Tenancy Policy

1. This policy will apply to the following entities:

Legal & General Affordable Homes Limited
Legal & General Affordable Homes (AR) LLP
Legal & General Affordable Homes (Capital) Limited
Legal & General Affordable Homes (Development 3) Limited
Legal & General Affordable Homes (Investment 1) Limited
Legal & General Affordable Homes (Investment 2) Limited
Legal & General Affordable Homes (Investment 3) Limited

For the purposes of this policy, any reference to L&G applies to all the entities listed above and, where applicable, is administered by their Management Providers.

2. Policy Aims

This policy explains how we manage tenancies and what you can expect from us. It covers:

- The type of tenancies we offer
- How we manage changes to tenancies
- How we best utilise our available homes

Our aim is to provide long-term security of housing for customers who need affordable housing, while helping ensure our homes are available to those who need them most.

3. Types of Tenancy

This section explains the different tenancy arrangements we may offer you.

<u>Assured Non-Shorthold Tenancies</u> - We will offer this type of tenancy to new rented customers in our social rent, affordable rent and intermediate rent homes. If you previously held a secure tenancy with a local authority, this provides a similar level of security from us as a Registered Provider.

<u>Licence –</u> This is a different type of contractual arrangement. We may use a licence if you rent a specific parking space and a separate agreement is needed.

4. Fixed Term Tenancy

The Renters' Rights Act 2025 changes how assured tenancies work. For social housing assured tenancies provided by private registered providers, the main tenancy changes are expected to apply from October 2027.

We have already stopped issuing fixed-term tenancies. If you are a new rented customer, we will offer you an assured tenancy for our social rent, affordable rent and intermediate rent homes.

If you have a fixed-term tenancy, we will review it before it comes to an end. We will contact you as part of this process and, where possible, move you to an assured tenancy that provides greater long-term security in your home.

If we are taking, or considering, legal action because of serious tenancy breaches, we may decide not to change your tenancy at that point unless the law requires us to. We will consider your individual circumstances before making a decision, including any vulnerabilities, support needs, adaptations or other equality, diversity and inclusion considerations.

We will keep our tenancy agreements, customer communications and procedures under review before the Renters' Rights Act changes apply to social housing assured tenancies. This includes any requirements to give you written information and any changes to possession procedure, rent increase processes or legally required forms.

5. Joint Tenancy

We will usually offer a joint tenancy if you apply for housing as a couple, provided both applicants are eligible for housing and a joint tenancy is appropriate for your circumstances. This may include considering affordability, tenancy history, your household circumstances and any requirements from the local authority nomination process or local lettings plan.

Where the local authority confirms that you have made a joint application, we will normally issue a joint tenancy. If you are a sole applicant and ask for another person to be added to the tenancy, we may need local authority approval. This is because it may affect the assessment of housing need, eligibility or rehousing priority.

If you hold a joint tenancy, both tenants have equal rights to live in the home. Both tenants are responsible for the tenancy, and each tenant is responsible for paying the full rent and meeting the terms of the tenancy agreement.

We cannot grant a joint tenancy if one of the applicants is not eligible for housing. In these circumstances, we will offer the tenancy to the eligible applicant only.

If you ask us to add or remove a joint tenant during your tenancy, we will consider your request on a case-by-case basis. We will consider the legal position, your tenancy agreement, the circumstances of everyone involved, any evidence provided and whether local authority approval is needed. Where you ask for another joint tenant to be removed, we will need confirmation that they no longer live in the home and no longer want to remain a tenant, unless there is another legal basis for making the change. This change may result in a new tenancy being issued and may also affect the rent charged.

6. Assignment and Succession Rights

We will follow the Housing Act 1988 and the Localism Act 2011 when dealing with succession, assignment, or requests to add or remove someone from a tenancy.

Assignment is the legal transfer of a tenancy from one person to another. This can only happen in limited circumstances permitted by law or the tenancy agreement and may require our approval.

Succession is when someone takes over a tenancy following the death of the tenant. This right is only available to certain people who meet the relevant legal and policy requirements.

Where a request is made, we will assess eligibility in line with legislation, the tenancy agreement and the circumstances of the household.

In exceptional circumstances, we may use discretion. For example, this may apply where someone living in the home does not have a legal right to succeed to the tenancy, but has a clear housing need and granting a tenancy would not breach our obligations, such as local authority nomination agreements. In these cases, we will gather evidence about the person's circumstances before making a decision. Where a new tenancy is granted, this may be for the customer's current home or, where appropriate, suitable alternative accommodation.

7. Mutual Exchanges and Transfers

Your rights to mutual exchange are set out in the Housing Act 1985 and the Localism Act 2011. If you ask to complete a mutual exchange, we will follow the law and any rules that protect your security of housing.

If you become our customer through a mutual exchange, we will issue an assured non-shorthold tenancy where this is required. If you move through a management transfer (for example, where we need to move you to another home because of safety concerns, major works or exceptional circumstances) and a new tenancy agreement is needed, we will also issue an assured non-shorthold tenancy.

8. Minors (16 and 17-year-olds)

In exceptional circumstances, we may offer accommodation to you if you are aged 16 or 17. We will only do this where suitable trustee or guarantor arrangements are in place and where the local authority supports the proposed arrangement.

If you are under 18, you cannot usually hold a legal tenancy in your own name. If we agree to house you, the tenancy will need to be held through an appropriate legal arrangement. This may include an adult trustee holding the tenancy on trust for you until you turn 18, or another arrangement that is legally appropriate.

We will work closely with the local authority and any relevant support agencies to decide whether the tenancy is suitable and sustainable for you. We will consider your circumstances, support needs, ability to sustain the tenancy, affordability and how rent and tenancy responsibilities will be met.

When you turn 18, we will review the tenancy arrangements and, where appropriate, take steps to put the tenancy in your own name.

9. Tenancy Fraud

We need to make sure our homes are used by the people they are allocated to and that we meet housing need fairly. Tenancy fraud can include subletting without permission, key selling, or securing a tenancy by giving false information.

To help prevent tenancy fraud when your tenancy starts, and whenever your tenancy is reviewed or changed, we will:

- Verify the identity of each tenant
- Complete reference checks, which may include a soft credit check and income verification
- Refer information to a fraud-checking provider where risks have been identified

We will also carry out periodic, random tenancy audits, covering the above checks and a home visit where needed, to verify the identity and occupancy of tenants.

Staff who are involved in the lettings and tenancy change process will be subject to regular training relating to Tenancy Fraud to ensure they have the knowledge and skills to identify and investigate cases. More information is available in our Tenancy Fraud Policy.

10. Appeals and Reviews

If you disagree with a decision about your tenancy, including the allocation, renewal or non-renewal of a tenancy, you can ask us to review the decision by contacting your Management Provider.

A senior manager working for your Management Provider will review your circumstances and tenancy history before deciding the outcome. A service manager at L&G will carry out the final review and approval. We aim to respond to appeals within 10 working days. If we need more time or further information, we will discuss this with you.

11. Equality and Diversity

We will consider your individual needs when delivering landlord services. We expect all colleagues and partners working on our behalf to treat you fairly and with respect.

We may take a different approach where this is needed to make sure you are not disadvantaged because of your circumstances or support needs. We may use information we hold about you to tailor how we communicate with you and how you access our services, so that we can remove barriers wherever possible.

You can read more about our accessibility approach on the Legal and General Affordable Homes website. You can access it here Accessibility - Legal & General Affordable Homes

Related Documents (which can be accessed from the L&G website)

Document	Link
Connected policies and procedures:	• Accessibility – Legal and General Affordable Homes • Allocation Policy • Tenancy Fraud Policy • Affordability Policy • Decant Policy • Mutual Exchange Policy • Asset Management Policy • Anti-social Behaviour Policy • Domestic Abuse Policy • Pet Policy • Complaints Policy

Accountable Director	Director of Customer, Property and Platform
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