



Lettings Policy

December 2025

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Appendix 1 – Bedroom Entitlement

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1. Scope

- 1.1. This policy applies to all residents who live in rented properties managed by SW9 Community Housing (SW9 CH).
- 1.2. It sets out how we let our homes, ensuring consistency and accountability across all areas of our lettings process. It covers how we advertise our homes, process applications and allocate tenancies.
- 1.3. This policy applies to the following tenures:
 - General Needs
 - Housing for Older People
 - Supported Housing
- 1.4. This policy does not apply to the following tenures:
 - Shared Ownership or Leasehold homes
 - Garages

2. Purpose and objectives

- 2.1. The purpose of this policy is to provide a clear and consistent framework for how SW9 CH lets its homes. It helps ensure that we meet all legal and regulatory requirements, while offering good- quality, and affordable homes to people in housing need.
- 2.2. This policy supports our commitment to building thriving communities where people want to live and feel proud to call home.
- 2.3. The objectives of this policy are to:
 - help nominees access homes that meet their housing need.
 - ensure our eligibility criteria and allocations practices are fair, transparent, and consistently applied.
 - support our local authority partner in delivering their strategic housing priorities and building sustainable communities.
 - let our homes responsibly to make the best and most effective use of SW9 CH's housing stock.
 - promote and sustain diverse, inclusive, and vibrant communities.
 - provide a range of housing options to meet different income levels and household circumstances.

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3. Policy statement

- 3.1. At SW9 Community Housing (SW9 CH), we believe everyone deserves a good-quality, affordable home in a neighbourhood they can feel proud of. This Lettings Policy sets out clearly and transparently how we achieve that, guiding us to allocate our homes fairly, responsibly, and effectively.
- 3.2. We take our responsibilities seriously, working creatively and collaboratively with our residents, colleagues, local authorities, and other partners to build sustainable communities. Our approach supports customers from the moment they apply, ensuring we understand their housing needs and any vulnerabilities, so we can provide the right support from day one.
- 3.3. By letting our homes responsibly and efficiently, this policy helps us fulfil our purpose: providing good homes as the foundation for a better life.

4. Our approach to letting homes

- 4.1. SW9 CH is committed to a fair and transparent approach to letting our homes. Our aim is to balance the needs of individual residents with our responsibility to make the best use of our housing stock and support sustainable communities.
- 4.2. When letting homes we will:
 - aim to make our process as efficient and as easy as possible for our residents to follow.
 - take a digital-first approach, encouraging residents who can self-serve to use our online platform for forms, documents, information, and signatures.
 - support residents who are not able to self-serve by offering alternative ways to access our services. This may include help over the phone, face-to-face support, paper forms, or assistance with using digital tools.
 - tailor our approach to meet the needs of the resident, including working with support agencies and advocates.
 - maximise the use of our local authority nomination agreements to ensure our homes are let quickly and to those in greatest need.
 - let our homes as quickly as possible to avoid loss of rent, vandalism or squatting, choosing the most appropriate advertising channel to do so.
 - give priority to SW9 CH residents who we've asked to move because their home is being disposed of or redeveloped.
 - encourage and support our existing residents to move to smaller homes if their current one is larger than they need or can afford.
 - enable mutual exchanges and provide free subscription for all qualifying existing residents to a national home swap service.
 - provide support to help residents find suitable alternative housing if they've succeeded to a home that's larger than they need.
 - work with other organisations to offer a wide range of housing options to residents considering a move.
 - aim to match adapted homes to residents in need of the adaptations.

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- prevent lettings that would result in overcrowding or under-occupation, ensuring each home is suitable for the household's size and needs in line with household size and need, following the bedroom entitlement criteria set out in the Bedroom Entitlement appendix to this policy.
- only let a home to an employee or their relatives, and Board members or their relatives, in line with SW9 CH's Conflict and Declaration of Interest Policy.

5. Advertising and seeking nominations via the Local Authority's lettings systems

5.1. For our Social Rent and Affordable Rent homes we will:

- advertise and let the majority of our homes to people who have bid via Choice Based Lettings or been nominated by local authorities and other statutory agencies.
- offer housing for older people to those who have reached the set minimum age for a particular scheme or who have a disability or support need.
- consider offering a home to young people aged 16-17 years. If an offer is made, we will issue a Deed of Trust and require a suitable trustee until the young person reaches 18 years of age.

5.2. For our affordable rent, properties we will:

- advertise and let our properties through a range of advertising channels
- let each home to the most suitable applicant, ensuring that both right to rent and financial assessment criteria are fully met, and the property is affordable to the applicant.
- let homes to those over the age of 18 only.
- ensure applicants meet any applicable income threshold requirements and, where relevant, satisfy local connection criteria.

6. Bedroom Entitlement

6.1. When letting our homes we allocate according to bedroom need to make best use of our housing stock and avoid under occupying. We apply the Local Housing Allowance (LHA) size criteria to bedroom need.

6.2. The LHA size criteria allow one bedroom for each of the following:

- adult couple
- any other adult (aged 16 or over)
- two children of the same sex under the age of 16
- two children under 10 regardless of sex
- any other child (other than a foster child or child whose main home is elsewhere).

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7. Exceptional Circumstances

- 7.1. In some circumstances, SW9 CH may approve lettings outside of the standard process. Any such decisions will be made at the discretion of a minimum of two SLT members, with the reasons for the decision clearly documented.
- 7.2. We apply clear criteria to determine the size of home offered to each household type—for example, a single person, couple, or family. Further details can be found in the Bedroom Entitlement appendix to this policy.
- 7.3. SW9 CH also reserves the right to refuse an application where there are valid grounds to do so. The specific circumstances under which we may refuse a letting are outlined in the Lettings Grounds for Refusal appendix.

8. Offering a Tenancy

- 8.1. Before we make an offer of a tenancy, we will do the following:
 - ask for information about you and everyone in your household, including your income and finances. This helps us make sure the home is affordable for you and that it meets the needs of your household.
 - make sure the home is suitable for the resident and the household meets the lettings criteria.
 - provide an opportunity to view the home, this may be a virtual viewing, which could include photographs, a video walkthrough and room measurements before expecting an applicant to accept our offer.
 - ask you to provide proof of identity for everyone who will be living in the home. This is usually photo ID like a passport or driving licence.
 - take and keep a photograph of new customers when they move in. This helps us prevent tenancy fraud and make sure the home is lived in by the people on the tenancy agreement.
 - carry out a right to rent check for everyone in your household who is aged 18 or over. This is a legal requirement to confirm that each adult has the right to rent a home in the UK.
 - make sure every home is let in a safe, clean condition and meets our Letting Standard.
 - explain the rights and responsibilities of being a SW9 CH resident so you know what to expect from us and what we expect from you.
 - require an advance rent payment before you sign the tenancy agreement. This is in line with the terms of your tenancy and helps cover your first rent payment.
 - if you are not receiving full Housing Benefit or the housing element of Universal Credit, we may carry out an independent income assessment, based on the Standard Financial Statement, to provide a clear and consistent view of your household finances. This not only helps us assess whether the rent and any service charges are affordable but can also identify whether you may be entitled to additional benefits or financial support. If the assessment indicates the tenancy is likely to be unsustainable, we may decide not to proceed with the offer, in line with our Grounds for Refusal.
 - We reserve the right to undertake a credit check on the applicant and any household members.

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9. Support and Advice

9.1. For all our customers we will:

- provide advice and guidance on accessing housing, including support with the application and bidding process when needed
- provide detailed information on becoming a SW9 CH resident and holding a tenancy with us, the service we offer and the support available
- offer translation services to support residents who do not speak English as their first language, as well as alternative formats such as large print and audio versions for those who have difficulties with written English or other communication needs
- work closely with applicants, residents and partner agencies to identify any vulnerability or support needs and ensure support packages are in place.

10. Compliance

10.1. All staff involved in Lettings at SW9 CH are required to read, understand and comply with this policy. Understanding will be confirmed upon induction and reinforced through annual policy refreshers. Managers will monitor compliance and promptly address any instances of non- adherence. Assurance on compliance and the effectiveness of this policy will be reported regularly to the Services Committee.

11. Responsibilities

Role	Responsibility
Head of Customer Services	Ensuring the Lettings Policy remains up to date, compliant with legislation, and aligned with regulatory requirements. Oversees the delivery of the policy and ensures all staff involved in the lettings process follow procedures consistently and efficiently.
Neighbourhood Team	Responsible for the day-to-day delivery of the policy, including matching prospective customers to suitable homes, carrying out eligibility checks, signing up new tenants, and providing clear advice and guidance throughout the lettings process. Ensures fair and transparent allocation in line with policy. Responsible for advertising available homes correctly and promptly, managing property listings across platforms, maintaining accurate records.
Income Team	When needed, they work with customers to help them manage their finances and create a budget to make sure the home is affordable. They can also help apply for grants or other financial support from local organisations.

12. Equality, diversity and inclusion

- 12.1. We will apply this policy consistently and fairly and will not discriminate against anyone based on any protected characteristics, including those set out in the Equality Act 2010.
- 12.2. At SW9 CH, our commitment is to make sure that no individual or group experiences unfair, discriminatory, or prejudicial treatment in recruitment, pay or promotions, housing, or any other service we provide, such as lettings, tenancy advice, repairs or rent collection.
- 12.3. SW9 CH strives to be an open, inclusive, and diverse organisation where everyone has a right to be treated with dignity, fairness, and respect. As an organisation we value the diversity and talents of all individuals and the richness that brings to our culture.
- 12.4. We understand the varying needs of our residents and communities and promote equality of opportunity in employment and service provision.
- 12.5. We deliver appropriate, accessible, and flexible services, being tolerant, understanding and not judging others or their lifestyle choices. We stand up to and challenge prejudice, discrimination, and harassment in all its forms.

13. Related documents

- Tenancy Agreements
- Tenancy Policy
- Mutual Exchange Policy
- Succession Policy
- Domestic Violence
- Transfer Policy
- Decant Policy
- Lettable Standard

14. Legislation and regulation

- 14.1. The legislation listed in this policy is not intended to cover all legislation applicable to this policy. To comply with clause 1.1 of the Regulator of Social Housing's Governance and Financial Viability Standard, which requires adherence to all relevant law, SW9 CH will take reasonable measures to ensure compliance with all applicable legislation by reviewing policies and procedures and amending them as appropriate. Any queries relating to the applicable legislation should be directed to the policy owner.

- Housing Acts 1985, 1988, and 1996
- Equality Act 2010
- Immigration Act 2014 and 2016
- Localism Act 2011
- Regulatory Framework for Social Housing in England

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- Human Rights Act 1998
- Social Housing Regulation Act 2023
- Anti-social behaviour crime and policing act 2014
- Consumer Standards 2024

15. Review

- 15.1. This document will be reviewed every 3 years, or sooner if significant changes occur in the relevant legal or operational landscape.
- 15.2. These criteria may include relevance to current business practices, legal compliance, alignment with organisational goals, effectiveness in achieving desired outcomes, and feedback from stakeholders.

Policy author:	Policy and Performance Manager / Senior Neighbourhood Officers
Policy owner:	Head of Customer Services
Adopted from Network Homes: y/n	Yes / No
Review schedule (1, 2 or 3 years):	3 years

Change Record

Date	Reviewed by (name and title)	Version	Summary of changes
August 2025	Policy and Performance Officer/Senior Neighbourhood Officers	V3.0	Brought in line with SNG subsequent to merger

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Appendix 1 – Bedroom Entitlement

Bedroom Entitlement

When letting our homes we allocate according to bedroom need to make best use of our housing stock and avoid under occupying. We apply the Local Housing Allowance (LHA) size criteria to bedroom need.

The LHA size criteria allow one bedroom for each of the following:

- Adult couple
- Any other adult (aged 16 or over)
- Two children of the same sex under the age of 16
- Two children under 10 regardless of sex
- Any other child (other than a foster child or child whose main home is elsewhere)

Below shows the size of property a household can be considered for:

Household circumstances	Studio	1 bed	2 bed	3 bed	4 bed	5 or more bed
Single applicant	✓	✓				
Couple		✓				
Two people not in a relationship			✓			
Parent / couple with 1 child or pregnant*		✓	✓			
Parent / couple with 1 child under 10 and pregnant			✓			
Parent / couple with 2 children (eldest under 10 years)			✓			
Parent / couple with 2 children same sex (under the age of 16)			✓	*✓		

Parent / couple with 2 children of different sex (eldest 10 year or over)				✓		
Parent / couple with 2 children and pregnant with 3rd child*				✓	*✓**	
Parent / couple with 3 children**				✓	**✓	
Parent / couple with 4 or more children**				✓ **	✓ **	✓*

* May be accepted for additional bedroom (at our discretion) but advised of the bedroom tax and how they will be affected if they are claiming benefit now or in the future.

** Dependant on age of children – Apply LHA criteria

Separated parents who share childcare may be allocated an extra bedroom to reflect this, can be affected by the Spare Room Subsidy Rules (Bedroom Tax). Benefit rules mean there must be a designated 'main carer' for children (who receives the extra benefit).

Under Occupying:

Since April 2013 the Spare Room Subsidy (Bedroom Tax) means that working age residents who under occupy their property have the housing element of any benefits reduced by:

- One spare bedroom loses 14% of the entitled benefit.
- Two or more spare bedrooms loses 25% of the entitled benefit.

Under occupancy is also measured by the Local Housing Allowance size criteria. If we approve a letting outside of the LHA criteria it is at the discretion of the Lettings Manager.

Examples of when we may allow this are:

- a parent/couple with 2 children (same sex) and pregnant with a third child – LHA size criteria would consider household eligible for a two-bedroom property, we may allow them to move into a three-bedroom property.
- a parent/couple with two children of the same sex (aged 10 and 15) – LHA size criteria would consider household eligible for a two-bedroom property, we may

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choose to allow them to move to a three-bedroom property due to the eldest child soon turning 16 and qualifying for a separate bedroom.

- a property is hard to let.
- when assisting an existing resident to downsize (we may allow under occupation but in return freeing up a larger, much needed home).
- where a Sovereign resident has been asked to move because their home is being disposed of or redeveloped.

In situations like this we consider our residents' circumstances, can they afford their rent if they under occupy the home and are any other benefits impacted.

Additional bedrooms:

An additional bedroom will be allowed if:

- a child or non-dependent adult requires overnight care from a non-resident carer(s)*
- a couple or children cannot share because of a disability or medical condition
- rooms used by students or members of the armed forces are not counted as 'spare' if they're away and intend to return home.

Professional evidence for medical reasons, will be required from a suitable professional, such as a Doctor or Occupational Therapist.

Guidance to customers:

Customers will be advised of the Spare Room Subsidy (Bedroom Tax) and how they might be affected.

If the customer chooses to go ahead with the move after being given advice that they will be affected by the Spare Room Subsidy Rules (Bedroom Tax) we will record this advice has been given on the Pre Tenancy Assessment.

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Appendix 2 – Grounds for Refusal

We are committed to working closely with Lambeth Council, our partners and nominees to provide affordable homes to people in need. However, there will be occasions where a letting is not suitable.

Nominees will be asked to complete an in-depth assessment and provide supporting documentation as part of our lettings process. This assessment will identify any issues or concerns raised by the nominee or by us. We will seek to resolve these wherever possible. If we cannot do so, we may refuse a letting in line with the grounds set out below. These grounds must be read alongside the SW9 Lettings Policy.

Suitability

1. The property nominated or shortlisted is unsuitable because the household would be overcrowded or under-occupying (without prior agreement).
2. The applicant has pets that are not permitted at the property.
3. The property is subject to a sensitive letting due to historic issues in the area and the applicant does not meet the criteria set out in the letting agreement.

Eligibility

4. We are unable to contact the applicant by phone, text or email within 24 hours of our first contact attempt.
5. We have no documentary evidence that the applicant has the right to reside in the UK and/or they have no access to public funds.
6. The applicant has not provided documentation supporting their application within a set timescale.
7. The applicant is unable to supply appropriate evidence to verify their identity.
8. Since nomination/shortlisting, there has been a change in circumstances resulting in the applicant's priority being amended so that they are no longer the successful applicant.
9. The applicant has an interest in an alternative property and is legally and reasonably able to reside there.
10. The applicant is under 18 years of age and has failed to provide an appropriate trustee.
11. The property is designated for older people and/or has age restrictions the applicant does not meet.
12. The property is designated as supported housing and the applicant does not meet the support criteria.

Financial status

13. The applicant is an existing SW9 resident or leaseholder who owes money (e.g. rent, service charges, garage rent, care and support charges, rechargeable works

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orders or any other debt).

14. A new applicant to SW9 or a former SW9 resident has a housing-related debt (e.g. rent arrears, recharges, court costs) with SW9 or another housing provider.

15. The applicant has an interest in an alternative property—by financial interest, being named on a mortgage agreement, or named as a tenant—and can reasonably be expected to raise funds to secure alternative accommodation in the private sector.

16. The household income exceeds £60,000 per annum and/or savings/assets exceed £16,000 and there is no overriding medical condition (in line with the organisation's charitable status guidelines).

17. The applicant is unable to produce evidence of sufficient independent funds (not benefits) to afford the property, including rent, service charges and associated living expenses.

18. There is evidence the applicant is not properly managing their finances—for example, a history of rent arrears or other debt not repaid on a regular basis. Where this applies, we expect engagement with a charity or support agency for a period sufficient to demonstrate improved money management. This ground should not be used where any previous debt was at an affordable level and has been repaid consistently.

Support needs

19. The applicant requires support to sustain a tenancy and a sufficient, confirmed support package is not in place prior to offer.

20. The applicant has failed or is refusing to engage with relevant support services in relation to an existing or proposed support package.

21. The applicant's needs (physical or mental health) exceed what our service can reasonably provide, taking into account information from key support providers.

22. The applicant has bid for a property that does not meet their immediate need (for example, an adapted property where the adaptations are not needed, or where required adaptations cannot be made).

23. There is a risk that the needs or behaviour of the individual could create a negative impact on the immediate community, particularly where there are other vulnerable residents.

Conduct

24. The applicant lives in an SW9 property that, on inspection, has not been maintained and does not meet our Empty Homes Standard.

25. The applicant (including anyone in the household) has failed to provide accurate disclosure of circumstances to SW9 or the local authority, whether verbally or on a housing application, and has therefore attempted to obtain a tenancy by fraud or

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deception.

26. There is a documented history of anti-social behaviour within the previous 24 months and legal action was, or could justifiably have been, taken. This may include domestic abuse, harassment or other violent/criminal offences.

27. The applicant has a history of, or current, substance misuse (including drugs and/or alcohol) which has resulted in, or could result in, anti-social behaviour or criminal proceedings. Each case will be carefully considered on its facts.

28. The applicant has caused significant damage to a property during a tenancy.

29. The applicant is a Scheduled Offender as defined by Multi-Agency Public Protection Arrangements (MAPPA). Each person will be considered on a case-by-case basis following completion of a risk assessment for the specific property through local MAPPA arrangements.

30. The applicant has been subject to legal proceedings as a perpetrator of domestic violence or abuse. An appropriate risk assessment will be carried out.

31. The applicant has been threatening, abusive or persistently vexatious toward any employee of SW9 or any partner agency.

32. There is documentary evidence that the applicant has breached the terms of a former tenancy (for example, using a property for illegal or immoral purposes, running a business without permission, committing tenancy fraud, sub-letting, not adhering to covenants, or failing to use a property as their sole or principal home).

Decision-making and reviews

Each case will be considered on its own merits, taking into account relevant information provided by partners, support workers and the Police. We aim to ensure new and existing residents are successful in sustaining their tenancy, and we will use these grounds to help achieve this.

We will provide advice and guidance to any nominated person who has been refused. If they are an existing SW9 resident, we will work with them to improve the situation and, where possible, assist them to move.

Any refusal must be approved by the Head of Customer Service to ensure the Lettings Policy and these grounds are applied correctly.

Nominees have the right to request a review of our decision. A manager who was not involved in the initial refusal will carry out the review, and their decision will be final.

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