

M&G Affordable Living RP Limited (“MAL”)

Allocations Policy

Landlord: MAL Affordable Living RP Limited “MAL”

Version: MAL 1.0

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Authors: Director Asset Management

1. Our policy statement

- 1.1 MAL’s guiding principle is to provide accommodation for people in housing need who are unable to afford to rent housing on the open market.
- 1.2 We are committed to providing a range of quality homes that will meet local housing requirements and therefore assist local authorities in the delivery of their housing strategies.
- 1.3 In doing this we will ensure that the managing agents we employ will:
 - Promote and enable choice of accommodation for those people whose housing options are restricted by virtue of their income in relation to local house prices.
 - Encourage and promote social inclusion whilst creating sustainable communities.
 - Ensure that access to housing is on a fair, transparent, and equitable basis.
 - Let properties in accordance with legal and regulatory requirements and with the intention of incurring minimal loss of rent and service charge income.
 - Comply with financial and regulatory controls relating to the allocation of affordable housing properties.

2. Policy

2.1 Who we can house

Through our managing agents, it is expected that all applicants will meet the eligibility criteria, which will be set by the relevant local authority. All applications for housing will be considered carefully before an offer of accommodation is made and, in some cases, we may request additional information.

Where prospective customers require support to enable them to access or maintain a tenancy, we will take those needs into account and aim to provide the support required through our own services or through other agencies. Support needs will not be a bar to applicants providing that the necessary support can be provided.

2.2 Who we cannot house

By law, registered providers are unable to house the following:

- Households subject to immigration control, including asylum seekers (although there are exceptions to this rule, each will be treated on its merit by the local authority responsible)
- Households who have come from abroad and do not qualify for public funds (e.g. social security benefits).

Housing providers also have powers to treat as ineligible any applicant, or member of their household, who has behaved badly enough to make them unsuitable to be a tenant. This may have happened in an existing or a previous tenancy.

If an applicant is unhappy with the decision not to grant a tenancy, they will be referred back to the nominating Local Authority.

2.3 Choice based lettings

All lettings will be made to people on the local authority housing register who bid through the choice-based lettings scheme, or who are directly nominated by the local authority.

Working with the local authority, we will assist applicants to express interest where they:

- Do not have access to the internet.
- Have a disability or health condition that would prevent them from accessing the website.
- Are absent due to illness.
- Require additional assistance.

Where an applicant is put forward for accommodation through the choice-based letting scheme, their individual circumstances will be considered prior to allocation in every case using the information provided by the local authority on their application form and any information provided subsequently.

2.3 Housing need and priority

As demand for affordable housing is greater than the number of properties available, we will prioritise allocations of vacant properties to applicants in the greatest need.

This system of prioritisation will be facilitated by our participation in nominations agreements and choice-based lettings schemes and will be linked to local lettings plans where appropriate.

Generally, vacant housing will be offered to the top applicant identified through choice-based lettings at the time of the vacancy, whose housing needs and requirements best match the property type available.

However, in certain circumstances this may not be the case, for example, where a property has been adapted and that adaptation may be more suitable to an applicant with fewer points, or if the lifestyle of the applicant with the highest number of points is considered to be unsuitable for that property.

Where an offer to the top applicant is not made, this will be recorded together with the reason for the decision.

There will be circumstances where we may let homes directly to residents outside of nomination agreements we have.

2.4 Homes for people with a disability

These properties are usually specially adapted for use by disabled people. Refer to our repairs and maintenance policy, for our approach to carrying out disabled adaptations.

When these properties become vacant, if these can be relet in a reasonable time, we will consider reserving these for households needing the specialised facilities offered by the property, regardless of the priority of other applicants.

2.5 Registered sex offenders

Registered sex offenders are required to inform us when they apply for housing that they are a registered sex offender, as it is a criminal offence under the Sexual Offences Act 2003 for offenders to withhold this information.

The risk posed by sex offenders cannot be assessed by us and we will be guided on this by agencies charged with the management and monitoring of sex offenders, including the police and social workers.

2.6 Tenancy checks

Potential customers nominated through choice-based lettings schemes will need to provide satisfactory checks that demonstrate their ability to pay their rent and, where appropriate, how well they have conducted during any previous tenancy held by them.

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Applicants may be asked to consent to information being shared with other housing providers and housing service providers.

Where an offer of housing has been made and accepted and it transpires that the applicant has given false information, we may commence legal action for repossession to end the tenancy.

2.7 Joint tenancies

We will grant joint-named tenancies on all occasions when individuals seek housing as a couple, unless any one of the joint tenants is ineligible for accommodation in which case a joint tenancy will not be granted.

2.8 Tenure

Until the implementation of the relevant sections of the Renters’ Rights Act 2025 on 1 May 2026, starter tenancies will be offered to all new tenants on affordable rented or social rented properties as defined by the Rent Standard.

This means that for the first 12 months, the tenancy will be an Assured Shorthold Tenancy. If at the end of 12 months, we have not taken steps to end or extend the tenancy, it will automatically become an assured periodic tenancy. If we extend the first 12-month period, the tenancy will stay an assured shorthold tenancy for the period of the extension.

From 1 May 2026, all tenancies will be granted as assured periodic tenancies.

2.9 New tenants

All new tenants will be provided with a copy of:

- The tenancy agreement
- A welcome pack
- How to rent guide
- Valid gas safety, EICR and EPC certificates
- Notification of asbestos, if it has been identified in the property

3. Confidentiality

The privacy of applicants will be respected, and care will be taken to maintain confidentiality. Personal data will be collected and stored in line with our and that of our managing agent’s Data Protection Policy. Responsible information sharing can play a key role in the letting of our homes, and compliant information sharing protocols with local authorities will be followed where they are in place.

4. Key Legislation (not limited to)

- Regulator of Social Housing Regulatory Framework and Standards
- Housing Act 1985
- Housing Act 1988
- Homelessness Reduction Act 2017
- Equality Act 2010
- Immigration Acts 2014 and 2016
- Localism Act 2011
- Data Protection Act 2018 and UK-GDPR
- Renters’ Rights Act 2025

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5. Policy review

We will review this policy at least every two years to make sure it remains relevant and accurate, or more frequently where:

- Legislation, regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice.
- We identify any problems or failures in this policy or procedure as a result of customer, colleague or stakeholder feedback, complaints, or findings from an independent organisation.
- We become aware of any circumstances which may affect the content of this policy.

6. Version Control

Version	Checked by	Amendments	Date of Approval	Review date
V1.0	Director Fund Management	Policy adoption.	Feb. 2026	Feb. 2028