

# Tenancy Policy

Originator:	Regulatory Compliance Team
Executive Management Team Approval Date:	March 2025
Review date:	March 2028

1	Introduction
1.1	This Policy sets out how One Vision Housing (OVH) meets the requirements of the Tenancy Standard of the Regulatory Framework for Social Housing.
1.2	<p>OVH is expected to meet required outcomes in the areas of allocation, mutual exchange, tenure and rents in accordance with the outcomes of Regulatory Framework for Social Housing in England (Responsibility of the Regulator for Social Housing - RSH) as follows:</p> <ul style="list-style-type: none"> <li>• <b>Allocations and Lettings</b> Registered providers must allocate and let their homes in a fair and transparent way that takes the needs of tenants and prospective tenants into account</li> <li>• <b>Tenure</b> Registered providers shall offer tenancies or terms of occupation which are compatible with the purpose of the accommodation, the needs of individual households, the sustainability of the community, and the efficient use of their housing stock</li> <li>• They shall meet all applicable statutory and legal requirements in relation to the form and use of tenancy agreements or terms of occupation</li> <li>• <b>Mutual exchange</b> Registered providers must support relevant tenants living in eligible housing to mutually exchange their homes</li> </ul>
1.4	<b>Access and Communication</b>
1.4.1	OVH is committed to ensuring that our services are accessible to everyone. OVH will seek alternative methods of access and service delivery where barriers, perceived or real may exist, that may make it difficult for people to work for OVH or use its services.
1.4.2	Working with our customers we have established a Vulnerable Persons and Reasonable Adjustments Policy to ensure we make best use of every customer interaction to meet customers' needs in our service delivery and ensure this information is kept up to date.
1.5	<b>Equality, Diversity and Human Rights</b>
1.5.1	OVH is committed to fairness and equality for all customers, colleagues, and stakeholders.
1.5.2	OVH's approach to Equality, Diversity, and Inclusion (EDI) goes beyond legal or statutory obligations, however, OVH will meet or exceed its legal requirements as outlined in the

	<p>Equality Act 2010 and the Human Rights Act 1998. This policy also demonstrates how OVH will meet the requirements of Public Sector Equality Duties, which it has chosen to adopt and implement as a matter of good practice rather than as a legal obligation.</p>
1.5.3	<p>OVH is fully committed to eliminating unfair and unlawful discrimination. Hate Crime, Harassment, and Bullying will also not be tolerated, and take proactive steps to prevent such behaviours.</p>
1.5.4	<p>It is unlawful to discriminate directly or indirectly based on the following protected characteristics:</p> <ul style="list-style-type: none"> <li>• Disability</li> <li>• Gender</li> <li>• Gender identity, or gender reassignment status</li> <li>• Race, racial group, ethnic or national origin, or nationality</li> <li>• Religion or belief</li> <li>• Sexual orientation</li> <li>• Age</li> <li>• Marriage or civil partnership status</li> <li>• Pregnancy or maternity</li> </ul>
1.5.5	<p>OVH are also committed to ensuring that individuals are not treated less favourably due to their social, economic, or cultural backgrounds, as well as specific medical conditions as defined in the Equality Act.</p>
1.5.6	<p>OVH regularly review policies and practices to ensure they reflect its commitment to equality and diversity.</p>
1.6	<p>This Policy should be read in conjunction with the following:</p> <ul style="list-style-type: none"> <li>• OVH Allocations Policy</li> <li>• OVH Tenancy Transfer, Succession and Mutual Exchange Policy</li> <li>• OVH Demand Incentive Policy</li> <li>• OVH Starter Tenancy Policy</li> <li>• OVH Shared Ownership and Sales Management Policy</li> <li>• OVH Rent Setting Policy</li> <li>• Sub-Regional Choice Based Letting Policy</li> </ul>
<b>2</b>	<b>Statement of Intent</b>
2.1	<p>In developing this Policy, OVH shows due regard to the tenancy strategies produced by local authorities in the areas it operates.</p>
2.2	<p>As a major social housing provider, OVH has a responsibility to use its resources and implement the Tenancy Policy to address key issues that impact on local housing strategies, including:</p> <ul style="list-style-type: none"> <li>• An ageing population with an expected year-on-year increase in the percentage of residents over pensionable age</li> </ul>

- Large variations in the quality-of-life factors experienced between affluent and less prosperous areas

2.3

Set against this local context, OVH aims to achieve the following specific outcomes through the implementation of this Policy:

- Creating sustainable communities where people are able to form lasting roots, access education, training and employment opportunities and take an active part in community life
- Reducing tenancy turnover and associated costs to maximise rental incomes for further investment in new developments to meet existing and future housing needs
- Supporting applicants in moving into properties that best suit their needs
- Fair and transparent system of allocating properties, making best use of housing stock, reducing under-occupation and over-crowding via Sub-Regional Choice Based Lettings schemes and direct lettings
- Ensure tenants are renting properties within their financial means through affordability checks and raise awareness of any potential shortfalls in rent that will not be met through benefit payments (where applicable) resulting from introduction of Welfare Reform measures
- Creating financial capacity within the organisation to develop new properties for rent or sale and encouraging a route into home ownership
- Taking all reasonable steps to prevent and tackle tenancy fraud including training for staff and carrying out thorough investigations where it is suspected or alleged that fraud is taking place. Examples of fraud include:
  - Unlawful subletting
  - Obtaining a tenancy by providing false information or the withholding of information that would be vital to make a fair assessment of an application
  - Unlawful succession
  - Selling on of keys
  - Not using a property as a principle home
  - Fraudulently claiming benefits
- Where tenancy fraud is proven OVH, will take appropriate tenancy enforcement actions and may inform other agencies, as required

2.4

OVH will provide a number of support mechanisms for its tenants to help them sustain their tenancies and live independently. This includes:

- Assessing all new tenants and referring those who need additional support to maintain their tenancy to a Neighbourhood Services Officer who specialises in tenancy sustainment
- Carrying out a comprehensive needs assessment for those requiring independent living accommodation pre-tenancy offer, at tenancy commencement and via on-going action plans
- Conducting structured home visits during the first 12 months of the tenancy to assess the conduct of the tenancy and if there are any additional support needs that are not currently being met. In situations where home visits are not possible, an assessment may be made through telephone calls, emails and the use of media such as photographs or videos to evidence how the tenancy is being maintained. In line with OVH's tenancy sustainment drive, customers who have been identified as having additional support needs may receive additional visits, support or referrals, in the first 12 months of the tenancy, as required

	<ul style="list-style-type: none"> <li>Through the provisions outlined in its 'Vulnerable Persons and Reasonable Adjustments Policy' OVH will act where there is an identified need to do something 'different or additional' (a reasonable adjustment) to ensure fair access to the services it provides, or to meet customer's needs. This may include, as appropriate, referral (with the customers permission) to internal or external forms of support</li> <li>Provision of information and services that go beyond the normal role of the landlord e.g. debt and welfare benefit advice, financial inclusion information and training opportunities</li> </ul>
2.5	OVH will provide a 'fair but firm approach' to housing management, taking swift and proportionate action for any breaches of tenancy conditions including any enforcement action for anti-social behaviour or non-payment of rent / other debts owed.
2.6	Wherever possible, OVH will work with tenants to help them sustain their tenancies and will only take legal action to bring tenancies to an end as a last resort when other reasonable approaches have been exhausted.
2.7	OVH will ensure that all lettings and sales of properties are included within the Government's Continuous Recording of Lettings (CORE) system.
<b>3</b>	<b>Policy</b>
3.1	<p><b>Allocations</b></p> <p>OVH makes the vast majority of allocations to its properties that are available to let via the Sub-Regional Choice Based Lettings schemes in the areas where it operates.</p>
3.1.1	<p>Taking the Property Pool Plus scheme (which covers the five Merseyside Local Authorities) as an illustrative example, the principles local authorities aim to achieve through operating choice-based letting are as follows:</p> <ul style="list-style-type: none"> <li>The Housing and Regeneration Act 2008 defines social housing as low-cost homes for rent and sale to people whose housing needs cannot be met by the general housing market. This Scheme shall demonstrate how the local authority will allocate social rented housing to: <ul style="list-style-type: none"> <li>a. persons applying to become a social housing tenant; and</li> <li>b. secure/assured tenants seeking to move to another dwelling house ("Transfer Applicants"), let under secure/assured tenancies.</li> </ul> </li> <li>The local authority intends to allocate homes in a fair, transparent and effective way, that prioritises applicants who are most in need, is lawful and makes best use of the homes available</li> </ul>
3.1.2	<p>In addition to the above form of allocations, OVH reserves the right to allocate 25% of its properties outside the Property Pool Plus Scheme, the Sub-Regional Choice Based Lettings Scheme in Sefton and according to agreed levels in other local authority areas. In these circumstances applicants will not have to apply or abide by the normal banding criteria as set out by the Choice Based Lettings Scheme of the area. Examples of these allocations include:</p> <ul style="list-style-type: none"> <li><b>Direct lets:</b> OVH will match housing applicants that have been accepted on the housing register to vacant properties that arise without them having to submit bids</li> <li><b>Management lets:</b> where OVH allocates properties to alleviate short term or emergency housing need caused by extenuating circumstances of individuals e.g.</li> </ul>

following domestic violence incidents or decision made by multi-agency public protection meeting

3.1.3 OVH will also operate Local Lettings schemes, with unique allocation criteria in designated areas or for specific property types. Local Lettings schemes, which will be agreed with the local authorities following consultation with tenants, will be used to address housing management problems or create balanced communities with a mix of tenure types.

## 3.2 Tenure types

3.2.1 To meet its strategic objectives, OVH will operate a variety of tenancy types as set out in the table below:

Tenure type	Circumstances in which they are used	Length of tenure agreement/ license
Assured Shorthold (or Starter Tenancies)	<ul style="list-style-type: none"> <li>Given to new housing applicants that meet the necessary criteria outlined in the Sub Regional Choice Based Lettings Scheme or as direct lets</li> </ul>	<ul style="list-style-type: none"> <li>Usually lasting 12 months and will convert to an Assured Tenancy on the anniversary of the tenancy start date (provided there have been no breaches of tenancy requiring enforcement action)</li> </ul>
Assured Tenancies	<ul style="list-style-type: none"> <li>Given to tenants whose Assured Shorthold Tenancy matures on the 12 month anniversary</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime tenancy (for as long as the tenant requires it and provided they continue to abide by tenancy conditions)</li> </ul>
Demoted Assured Shorthold tenancies	<ul style="list-style-type: none"> <li>Can be used where there are persistent or minor breaches of tenancy conditions that require enforcement action, but it is believed there is an opportunity for the behaviour causing the tenancy breach to be amended and positive steps are being taken to bring this about</li> </ul>	<ul style="list-style-type: none"> <li>Demoted Assured Shorthold tenancies would normally last no longer than 12 months (where a decision may be taken by OVH to convert back to an Assured Tenancy or seek possession). If OVH is satisfied that behaviour that led to the tenancy breach has been remedied they can be converted sooner than the 12-month period</li> </ul>
Market Rent Tenancies (Assured shorthold)	<ul style="list-style-type: none"> <li>Issued for specific properties identified for market rent and are not subject to the allocations criteria outlined in the Sub Regional Choice Based Lettings Scheme</li> </ul>	<ul style="list-style-type: none"> <li>Issued for six months only and then converts to a 'Statutory Periodic Tenancy' provided OVH does not take any action to bring the tenancy to an end</li> </ul>

<p>Affordable Rents Tenancies (80% of market rent values) – on five-year fixed term renewable tenancies or on long term periodic assured tenancies (according to any conditions of grant that are stipulated by Homes England).</p>	<ul style="list-style-type: none"> <li>• Issued for specific new-build properties</li> </ul>	<ul style="list-style-type: none"> <li>• This is a fixed-term tenancy for an initial period of five years (or as stipulated by grant conditions). At the end of the fixed-term period OVH will take a decision to renew the tenancy at affordable rent for a further fixed term or convert into Shared Ownership</li> </ul>
<p>Rent to Buy Tenancies</p>	<p>These are issued on new build properties that have been built specifically for this purpose with funding from Homes England</p>	<p>These properties are let as ‘assured-shorthold tenancies’ on a minimum six-monthly basis for an initial period of five years (providing no breach of tenancy conditions occur). At the end of the five-year term OVH will conduct an ‘options appraisal’ and depending on the customers circumstances, the conduct of the tenancy and what is best for OVH this may result in:</p> <ul style="list-style-type: none"> <li>• Bringing the tenancy to an end</li> <li>• Extending the shorthold tenancy</li> <li>• Conversion of the tenancy to affordable rent, market rent or shared ownership</li> </ul>
<p>Shared Ownership Tenancies</p>	<p>For Shared ownership properties, a person buys a stake of between 10% and 75% of the property, using a deposit and a mortgage</p>	<ul style="list-style-type: none"> <li>• Shared ownership properties are leasehold properties, which means the tenant owns the lease on them for a fixed period of time, typically 990 years</li> </ul>

		The person then pays rent on the remaining share, which is owned by OVH	<ul style="list-style-type: none"> <li>• A person can buy more shares for the property (staircasing) at any time after they have become a part owner. When the person has purchased a 100% share in the property, they become full owners and stop being a leaseholder</li> <li>• The tenants will have to pay a service charge for the property, which is usually charged on a monthly basis</li> </ul>
	Licenses	Licenses are issued for specific schemes, which are for a prescribed set of buildings and client cohorts	<ul style="list-style-type: none"> <li>• These are issued as a weekly periodic license, used in specific properties with agency managed partners</li> </ul>
3.3	<b>Rents</b>		
3.3.1	OVH will set rents that offer good value for money and are affordable to existing and prospective customers, whilst ensuring it remains viable and can achieve its business plan commitments.		
3.3.2	OVH will ensure rents are set on an annual basis in line with formulae developed by the Government for the social housing sector and approved by housing regulator, the RSH, within the Rent Standard of the Regulatory Framework. Full details of OVH's rent setting regime can be found in the OVH Rent Setting Policy.		
3.4	<b>Reducing Under-Occupation / Over-Crowding</b>		
3.4.1	To make the best use of housing stock and to assist tenants to find properties that best suit their family size and needs, OVH will ensure as far as is possible that new housing applicants bid on properties that best meets their needs, through the eligibility criteria outlined by the Sub-Regional Choice Based Lettings Scheme.		
3.4.2	OVH may allow under-occupation of up to two bedrooms, where full affordability checks are carried out for lettings made under its own Allocations policy and outside of local authority nomination agreements.		
3.4.3	Where possible, OVH will work with current tenants, who are overcrowded or under-occupying, to find suitable alternative accommodation and ensure that they are not financially disadvantaged due to introduction of Welfare Reforms.		
3.4.4	Where suitable moves that are agreeable to the tenant can be made within OVH's stock, they will be facilitated by way of mutual exchange or by management lets (outside of the Sub Regional Choice Based Lettings scheme). Tenants will also be able to make their own		

	applications within the Choice Based Lettings Scheme and will be assisted to do so, where required.
3.5	<b>Tenancy Transfers, Mutual Exchanges, Successions and Assignments</b>
3.5.1	Tenants wishing to initiate their own transfers should apply through the Sub-Regional Choice Based Lettings Scheme. OVH will assess a tenant(s) eligibility for transfer prior to an offer being made. If tenants do not meet the criteria they will be declined and informed of the reasons. For more information, please refer to the OVH Tenancy Transfer, Succession and Mutual Exchange Policy.
3.5.2	To support tenants' rights to mutual exchange, OVH subscribe to the national 'Homeswapper Service' that allows tenants to search free of charge for mutual exchanges with other social housing tenants, nationally (either Registered Provider or Local Authority).
3.5.3	OVH will offer assistance to all relevant tenants to use the above service, where required and will provide appropriate information for those seeking mutual exchange on the implications for tenure, rent and any service charges that may apply.
3.5.4	OVH will allow requests for mutual exchange unless the grounds for refusal outlined in the Housing Act 1985 apply or when it is believed it does not solve any identifiable need.
3.5.5	Further to the provisions set out in the Localism Act 2011, OVH will grant discretionary succession rights for those other than spouses and partners as an express term outlined in the tenancy agreement (for Assured Shorthold and Assured Tenancies).
3.5.6	OVH will consider requests for discretionary succession provided there had been no previous successions on the tenancy. In these circumstances family members could be a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, nephew, niece or stepchild.
3.5.7	Discretionary succession is, however, conditional and the person applying would need to prove to OVH that: <ul style="list-style-type: none"> <li>• They are a member of the deceased's household</li> <li>• They have lived with them for the 12 months preceding death</li> <li>• They have used the deceased tenant's home as their only and principal dwelling, and</li> <li>• Agree in writing to abide by the terms of the tenancy</li> </ul>
3.5.8	In all succession cases, OVH will assess the suitability of the current property for the applicant(s) and will, if necessary, allow succession to an alternative property that is more suitable to the customers' needs.
3.5.9	Full details of OVH's approach to tenancy transfers, mutual exchanges and succession are contained in the OVH Tenancy Transfer, Succession and Mutual Exchange Policy.
3.6	<b>Decants</b>
3.6.1	From time-to-time OVH may require customers to decant (move) from their current property. The majority of these decants will be temporary, however, in some cases this may require a permanent move for the tenants e.g. for demolitions, structural issues and major refurbishments.

3.6.2	A temporary move will have no impact on tenancy rights. A permanent move may have some implications on tenancy rights; however, the customer would be kept informed of any implications at all stages.
3.6.3	Full details of the approach to decants can be found in OVH's Decant Policy.
3.7	<b>Provision of Housing Advice</b>
3.7.1	OVH will provide housing advice to existing tenants and applicants on all matters relating to: <ul style="list-style-type: none"> <li>• Allocations, eligibility criteria and banding information to applicants within the Sub-Regional Choice Based Lettings Scheme (where necessary referring to other Scheme landlords on issues of local priority or local lettings schemes)</li> <li>• Mutual exchange, succession and assignment queries</li> <li>• All matters of tenancy management / enforcement and tenancy rights</li> <li>• Preserved Right to Buy or Right to Acquire queries</li> </ul>
3.7.2	For queries on statutory homeless duties, private sector renting (including standards and enforcement issues) and applications for Disabled Facilities Grant, OVH may refer, or work in partnership with the Housing Options Service provided by local authorities in areas where OVH owns and / or manage properties.
<b>4</b>	<b>Implementation</b>
4.1	All OVH staff need to be aware of the Tenancy Policy to be able to direct any customer queries that may arise. There will also be specific implications for staff that administer housing applications and allocations – (via the Sub Regional Choice Based Lettings or through direct lets), those responsible for all aspects of tenancy management, provision of housing advice and legal services.
4.2	The Executive Management Team (EMT) will be responsible for ensuring the operational effectiveness of the Policy and for ensuring the Policy is in line with OVH's Strategic objectives.
<b>5</b>	<b>Performance</b>
5.1	OVH will provide comprehensive performance information on the allocations, rents and tenure elements of the Tenancy Policy via its annual report, produced in consultation with tenants.
<b>6</b>	<b>Consultation</b>
6.1	Customer representatives and all OVH staff have been consulted in the development of this Policy.
<b>7</b>	<b>Review</b>
7.1	The Policy will be reviewed every Three Years (from the date of Executive Management Team- EMT approval) as required by the introduction of new legislation, changes in

	regulatory standards, changes to the tenancy strategies produced by local authorities in areas where OVH owns social rented properties or as a result of system audits.			
8	Equality Impact Assessment			
8.1	Was a full Equality Impact Assessment (EIA) required?	No		
8.2	When was EIA conducted and by who?	An EIA Relevance Test was undertaken by the Strategic Regulatory Compliance Manager and the Policy and Strategy Administrator in February 2025.		
8.3	Results of EIA	There were no additional actions as a result of the EIA Relevance Test. OVH’s decision to allocate properties via the Sub-Regional Choice Based Lettings Scheme (and the attendant safeguards that were contained within), coupled with the overall stance of issuing lifetime tenancies are thought to be adequate to mitigate any risks of adverse or differential impacts of the Policy for those with protected characteristics.		
9	Scheme of Delegation			
9.1	Responsible committee for approving and monitoring implementation of the policy and any amendments to it	EMT		
9.2	Responsible officer for formulating policy and reporting to committee on its effective implementation	Director of Housing and Customer Services		
9.3	Responsible officer for formulating, reviewing and monitoring implementation of procedures	Director of Housing and Customer Services		
10	Amendment Log			
Date of revision:		Reason for revision:	Consultation record:	Record of amendments:
17 <sup>th</sup> November 2020		Reviewed in line with the Review Schedule	See Section 6	Change at 2.4 – Inclusion that in situations where home visits not possible, an assessment may be made through telephone calls, emails and the use of media such as photographs or videos
21 <sup>st</sup> Dec. 2021		Reviewed in line with the Review Schedule	See Section 6	There are no significant changes to the Policy in this review.

18 <sup>th</sup> March 2025	In line with Review Schedule	See Section 6	<ul style="list-style-type: none"> <li>• Reference to revised Regulatory Standards effective from April 2024, included at 1.2</li> <li>• Reference to OVH Vulnerable Persons and Reasonable Adjustments Policy included throughout</li> <li>• Inclusion at 2.3 of further detail on OVH's approach to tackling Tenancy Fraud</li> <li>• Revised wording at 2.4 to reflect current operational practice</li> <li>• Revised wording at 3.1.1 to reflect updated Property Pool Plus Policy as an illustrative example of a choice-based lettings principles</li> <li>• Section 3.2 on tenure types updated throughout to reflect operational practice and revised regulatory or legal requirements</li> <li>• Section 3.5 updated to outline support available for customers wanting to mutual exchange</li> <li>• Section 3.2 amended to include Licenses as a tenure type</li> <li>• Section 3.6 included to outline OVH's approach to temporary/ permanent decants and the impact they may have on tenancy rights</li> <li>• Section 2.4 updated in line with OVH's new approach to tenancy sustainment</li> <li>• Equality, Diversity and Human Rights statement updated</li> <li>• Team names updated throughout</li> <li>• Job titles updated throughout</li> <li>• EIA information updated at Section 8</li> </ul>
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