

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

## Pre-Tenancy Affordability Social and Affordable Policy

Landlord: MAL Affordable Living RP Limited “MAL”

Version: MAL 1.0

Created: February 2026

Review: February 2028

Authors: Director Asset Management

### 1. Our policy statement.

This policy outlines MAL’s approach to pre-tenancy affordability assessments for housing applicants and to assess the level of support needed to achieve tenancy sustainment. It does not apply to private rented sector, leaseholders or PFI contracts where local authority policies and procedures or client specific requirements are adhered to.

This policy should be read and applied in conjunction with the Income Procedure and the Pre-action Protocol for Possession Claims by Social Landlords set by the Ministry of Justice: <https://www.justice.gov.uk/courts/procedure-rules/civil/protocol/pre-action-protocol-for-possession-claims-by-social-landlords>

It is important that our managing agents undertake accurate and timely pre-tenancy affordability assessments. We and our managing agents want to ensure as far as possible that the applicants enjoy and sustain their tenancy, whilst maximising successful income collection to ensure current and future business commitments are met. Our managing agents will maximise income by ensuring residents understand and fulfil their payment obligations and are supported to do so. Our managing agents will work with residents to accurately understand their financial circumstances, identify additional potential benefit entitlement, and provide a financial inclusion and debt management service. Our approach will be person centred and holistic in nature.

Our managing agents will provide a range of payment options suitable to our residents which maximise their income and increase financial capability. This will ensure that we can help to sustain tenancies and support the most vulnerable.

Our managing agents will engage with new residents at sign-ups on all new lets and relets where new residents may be at risk of financial difficulty and ensure they are offered appropriate advice and support from the outset.

Our managing agents will provide benefits and financial inclusion advice through their dedicated Income team to help residents manage their money and ensure they are claiming all benefits to which they are entitled.

Our managing agents may use customer insight information and be pro-active in providing a targeted financial inclusion approach and support residents in maximising their own incomes, benefits, and personal responsibility to increase their ability to pay charges due.

### 2. Pre-tenancy Affordability Assessment and reference checks

Upon receipt of a nomination, the applicant will be formally requested to complete an application form and submit all relevant supporting documentation.

Our managing agents aim to contact the applicant within 24 hours to discuss their financial circumstances and request that they complete an online affordability assessment using the their calculator. The personalised link to an assessment tool will be sent via email in the first instance. All appropriate and available communication methods will be utilised to establish contact.

Applicants will be required to complete an online credit reference check via an approved referencing platform. This process will help identify any undeclared adverse credit, and will also include verification of landlord

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references, Politically Exposed Person (PEP) and sanctions screening, as well as Right to Rent checks, in accordance with regulatory and legal requirements.

Where an applicant is unable to complete the assessment tool, we will complete it with them using a method of communication suitable for the applicant.

Upon completion of the assessment, the results are immediately received by email along with a traffic light risk assessment.

### Green

The applicant has more than £25.00 per week after all expenditure and has passed the assessment.

### Amber

The applicant has between £0.00 and £24.99 per week after all expenditure. The assessment is referred to the Income Team.

### Red

The applicant has a negative balance after all expenditures, and the tenancy is deemed unsustainable.

If an assessment is returned as amber or red, this is referred back to the Income team for further review. Following a personalised reassessment and additional engagement with the applicant, the outcome may be updated to green or confirmed as red, depending on the supplementary information provided.

For any applications that are declined, our managing agents inform the applicant, the council, and the landlord of the reason for refusal. This information is recorded and tracked on the client Lettings tracker within their SharePoint system.

Records of all completed and part completed assessments are stored within their site-specific SharePoint or loaded into client specific CRM system and can be reviewed at any time later.

## 3. 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.

## 4. Version Control

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