

Title of policy:	Access to Housing Policy
Version:	5
Purpose:	To provide fair, transparent and accessible access to the allocation of our homes
Updated:	October 2025
Next review:	October 2028
By:	Director of Housing

Purpose

The purpose of this policy is to outline the strategic objectives that underpin how North Star enables access to housing. It also details the eligibility criteria used to manage the allocations process, ensuring fair and equal access to accommodation, delivering choice for customers, and maintaining balanced and sustainable neighbourhoods.

Scope of The Policy

Access to housing is more than processing applications – it is about ensuring the housing offer meets the needs of both existing and future customers, while supporting the creation and maintenance of stable, balanced neighbourhoods.

This policy applies to access to affordable housing across North Star as a whole. It operates alongside and is subject to the policies and procedures of individual **Choice Based Lettings (CBL) schemes** and **Local Lettings Agreements**.

As a landlord, we reserve the right to maintain control over who accesses our housing, ensuring that the right people are allocated to the right homes, and that our neighbourhoods remain sustainable and safe.

The policy provides a framework for assessing applications, determining housing priority, and allocating available homes in a way that reflects both legislative requirements and local housing pressures.

In certain locations or specific types of schemes, there may be separate allocation principles due to **contractual obligations**, such as **Section 106 agreements**.

This policy does **not** apply to specialist accommodation (e.g. extra care housing or supported housing schemes), which have separate allocation processes in line with statutory regulations.

Aims of the Policy

The key aims of this policy are:

Aim 1- To meet our Regulatory Requirements (Tenancy Standard)

- Ensure fairness and transparency in line with allocation policies
- Work in partnership with our local authorities
- Assessing application to ensure priority is given to those in the greatest need, ensuring equality
- Support local authorities in the delivery of their statutory housing duties.
- Monitor the effectiveness of Choice Based Lettings (CBL) Schemes
- Record all lettings in accordance with CORE
- Let properties efficiently

Aim 2 – Ensure Housing is affordable and Sustainable.

- Conduct affordability assessments for all prospective tenants
- Allocate only to applicants who can evidence the ability to sustain their tenancy
- Assess vulnerability and arrange support as needed, either internally (e.g. Welfare Benefit Team or via external referrals)

Aim 3 – Promote Safe and Sustainable Neighbourhoods

- Work with partners to support neighbourhood sustainability and safety
- Analyse demand and develop appropriate responses

Aim 4 –Ensure Equality and Access to services

- Apply this policy in line with the Equality Act 2010
- Encourage mutual exchanges via HomeSwapper or equivalent services
- Offer advice or signpost to appropriate housing services
- Collaborate with partners to support prospective and existing customers
- Match homes appropriately to customers with disabilities and vulnerabilities where practicable.

Relevant Legislation and Policies

North Star will comply with the following legislation in relation to access to housing.

Legislation

- Regulatory Framework for Social Housing and in particular the Tenancy Standard
- Housing Act 1996 Part V1



- Equality Act 2010
- Localism Act 2011
- Welfare Reform Act 2012
- Prevention of Social Housing Fraud Act 2013
- Homeless Reduction Act 2017

Related Policies

- Tenancy Fraud Policy
- Vulnerability and Reasonable Adjustment Policy
- Domestic Abuse Policy
- Mutual Exchange Policy
- Rent Arrears and Income Policy
- Aids and Adaptations Policy
- Equality, Diversity, and Inclusion Policy
- Hate Crime Policy
- Neighbourhood Management Policy
- Anti-Social Behaviour Policy
- Repairs and Maintenance Policy

Routes to Access Housing

Choice Based Lettings – CBL

North Star does not operate its own housing register and allocates the majority of homes through local authority-run CBL schemes. We will always work within the rules of the scheme.

Priority for housing will be determined by the CBL Policy (e.g. banding system)

Applicants must:

- Register with the relevant CBL scheme.
- Provide verification (NI number, ID, proof of need).
- Have a recognised housing need.
- Complete an affordability assessment.
- Be able to maintain a tenancy (support will be provided if needed).

We will:

- Award the appropriate banding to those in greatest need, considering individual circumstances (e.g., domestic abuse, hate crime, regeneration).
- Allocate homes in a way that reflects legislation and local housing pressures.
- Refuse offers to applicants who:
 - Have rent arrears and no maintained repayment plan.
 - Are in tenancy breach.
 - Fail affordability or right-to-rent checks.
- Advertise all properties via CBL unless a **Direct Let** is approved.



- Conduct reference and eligibility checks.

Local Lettings Plans and Section 106 Agreements

Section 106 Agreements

- May include local connection criteria as part of development funding agreements.
- Restrictions will be clearly stated in property adverts.

Local Lettings Plans (LLPs)

- Created with local authorities to meet specific local housing needs.
- **Published on North Star's and CBL websites.**
- Any specific conditions will be outlined in the property advertisement.

Allocations to Board Member, Family Members or Employees

In principle, North Star will authorise the provision of accommodation to employees, family members or Board members.

If an employee, Board member or an individual who is closely connected to a Board member or member of staff, applies for housing accommodation (including where the individual is nominated by a local authority, bids through a shared allocations scheme) or is referred by a referral agency), the individual must disclose the issue on the application form.

North Star will ensure that:

- During the allocation process, there is disclosure of the individual's interest or connection to North Star.
- The application for housing will be based solely on published allocation criteria, applicable lettings policies and demonstrable housing need.
- Providing the applicant can demonstrate that he/she meets all of the appropriate selection criteria, then North Star may decide to offer accommodation to the applicant.

Any offer of accommodation to such an applicant must be formally approved by the Chair or Chief Executive.

Direct Lets

Direct lets are rare and must be approved by the Director of Housing.

An internal direct let application form must be completed before the Director of Housing will consider an allocation.

They may be used in situations such as:

- No demand through CBL (after at least two advertisements).
- Threat of harm or serious safeguarding concerns.



- Serious domestic abuse or emergency medical need.
- Major repairs or exceptional personal circumstances.
- To address neighbourhood issues (e.g., severe ASB, need for community balance).

Mutual Exchange

We support tenants who wish to move via mutual exchange with another social housing tenant.

- We subscribe to and promote **HomeSwapper**.
- Applications will be assessed under the **Mutual Exchange Policy**, considering tenancy conduct, suitability, and outstanding issues.
- Eligible applications will be approved within the timescales set in the policy.

Nominations

In some areas, we have nomination agreements with local authorities.

- We ensure compliance with nomination agreement conditions.
- Most properties are still advertised through the local CBL system.
- Agreements are reviewed annually with the local authority.
- Nomination agreements are reviewed annually

Tenancy Fraud

North Star is committed to identifying and tackling tenancy fraud, in partnership with local authorities and other housing providers.

Fraud includes:

- Providing false or misleading information.
- Withholding information.
- Unlawful subletting.

Tenancy fraud may be prosecuted under the **Prevention of Social Housing Fraud Act 2013**.

Access to the Service

We are committed to improving accessibility for all customers.

In accordance with our **Equality, Diversity and Inclusion Policy** and **Vulnerability and Reasonable Adjustment Policy**, we will:

- Provide information in accessible formats (e.g., plain English, large print).
- Offer extra response time when needed.
- Provide interpreters.
- Monitor access and satisfaction.



- Offer additional support for those with communication, learning, physical, or mental health needs.

Performance Monitoring

We will monitor performance in relation to:

- Average days to let a property
- Tenancy turnover
- Tenancy sustainability
- Number and reasons for refusals
- Equality data

Performance is shared with local authorities at partnership meetings and will be reported to Board.

This policy will be reviewed every 3 years unless legislation or local agreements change.

Right to Appeal

All CBL schemes have an appeal process for applicants refused access. Details can be found on the relevant CBL website.

North Star also operates a **Complaints Policy** for customers dissatisfied with any aspect of the service. Details are available at: www.northstarhg.co.uk

