

	<h2 style="text-align: center;">Tenure Policy</h2>
<p>Policy statement</p>	<p>Paradigm Housing Group will let properties in a fair and transparent way, in line with housing legislation, regulatory framework and our charitable purpose.</p> <p>Tenancies, licences, or terms of occupation will be offered to customers which are compatible with their individual needs, and which match the designated housing type. Best use of the available housing stock will be made with the aim to contribute to the strategic housing function of the local authorities in which we work.</p>
<p>Objective</p>	<p>To explain the differences between the tenancy/licences we grant, and -</p> <ul style="list-style-type: none"> • when we will grant them • how they could be ended. <p>Additionally, to explain our approach to:</p> <ul style="list-style-type: none"> • issuing new tenancy/licence agreements, • the specialist housing we manage • specialist housing support agencies managed by commissioned services via a LA • fixed Term Tenancies • conversions from Fixed Term to Assured Tenancies, • discretionary Tenancies (licence agreement) • tenants moving when they have arrears
<p>Policy</p>	<p>Paradigm Housing Group will issue the types of tenancy and licence agreements listed below and at Appendix A which explains the difference between the tenure types we grant, when we will grant them and how the tenancy could be ended.</p> <p>For information on how Paradigm Housing Group will manage these tenancies, this can be found in our Tenancy Management Policy.</p> <p><u>Types of tenancy/licence Agreements</u></p> <p>The (generic) types of tenancy agreements we grant and manage are:</p> <ul style="list-style-type: none"> • Secure • Periodic Assured (non - shorthold) • Starter Assured Shorthold Converting to Assured • Periodic Assured Shorthold • Contractual Weekly Periodic • Licence Agreement • Decant Licence • Minor's agreement

Issuing Tenancy/Licence Agreements

The type of tenancy/licence agreement granted will be influenced by several factors including (but not limited to):

- The type of tenancy/licence agreement, if any, held by the applicant immediately prior to the new tenancy/licence agreement being granted
- The type of property to be occupied and the purpose for which it is provided i.e. supported, temporary accommodation or general needs
- Restrictions arising from nomination agreements, deed title, covenants, S106 and any other planning consents and funding streams used to provide the accommodation

In addition, the type of property will also decide the rent type. The subsequent rent level charged for each property will be determined in accordance with the Rent Setting Policy.

For newly nominated tenants or where a succession or discretionary tenancy has been agreed (not including The Foyer or Lea Bridge House), a Starter Assured Shorthold Converting to Assured tenancy will be offered.

The Letting and Allocation Team will complete a pre-tenancy questionnaire with all applicants. This is to ensure that customers understand their security of tenure and the rights and obligations that are associated with the agreement and costs.

The information will also be used to better understand customers and their differing needs, and to signpost or offer support to customers where necessary.

Specialist Housing Managed by Paradigm Housing Group

The Foyer - supports single young people who are aged between 16 – 25 years old who are homeless (or potential homeless).

Nominations for this accommodation are accepted from Local Authorities or associated homeless charities.

Accepted nominees will be granted a licence agreement.

Lea Bridge House (LBH) – assists single applicants over the age of 21 who are non-priority homeless (as assessed by the local authority) with no support needs.

LBH will accept referrals from Local Authorities or associated homelessness organisations, and the referrals will be managed via a waiting list by the LBH team.

Priority will be given to applicants who meet the criteria for accommodation in the following order:

- 1st - London Borough of Waltham Forest Council referrals
- 2nd - Rough sleepers with chain numbers
- 3rd - Applicants in date order of applications

All applicants need to be successfully interviewed and accepted by LBH Team before any offer will be made. Accepted nominees will be granted a licence agreement and will be given advice and assistance to ensure they manage the terms of their licence.

Specialist Housing Managed by support agencies

We own several buildings where supported services are commissioned via the Local Authority. At these properties a contract with the LA will be in place for short-term accommodation on a licence and where ongoing support will be in place for customers managed by a third party.

Fixed Term Tenancies

From 1 April 2022 no Fixed Term Tenancies will be issued.

Conversions from Fixed Term tenancies to Assured

From 1 April 2022 to 31 March 2023 a programme will be delivered to convert existing Fixed Term Tenancies to Assured Tenancies and where there is no serious breach of tenancy.

Where a Fixed Term Tenancy is to be converted to an Assured Tenancy, this will be achieved through either issuing a new Assured Tenancy or the serving of a Schedule 2A Notice (S2A).

From the same date 1 April 2022, the issuing of standalone starter tenancies ceased and Starter to Assured tenancies will be issued.

The new Starter to Assured tenancies will automatically convert 1 year from the tenure start date to Assured unless legal action has begun to bring the tenure to an end.

Any stand-alone starter tenancies which were issued before 1 April 2022 will remain in place and will continue to be managed through the 1 year period, with case management.

Where these standalone starter tenancies have been successfully completed and where we are not considering taking any form of possession action due to a breach or breaches of tenancy, these will be converted to an Assured tenancy.

Discretionary Tenancies

Where a discretionary tenancy (licence) is granted, this will be offered in line with this policy and managed in line with our Tenancy Management Policy.

Moving home with Arrears

The default position is that all breaches of tenancy including arrears must be resolved before a customer can be offered a change of tenancy or offered a move (management move).

However, we would not unreasonably refuse a household fleeing for reasons of personal safety, domestic abuse or where an adaptation cannot be carried out in their current home and the customer is unable to manage and live in that home safely and independently.

Where such circumstances exist, supporting evidence will be required from supporting professional agencies (i.e. the Police, social services, occupational therapist).

	<p>In all circumstances where a customer feels that they need to move urgently, they have the right to approach the statutory local authority in the area they wish to live and to make an application for housing directly to them. The local authority would make a determination to either accept or decline housing applications made to them.</p> <p>Urgent Management Moves will be considered on the evidence provided by the customer and supporting agencies. If a request is declined the customer will have the right to appeal the decision.</p> <p>If any management move is approved, any rent arrears or sundry debts will be linked to the new tenure and would be recovered in line with the Rent Recovery Policy.</p>
<p>Scope</p>	<p>This policy is relevant to all tenancies and licence agreements issued by Paradigm Housing Group. This Policy does not cover home ownership (including freehold, leasehold, and shared ownership) and Private Sector Leasing.</p>
<p>Accountability and Responsibility</p>	<p>Customer Executive Director– Customer will:</p> <ul style="list-style-type: none"> • have overall responsibility for compliance with this policy. <p>Assistant Director of Customer & Neighbourhoods will:</p> <ul style="list-style-type: none"> • accept responsibility for the Customer and Neighbourhood teams compliance with this policy • shall ensure the operational implementation of this policy including ensuring that staff have access to the required training to implement the policy. <p>Senior Customer and Neighbourhood Managers will:</p> <ul style="list-style-type: none"> • Ensure the operational implementation of this policy, including training that is required to staff • Be responsible for overseeing the granting of a discretionary tenancy request • Oversee the approval of actions undertaken by Neighbourhood Managers <p>Neighbourhood Managers will –</p> <ul style="list-style-type: none"> • Ensure the correct tenancy is used for any conversion • Approve or decline conversion requests • Approve or decline requests for urgent Management Moves where a debt is outstanding to Paradigm Housing Group • Manage and monitor conversion cases to ensure all appropriate actions have taken place <p>Customer and Neighbourhood Officers will -</p> <ul style="list-style-type: none"> • Act in accordance with this policy to review Fixed Term Tenancies and ensure the correct tenancies are offered at the time of review where appropriate • Check the details of all Tenancy/Licence Agreements and other supporting tenancy documents before signing them • Discuss housing options with customers where their current home is not suitable for the household

Lettings and Allocation Manager will:

- Ensure all lettings are managed and achieved in line with this policy
- Chair and oversee management move panel meetings.

Lettings and Allocations Team Leader will:

- Ensure all tenure changes as part of mutual exchanges, are checked and are in line with this policy

Lettings and Allocation Officers will:

- complete a check on all new let and relet properties before advertising the home
- using the nomination and property information a decision on which type of tenancy will be offered to that customer
- provide customers with information packs regarding new tenancies being offered, the property and rental costs ahead of the tenancy being signed
- arrange for the nominated customer to complete the pre-tenancy questionnaire,
- arrange a viewing of the home they have been offered. Agree with the applicant on how the tenancy will be signed – via an on-line portal or in-person, ensuring that keys and fobs (as required) are available once the sign up has been completed

Lea Bridge Team Leader will:

- oversee management of referral and housing list
- audit and check the licence agreement issued

Lea Bridge Housing Officers will:

- review applications and interview applicants
- complete a risk assessment
- Arrange with the applicant to sign the Licence in-person, ensuring keys and fobs (as required) are available,
- Manage the tenure

Foyer Team Leader will:

- Participate in panel decisions to accept or decline a nominee
- Ensure the Supported Housing Team are aware and trained to work in line with this policy

Supported Housing Officer (The Foyer) will:

- Notify the nominating agencies of a void property
- Complete the check to the nominee, when received
- Provide a report for the panel meeting
- Arrange with the applicant to sign the Licence in-person, ensuring keys and fobs (as required) are available,
- Arrange the first support meeting with the new licensee within 7days of the agreement being signed

<p>Monitoring / Auditing and Controls</p>	<p>Training and support is provided to all Paradigm Housing Group staff who are required to issue/sign off tenancies.</p> <p>Any decision to amend or change a tenure type will be signed off and agreed by Executive Board.</p> <p>Any changes or amendments of tenancy will be checked in draft by our Senior Solicitor and checked as final by an external solicitor firm.</p> <p>Tenancies, licence agreements and other supporting tenancy documents will be checked by the signing Officer to ensure that the correct Tenancy Agreement or licence agreement has been issued and it meets the requirement of this policy, the Tenancy Management Policy and the Lettings Policy.</p> <p>Lettings and Allocation Officers use a lettings list to ensure the correct information is provided to the customer in the sign-up pack.</p> <p>Lettings Assistants use a tenancy matrix to ensure the correct type of tenancy is issued when dealing with a Mutual Exchange.</p> <p>Letting Assistant will request a landlord reference before completing a Mutual Exchange.</p> <p>Allocations and Lettings Manager and Team Leaders complete monthly quality assessment checks with the team to ensure that all lettings (new build, relets, Management Moves and Mutual Exchanges) have taken place in line with this policy.</p> <p>Neighbourhood Managers will carry out audits on 10% of new tenancies across the financial year to ensure correct tenancies are being issued when tenancies are converted, and adherence with this policy. Neighbourhood Managers will complete an audit on 100% of new tenancies which have been issued for succession applications.</p> <p>Neighbourhood Managers will report monthly on the status of starter tenancy reviews and how many starter to assured conversions have taken place.</p> <p>Monthly KPIs are reviewed by the Assistant Director of Customer and Neighbourhoods, along with the Customer and Neighbourhood and Allocations and Lettings teams to provide assurance on compliance.</p> <p>All cases where possession action is taken in line with the Eviction Policy are reported monthly to the Assistant Director of Customer and Neighbourhoods:</p>
<p>Cross References</p>	<p>Tenancy Management Policy Eviction Policy Rent Recovery Policy Rent Setting Policy Domestic Abuse Policy Safeguarding Policy</p>
<p>Policy Owner</p>	<p>Executive Director - Customer</p>

Prepared by	Senior Customer and Neighbourhood Officer
Approved by	Executive Board
Date of Board approval (if approved by Board)	N/A
Effective date	November 2022
Review date	April 2024

Record of Amendments			
Date	Version	Approved By	Details of Amendments
April 2017	1.0	Management Team (6 April 2017) Board (26 April 2017)	Correction made in relation to the use of periodic assured tenancies, following a fixed term tenancy review, where the property is due for redevelopment within two years from the end of the initial fixed term tenancy.
April 2019	2.0		Changes to job titles to reflect change in structure within Operations directorate. Removal of duplications from Tenancy Management policy The part regarding granting tenancies to minors has been removed from here and needs to be added to the Lettings Policy More detail added to Monitoring/ Audit and Controls section
January 2022	3.0	ExBo 20 Jan 2022	Removal of Fixed Term Tenancies Introduction of replacement tenancy types
November 2022	4.0	Executive Board	Introduction of periodic assured tenancy types Introduction of Schedule 2a Notice Introduction of The Foyer and Lea Bridge

Tenancy types that Paradigm issues

Type of agreement	What is it?	When does Paradigm grant them?	How can this tenancy be brought to an end?
Secure Tenancy	<ul style="list-style-type: none"> • Introduced by the Housing Act 1985, amended by the Housing Acts 1988 and 1996 • A lifetime tenancy • Prior to 1989, the majority of social housing tenants would have held a secure tenancy. • Tenant has exclusive use of the property. • Since 15th January 1989, secure tenancies can only be granted by local authorities except where an existing secure tenant is moving within the same landlord. • Some registered providers including Paradigm have Secure tenancies from a stock transfer that took place pre-1989. <p>Some rights include:</p> <ul style="list-style-type: none"> • Mutual Exchange • Right to Buy • Right to Fair Rent • Succession rights • Assignment rights • To take in a lodger 	<ul style="list-style-type: none"> • To an existing Paradigm Secure tenant who transfers to another Paradigm property. • To an existing secure tenant who mutually exchanges with a Paradigm Assured (non-shorthold) tenancy 	<ul style="list-style-type: none"> • By the tenant(s) serving Paradigm with a 4 Weeks' Notice to Quit. • A possession order obtained under one of the grounds listed in Schedule 2 of Housing Act 1985. • A Notice to Quit served, where the property has been abandoned or the tenant no longer occupies the property as their only or principal home and the tenant loses the secure status of the tenancy and it becomes a contractual tenancy.

<p>Periodic Assured (non-shorthold) Tenancy</p> <p>Can be known as Assured or Lifetime tenancy</p>	<ul style="list-style-type: none"> • Introduced by the Housing Act 1988 • Lifetime tenancy • Predominately in use in Social Housing from 1989-2011 • The tenant has exclusive use of the property. <p>Some rights include:</p> <ul style="list-style-type: none"> • Mutual Exchange • Right to Acquire • Succession Rights • Assignment Rights • To take in a lodger 	<ul style="list-style-type: none"> • To a Paradigm tenant who has successfully completed a 12-month starter tenancy which has been granted before 01 April 2022. • To an existing Paradigm assured tenant who mutually exchanges with a Paradigm Fixed Term Tenant. • To a Secure or Assured tenant of another registered provider or local authority that transfers to Paradigm or mutually exchanges with a Paradigm Fixed Term Tenant. • If Paradigm receives Secure tenants by way of a Stock Transfer, these tenants will receive an Assured Tenancy with preserved rights (they will not necessary be issued with a new tenancy, their existing Secure Tenancy will convert to an Assured with preserved rights) 	<ul style="list-style-type: none"> ▪ By the tenant(s) serving Paradigm with a 4 Weeks' Notice to Quit. ▪ A possession order obtained under one of the grounds listed in Schedule 2 of Housing Act 1988. ▪ A Notice to Quit served, where the property has been abandoned or the tenant no longer occupies the property as their only or principal home and the tenant loses the assured status of the tenancy and it becomes a contractual tenancy.
<p>Starter Assured Shorthold converting to Assured Tenancy</p>	<ul style="list-style-type: none"> ▪ The first 12months are a starter tenancy, which is a probationary tenancy (granted to new tenants to Paradigm and social general needs housing through a direct let or bidding through a Choice Based Letting system or local authority). ▪ The first 12months of this tenure requires intensive tenancy management to ensure that every support is provided to ensure the tenure is a success. The intensive management includes reviews both in the home with the tenant and desktop reviews. ▪ Once the tenancy become Assured, the tenure is in the form of assured 	<ul style="list-style-type: none"> ▪ This will be the default tenancy type for Paradigm from 01 April 2022. 	<ul style="list-style-type: none"> ▪ By the tenant(s) serving Paradigm with a 4 Weeks' Notice to Quit for weekly periodic tenancies and 1 months' notice for monthly periodic tenancies. ▪ A possession order obtained under one of the grounds listed in Schedule 2 of Housing Act 1988. ▪ A Notice to Quit served, where the property has been abandoned or the tenant no longer occupies the property as their only or principal home and the tenant loses the assured status of the tenancy and it becomes a contractual tenancy. ▪ A possession order obtained under the provisions of Section 21 of the Housing Act 1988.

	<p>tenancy, which offers a lifetime tenancy.</p> <ul style="list-style-type: none"> ▪ Tenant has exclusive use of the property <p>As an assured tenure, some rights include:</p> <ul style="list-style-type: none"> • Mutual Exchange • Right to Buy • Right to Fair Rent • Succession rights • Assignment rights • To take in a lodger 		
<p>Periodic Assured Shorthold Tenancy (AST)</p> <p><i>Time specific, supported and specialist (including age specific)</i></p> <p><i>Intermediate rent, Market Rent, NHS Employee, Fedora Market Rent, Help to Buy</i></p>	<ul style="list-style-type: none"> ▪ Introduced by the Housing Act 1988 and amended by the Housing Act 1996. ▪ They are a form of assured tenancies with a limited security of tenure. ▪ Tenant has exclusive use of the property ▪ These tenancies provide basic tenancy rights. Rights would need to be checked with the individual tenure offered. ▪ Periodic tenancies are fixed for an initial period of 6months, and then roll from week to week or month to month. 	<ul style="list-style-type: none"> ▪ Key workers will be granted a monthly periodic Assured Shorthold Tenancy. Where the length of occupation is likely to be short term or for specialist schemes where the tenancy is provided and linked to a support plan or agreement. • Mortgage Rescue Schemes • Intermediate rent tenants • Market Rent tenancy • NHS Employee tenancy • Where a property is due for redevelopment within two years. • Temporary Accommodation at Lea Bridge House up until 15th May 2015 ▪ Rent to Save Flexible tenure (ready for Homeownership) 	<ul style="list-style-type: none"> • By acceptance of a Tenant's offer to surrender before the end of the fixed term provided both parties agree. Such a surrender can take effect at any time during the tenancy subject to the tenant giving at least 4 weeks' notice of intention to surrender. • By the tenant(s) serving Paradigm with a 4 Weeks' Notice to Quit for weekly periodic tenancies and 1 months' notice for monthly periodic tenancies once the periodic period has expired. • A possession order obtained under one of the grounds listed in Schedule 2 of Housing Act 1988. • A Notice to Quit served, where the property has been abandoned or the tenant no longer occupies the property as their only or principal home and the tenant loses the assured status of the tenancy and it becomes a contractual tenancy. • A Notice to Quit served (once the fixed term has expired), where the property has been abandoned or the tenant no
<p>AST specialist (Over 45 and over 55's schemes)</p>	<p>Where a block or home has a restriction on the letting of the block to persons over particular ages.</p>	<p>There are two over 45 schemes – St Anns, London Road, Loudwater, High Wycombe and Wrights Lane, Prestwood, Great Missenden.</p>	

<p>Support AST 2 year</p>	<p>The agreement is used where we provide supported accommodation, and a support provider provides ongoing support to the customers to manage their tenancy and prepare them for move-on accommodation.</p>	<p>Former sheltered schemes now known as Older Persons Schemes (OPS) and current sheltered schemes will have an age restriction detailing in the nomination rights, what age of person can be let the homes.</p> <p>This tenure will only be used at schemes identified as 'Supported' and will only be used for persons nominated under the scheme agreement (does not include The Foyer)</p>	<p>longer occupies the property as their only or principal home and the tenant loses the assured status of the tenancy and it becomes a contractual tenancy.</p> <ul style="list-style-type: none"> • A notice served under Section 146 of the Law and Property Act 1925, where the property has been abandoned, or a sole tenant has passed away and the tenant no longer occupies the property as their only or principal home. • A possession order obtained under the provisions of Section 21 of the Housing Act 1988.
<p>Contractual Weekly Periodic Tenancy (Target Rent)</p>	<ul style="list-style-type: none"> • Basic tenancy agreement used where we cannot grant an assured shorthold tenancy. • Tenant has exclusive use of the property. • These agreements provide basic tenancy rights – no rights to mutual exchange, succession, or assignment, right to buy or right to acquire or to take in a lodger. 	<ul style="list-style-type: none"> • Temporary occupation while the Local Authority determine their homelessness obligations towards the household under Section 209 of the Housing Act 1996 • Used for Tom Scott House, Chesham and Crossroads, Watford – both a temporary accommodation units managed on behalf of the Local Authority 	<ul style="list-style-type: none"> • By either Party giving 4 weeks' Notice to Quit.
<p>Licence Agreement</p> <p><i>Also known as a discretionary Tenancy</i></p>	<ul style="list-style-type: none"> • Agreement for use and occupation. • Occupant does not have exclusive use of the property. • This agreement provide basic occupation rights. • The Licence agreements we use at the Foyer and Lea Bridge are excluded licences and are excluded from the Protection of Eviction Act. • The Licence agreements we use for temporary decants and for self-contained properties e.g. the flats at the Foyer are not excluded licences. 	<ul style="list-style-type: none"> • Where the occupant does not have exclusive use of the property and shares communal facilities such as a bathroom, kitchen or living room with other occupants of the same property. • Lea Bridge House and The Foyer new lets • HMO's in our shared rental scheme. 	<ul style="list-style-type: none"> ▪ The Licensee serves Paradigm with a 4 weeks' Notice to Quit. ▪ By giving the Licensee 28 days' written notice terminating the licence. ▪ Paradigm may terminate the Licence by giving a shorter period than 28 days' notice provided that the period of notice is reasonable in the circumstances. <ul style="list-style-type: none"> ▪ The Licensee serves Paradigm with a 4 weeks' Notice to Quit.

<p>Decant Licence</p>	<p>Agreement for use and occupation when the tenant's substantive home is not habitable e.g. when extensive repairs are required for investment works or after an incident (like fire or flood).</p> <p>The occupant may not have exclusive use of the property.</p> <p>This agreement provides basic occupation rights and limited security of tenure.</p> <p>Substantive tenancy remains in place while works are completed, and tenant/s have the intention to return once works have been completed.</p>	<p>For temporary decants where the tenancy agreement for their current property continues.</p>	<ul style="list-style-type: none"> ▪ By giving the Licensee 28 days' written notice terminating the licence. Paradigm may terminate the Licence by giving a shorter period than 28 days' notice provided that the notice is reasonable in the circumstances.
<p>Agreement for minor</p>	<ul style="list-style-type: none"> • When a minor is to be granted a tenure (one listed above), there needs to be a legal guarantor, who will counter-sign the agreement. 	<ul style="list-style-type: none"> • A minor can be granted a contract of necessity until they reach the age of 18 when a tenancy can be granted, and which is attached to the contract for necessity (minor agreement) 	<ul style="list-style-type: none"> ▪ The Licensee serves Paradigm with a 4 weeks' Notice to Quit. ▪ By giving the Licensee 28 days' written notice terminating the licence. Paradigm may terminate the Licence by giving a shorter period than 28 days' notice provided that the notice is reasonable in the circumstances.