcome for customers** | • To let homes to people with the greatest housing need while ensuring compliance with individual s106 agreements.<br>• Make the best use of available housing stock.<br>• Operating a fair and transparent system of lettings, setting clear performance measures and indicators.<br>• To let tenancies which are sustainable in the long term and contribute to stable and balanced communities.<br>• To maximise tenant choice and mobility. |
| **How were residents involved in the review development of this document** | Consultation took place in May 2026 |
| **Links to Business Plan** | • Engage effectively with our residents<br>• Provide high quality housing management services<br>• Strengthen and grow partnership arrangements with local authorities, developers, and other stakeholders |
| **Links to key values** | • Diversity: This policy outlines our approach to ensure our services are fair and accessible for all our customers.<br>• Openness: This policy ensures that our practices are independent, fair, accountable, and have a clear application assessment and prioritisation criteria.<br>• Accountability: The policy sets out the roles and responsibilities in relation to the allocation of our homes.<br>• Clarity: This policy provides guidance for colleagues on our service standards and how we will deliver them. |

## 1. Purpose and scope

1.1 This policy sets out our approach to ensuring that we allocate and let homes in a fair, transparent and efficient way, making the best use of our housing stock, and meeting the needs of a diverse range of customers and communities.

1.2 This policy encompasses the four Rural Associations' social rent, affordable rent and managed homes, taking account of local needs and agreements made with local authority partners.

1.3 We, Midlands Rural Housing ("MRH") own and manage general needs social housing over an extensive geographic area, working with a significant number of local authority partners.

1.4 This Policy applies to all prospective applicants, existing tenants seeking a transfer or mutual exchange and local authority nominees. It also applies to all staff and board members, involved in the allocations and lettings process.

1.5 We are a Co-operative and Community Benefit Society incorporated under the Co-operative and Community Benefit Society Act 2014. Our registration number is 24278R and we operate under a charitable status.

1.6 Our aims are to:

- Let homes to people in the greatest housing need while ensuring compliance with individual Section 106 Local Connection Agreements.
- Make the best use of available housing stock.
- Operate a fair, transparent, and consistent system of lettings, setting clear performance measures and indicators.
- Let tenancies which are sustainable in the long term and contribute to stable and balanced communities.
- Maximise tenant choice and mobility.

1.7 Shared ownership tenures are outside of the scope of this policy. Please refer to the Shared Ownership Policy.

## 2. Local connection and rural housing

2.1. MRH exists to provide village homes for local people, with a housing need, who would not otherwise be able to afford to live in the village. This is vital for the sustainability of rural communities and local services.

2.2. We work closely with local authorities, Parish Councils, and within the requirements of Section 106 Local Connection Agreements ("S106") or Local Lettings Plans, where they exist.

2.3. A Section 106 Local Connection Agreement is a legally binding planning obligation between a developer and a local authority. It restricts the occupancy of new affordable homes to people with a specific verified link to that local area, such as residing, working or having family there. We will allocate homes in accordance with the relevant S106 for that scheme.

2.4. A Local Lettings Plan is devised by the local planning authority to address local sensitivities in the allocations process to achieve balanced and sustainable communities. The Local Lettings Plan must be agreed with the local authority in writing before it begins to operate. Where a Local Lettings Plan is in operation we will work with local authority partners and parish councils to ensure that homes are allocated accordingly and to ensure that priority is given to local applicants. A Local Lettings Plan can operate within an existing local authority allocations scheme.

## 3. Nomination rights

3.1. We maintain nomination agreements with the local authorities who have nomination rights and are entitled (subject to the conditions of a formal contract) to nominate applicants for each letting through a Choice Based Lettings Scheme in the areas our housing stocks are situated. Any nomination must abide by the conditions of the Planning Agreement, if one exists.

3.2. In general, most local authorities have 100% nomination rights, however there may be some older schemes that originally had a percentage split, for example an 80/20% nomination split. This policy is to be applied in conjunction with applicable nomination agreements in place with local authorities we receive nominations from.

3.3. Whilst we reserve our rights to nominate an applicant for one of our homes where a local authority has been unable to nominate a qualifying applicant, we will in most instances use the local authority's Choice-Based Lettings System. This ensures a consistent and transparent approach.

## 4. Right to rent

4.1. From 1st February 2016 immigration checks are required under the Immigration Act 2014 for all new qualifying lettings in UK. The checks are to verify that the applicant is permitted to be in the UK and has the right to rent.

4.2. We must carry out checks on all adults over 18 who will use the property as their only or principal home. For more information see the short guide for landlords on right to rent produced by the Home Office which can be found at - Landlords guide to Right to Rent Checks.

4.3. Residents are legally responsible for verifying the right to rent status of any lodgers they take in.

## 5. Applying for a home

5.1. We will advise anyone wishing to apply for one of our homes to register with the appropriate local authority. The applications are then made in the following way:

- through the relevant local authority's choice-based lettings scheme or housing register, where the Provider participates in such a scheme;
- by nomination from a local housing authority in accordance with an applicable nomination agreement.

5.2. All applications and nominations are considered in line with our eligibility criteria set out in this Policy.

5.3. Applicants are required to notify us promptly of any material change in their circumstances that may affect their eligibility and/or housing requirements. Failure to do so may result in a review of the application, and where appropriate, removal from the Housing Register.

5.4. We keep a Register of Interest mailing list for new build homes only. This is used to notify interested applicants of any new schemes completing and when the homes will be advertised with their local authority. Once the new build homes have been allocated, we will close the register and securely delete personal data in line with UK GDPR and other applicable data protection requirements.

5.5. Anyone under 18 cannot legally hold a tenancy. Applicants under 18 will only be considered where:

- the tenancy is held in trust by a recognised agency, friend or relative who can sign as guarantor, and
- the applicant has relevant support in place.

## 6. Employees and board members

6.1. Employees, former employees, board members and their close relatives may apply for housing.

6.2. Applications must:

- Be made through a local authority nomination
- Meet the criteria of this policy
- Be subject to additional scrutiny
- Comply with the MRH’s Code of conduct.

## 7. How applicants will be assessed

7.1. We will assess applicants against the following criteria:

- **Compliance with planning obligations:**
  Applications will be assessed in accordance with the requirements of the relevant Section 106 agreement.

- **Age and disability considerations (bungalows):**
  When allocating bungalows, we will give reasonable preference to applicants aged 55 and over and/or those with a physical disability, where this is permitted by the relevant Section 106 agreement.

- **Suitability of adapted homes:**
  Adapted properties will be clearly advertised to ensure they attract applicants with the appropriate housing and accessibility needs.

- **Priority groups:**
  Where permitted, we will prioritise applications from armed forces veterans, care leavers and victims of domestic abuse, while continuing to comply with any local connection criteria specified in the relevant Section 106 agreement.

- **Affordability and tenancy sustainment:**
  Consideration will be given to the applicant's ability to afford the tenancy and sustain it in the long term.

- **Condition of current accommodation:**
  The condition of the applicant's existing property, including any breach of tenancy conditions, will be taken into account.

- **Rent arrears:**
  Any current or former rent arrears will be considered as part of the assessment.

- **Anti-social behaviour:**
  Evidence of anti-social behaviour may be taken into account when assessing applications.

7.2. To ensure that decisions are fair and consistent, the interviewing officer's recommendations will be reviewed and signed off by the Area Housing Manager.

## 8. Ensuring sustainability and eligibility of new tenancies

8.1. We want our relationship with potential residents to get off to the best possible start and make sure that the offer of a home is the right step for them. This involves getting to know them, ensuring that they are ready to move and making sure the property suits their needs. To do this, we will ask applicants to:

- Agree to a home interview in their current home, where this is safe and appropriate to do so
- Agree to us carrying out any appropriate checks, such as reference checks
- Provide us with clear income and expenditure details, including bank statements where required
- Provide proof of identity for all household members and evidence that household members over the age of 18 have the right to rent
- Provide proof of National Insurance numbers for all household members aged 18 or above.

8.2. We will offer assistance where applicants have difficulty with any of the above due to support needs, language barriers or lack of internet.

8.3. As a general needs' provider, we will consider any support needs to successfully manage a tenancy. We will work with the applicant and supporting agencies during the interview process to seek the required support before making an offer.

8.4. We may not offer a home if:

- The applicant refuses support, or
- There is evidence they are unlikely to engage with any support that is put in place.

## 9. Income and financial circumstances

9.1. We carry out a financial assessment as part of the application process to determine the affordability of the proposed accommodation for the applicant. This assessment will take into account the applicant's income, savings, debts, welfare and/or housing benefit entitlements, and any other relevant financial circumstances, including the potential impact of the benefit cap, the under-occupancy charge, and the transition to Universal Credit. The purpose of the financial assessment is to support the applicant in securing accommodation that is sustainable and affordable, and not to exclude applicants on the basis of low income or reliance on welfare benefits.

9.2. We will not normally consider offering a home to someone who:

- owns a property in the UK or abroad, or
- has sufficient income or assets to rent a home privately. We will be guided by the relevant local authority's allocation policy.

9.3. Exceptions may apply for homeowners who are unable to access housing in the private sector, for example where:

- They are in negative equity and/or repossession proceedings are in place.
- They have a medical condition or disability which requires substantial adaptations to their property which cannot be made in their current home or in the private sector and social housing is the only realistic option
- The local authority has accepted a housing duty (for example due to fleeing domestic violence).

9.4. In these circumstances we:

- Will request evidence that steps are in place to remove their interest from the property
- May carry out Land Registry and credit checks and use any other sources of information available to us to establish current or previous property ownership.

**Rent arrears**

9.5. Applicants will not automatically be turned down for housing if they have rent arrears. We will consider applications where the applicant:

- can show that they are repaying arrears, and
- have kept to a repayment agreement for at least six months.

In exceptional circumstances, we may consider a shorter repayment period.

## 10. Property size and bedrooms

10.1. We are required by the Regulator of Social Housing to make the best use of our available housing.

10.2. Our property adverts, on a Choice Based Lettings platform, or any other medium, will clearly state size and eligibility criteria.

10.3. Pregnancy: Where a member of the household is pregnant, the unborn child will be considered for social size criteria once the pregnancy reaches 24 weeks.

10.4. Children: When considering whether children form part of the household eligibility for additional bedrooms, we will only consider allowing a bedroom for children where the child benefit is paid to a member of the household applying for housing or where an appropriate court order is in place.

10.5. Overcrowding: Property eligibility and the assessment of whether a household is overcrowded are different. Having a household where two same-gender children share a bedroom does not necessarily constitute overcrowding.

10.6. Under occupation: We will consider allowing a home to be under occupied where:

- There is low demand for the property
- There are strict local connection criteria set out in a s106, and
- We have been unable to let the home to capacity through a local authority nomination following the first advert.

## 11. Property condition and allowing access

11.1. As part of the lettings process, we will visit the applicant at their current home.

11.2. We may decline an application where there is evidence the applicant:

- Has caused damage to the property;
- Has not reported repairs to maintain their home;
- Is hoarding for example; or
- Has not allowed access for required landlord safety checks or property inspections.

11.3. We will review such cases to see if there are any potential tenancy breaches or safeguarding concerns.

11.4. Where there are safeguarding concerns not being addressed, we will discuss these with the applicant and, relevant agencies where appropriate, to decide the best course of action.

## 12. Anti-social behaviour and unspent convictions

12.1. In some cases, we may refuse an application for housing on grounds of anti-social behaviour. The application can be from a management move, a local authority nomination, or a person wishing to exchange from another social landlord into one of our properties.

12.2. We may not offer an applicant a home due to anti-social behaviour if they, a member of their household, or visitors to a previous home has (but not limited to):

- been verbally or physically abusive towards any colleague or any other person whilst a tenant with MRH or through the lettings process.

- perpetrated anti-social behaviour, harassment, domestic violence or other unacceptable behaviour, including causing a nuisance or annoyance to neighbours and had tenancy enforcement action taken against them.

- Been responsible for serious damage to a property and that no adequate steps have been taken to prevent a recurrence.

12.3. We do not operate a blanket policy on exclusions, and each case will be assessed individually. Such decisions will be subject to the following conditions:

- Consideration of all relevant circumstances. We will examine the strength of the evidence against the applicant and their household. We will gather evidence and information from all available sources including but not limited to probation officers, the applicant, support workers, the police and previous landlords.

- Previous tenancy enforcement action should not be taken into account if it occurred two or more years prior to the application date and the tenancy has been conducted satisfactorily in the intervening period.

- Previous convictions are not an automatic barrier to a home, especially for low risk.

## 13. High-risk offenders subject to MAPPA

13.1. As part of our statutory duty to assist local authorities, MRH may consider housing an ex-offender/sex offender or a prolific offender via a nomination.

13.2. We aim to create safe, secure and sustainable communities and will have regard to the best interests of existing customers in the community.

13.3. We will work closely with statutory agencies to undertake a risk assessment or support needs assessment.

13.4. We will only offer a home to a person subject to MAPPA where risks can be safely managed. The final decision will be made by an Area Housing Manager.

## 14. Fraudulent information

14.1. It is a criminal offence to provide false or fraudulent information when applying for a property.

14.2. Any applicants caught doing so may have their application disqualified.

14.3. Should fraud later come to light we may end their tenancy and they risk losing their home.

14.4. We will share information with relevant authorities where criminal activity is suspected in accordance with the Data Protection Act 2018.

## 15. Management moves

15.1. A management move is where we allocate an alternative home to an existing resident. We would only approve a management move in exceptional circumstances. Examples include, but are not limited to:

- Serious risks posed by remaining in their existing home, such as a threat to life or serious harm because of domestic abuse or harassment.
- A resident’s existing home is uninhabitable due to fire or flood or other disaster. Please see our Decant Policy.
- A serious change in a resident's health resulting in urgent need for ground floor accommodation or an adapted property.

15.2. Where a management move has been approved, we will make one reasonable offer of a suitable property to a resident.

15.3. Each case will be considered on its own merits and will require supporting evidence. The Area Housing Manager will approve the request.

## 16. Mutual exchanges

16.1. Existing tenants can also move to a different property by mutual exchange. Please see our Mutual Exchange Policy.

16.2. We currently subscribe to a national mutual exchange scheme operated by Homeswapper. Homeswapper is a website-based organisation and is free of charge for residents to use to help them find people to exchange properties with. Further details on Homeswapper and how to register can be found on their website: www.homeswapper.co.uk.

16.3. Before agreeing to an exchange, we will consider:

- The allocations policy
- Local connection requirements
- Satisfactory landlord reference checks
- Supporting evidence of medical needs (if appropriate).

16.4. The Housing Officer will approve the exchange which will be signed off by an Area Housing Manager.

## 17. Policy on exclusions

17.1. We will consider every customer's individual circumstance before making any decisions; each one will be based on its own merits.

17.2. If we decide not to offer a home we will explain our reasons clearly, as well as what the applicant needs to do to be re-considered in future. We will also confirm our decision in writing to the local authority.

17.3. A decision not to offer a home may be recommended by a Housing Officer and will be subject to final approval by an Area Housing Manager.

## 18. Appeals

18.1. Applicants who are dissatisfied with the assessment of their application, including rejected applications for re-housing, have the right of appeal.

18.2. Appeals should be in writing (wherever possible but not essential) within 5 working days and state clearly the reasons for the appeal and set out on what ground the decision is being challenged, along with any supporting evidence.

18.3. An Area Housing Manager will manage allocation appeals in accordance with the Allocation Policy.

## 19. Equality and accessibility

19.1. MRH aims to comply with the provisions of the Equality Act 2010 in dealing with all allocations.

19.2. MRH will promote that all applicants have equal opportunities, regardless of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, or sexual orientation ("the protected characteristics" as defined by the Equality Act 2010)..

19.3. This involves an objective assessment of the housing needs of all applicants and promotes equal treatment of all tenants and applicants, together with a sensitive approach to any individual needs.

19.4. It is essential that the Allocation Policy is equally accessible to all our residents and applicants. We will ensure that the Policy is provided in easy-to-read formats and provide residents access to appropriate support which will include:

- Translation of communications into another language
- Translation of communications into braille
- Use of language line interpretation service
- Communicating with the resident’s advocate, where permission has been granted.

## 20. Responsibility and training

20.1. The Area Housing Managers take responsibility for the implementation and review of this Policy. Staff will be trained to administer it to the full and to report any difficulties in its administration to the Area Housing Managers.

## 21. Monitoring, compliance and review

21.1. We will monitor the impact of this Policy and associated procedures and processes by:

- Monitoring the outcome of applications received;
- Measuring and evaluating the number of rejections, reasons for these and appeals
- Monitoring tenancy sustainment
- Key Performance Indicators and other performance indicators including the length of time to let our homes, void loss and customer advocacy
- Through regular meetings with local authority partners; and
- The number of complaints, appeals and outcomes.

21.2. We will review this Policy every three years and address changes in legislative, regulatory, best practice or operational issues.

## 22. Data protection and retention

22.1. Personal data and data retention will be managed in accordance with UK GDPR, The Data Protection Act 2018 and our Data Retention Policy.

22.2. With the applicant's permission we will provide specific details to our partners and regulatory bodies for recording and monitoring purposes, as set out in our Privacy Notice.

## 23. Legal and regulatory framework

We work within a legal framework which includes all applicable statutory and legal requirements in relation to the local neighbourhood environment. This currently includes:

- Anti-Social Behaviour Act 2003
- Anti-Social Behaviour, Crime and Policing Act 201
- Clean Neighbourhoods and Environment Act 200
- Environmental Protection Act 1990
- Equality Act 201
- General Data Protection Regulation and Data Protection Act 2018
- Homelessness Act 2002
- Homelessness Reduction Act 2017
- Housing Acts 1985 & 1996
- Human Rights Act 1998
- Immigration Acts 2014 & 2016
- Landlord and Tenant Act 1985
- Localism Act 2011
- National Planning Policy Framework 2018 (Annexe 2)
- Regulator of Social Housing's Consumer Standards
- Renters' Rights Act 2025
- Town and Country Planning Act 1990
- Welfare Reform Act 2012

## 24. Associated documents

- Mutual Exchange Policy
- Anti-social Behaviour Policy
- Income Management Policy
- Shared Ownership Policy (in draft)
- Decant Policy (in draft)
- Data Retention Policy
- Any relevant Nomination Policy in place with any of the Local Authorities