



Title	Portability Policy – Voluntary Right to Buy
Approved by	Board of Management of WM Housing Group
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1. Introduction

WM Housing Group¹ are participating in the Midlands pilot of the Government's Voluntary Right to Buy (VRTB) scheme. The pilot scheme allows housing providers to exercise discretion on which properties are available to buy. If an eligible tenant wants to buy a property where we have exercised that discretion not to sell, the scheme allows them to use their discount to buy an alternative property. This process is called portability.

The alternative property must be owned by us or by another housing provider where we have an agreement in place. Applicants are not able to port their discount to a property on the open market.

Our Voluntary Right to Buy Policy details our approach to VRTB including the property types where we have exercised the discretion not to sell and should be read in conjunction with this policy.

2. Policy statement

This policy is designed to support our vision of 'Creating places where people are proud to live and work'. It sets out how we will deliver our services to our residents in respect of portability and complies with the guidance issued to housing providers by the Government with regard to the Voluntary Right to Buy pilot.

3. Policy Principles

3.1 Eligibility

Only WM Housing can initiate the porting process. This will only be done when a person (the applicant) has applied for the VRTB and has been assessed as being eligible but are living in a property where we have exercised our discretion not to sell the home because it is an exempt property (as set out in Appendix 1 of our Voluntary Right to Buy policy.)

We will advise an applicant if they are eligible to port their discount. At this point the applicant will be required to confirm their intention to port their discount to an alternative property.

¹ Throughout this Policy WM Housing Group will be referred to as "Our" "We" "Us" as appropriate

Applicants who decline the opportunity to port their discount or who do not confirm within 1 week that they wish to port their discount will have their application cancelled as we will have met our requirement to offer a portable discount.

Applicants who confirm they wish to port their discount will have their application paused while an alternative property is identified. At the time of confirming that they wish to port their discount the applicant must have a mortgage in principle in place.

3.2 Identifying a property to port the discount to

We operate an approach of 'move and buy' for porting applicants. This means that residents will agree a vacant property that they would want to purchase, move into that home on a rental basis and then subsequently buy that home.

In these circumstances the WM Housing home that the applicant is moving from must be left in an agreed condition. Any remedial work required after the resident has moved out will be charged for and non payment of any charge will prevent the sale being completed.

We will make applicants aware of possible suitable alternative properties however applicants are expected to play an active role in this process and we will provide applicants with appropriate signposting, support and advice in order for them to identify a suitable property.

- We will actively identify vacant properties that may be suitable for applicants who want to port their discount. In these circumstances we will offer applicants the opportunity to do so.
- The alternative property must not be an exempt property (as set out in Appendix 1 of our Voluntary Right to Buy policy.)
- We are not obliged to have a suitable vacant property available at the time the offer of portability is made.
- We will make applicants an offer of one alternative property
- The alternative property available may not always be like for like but consideration will be given to the location, cost and size of the property based on the individual circumstances of the applicant and their household.

Porting applicants will be given 3 months to agree a suitable property to transfer to. If after 3 months the applicant has not agreed a suitable property the application will be cancelled.

If an applicant is porting their discount to a property owned by another provider the process and eligible properties will be determined by that provider's portability policy.

3.3 Moving into the alternative property

When a suitable property is identified we will offer this property to the porting applicant. The offer will specify the timeframe for the customer to accept or decline the porting offer. This will be no more than 1 week.

The porting applicant is moving to the property with the expectation that a purchase will be completed

3.4 Adaptations and Improvements

Where improvements have been made by the applicants to their current home including decorating, alterations, and adding fixtures and fittings, this will be disregarded when identifying a suitable alternative. We will not be responsible for either compensating or replacing these improvements unless legally required to do so.

If the porting applicant requires aids or adaptations in the alternative home it will be their responsibility to arrange for funding and installation after they have purchased the home. We may consider reasonable adjustment by allowing the applicant to remain in their existing home until the sale is completed if the existing home already contains adaptations and the new home does not and the customer can demonstrate these are needed to reasonably occupy the home. This would only be permitted if it does not result in us incurring costs.

4. Roles, responsibility and authority

It is the responsibility of the parent board to monitor this policy and Executive Leadership Team (ELT) are responsible for ensuring that this policy is successfully implemented.

The Senior Leadership Team are responsible for ensuring that all staff understand the importance of this policy and related guidance and procedures and comply with them. The effective implementation of this policy is the responsibility of directors

Any changes to this policy must be agreed by ELT

5. Policy Management and Delivery

Advice will be taken to ensure compliance with legal and regulatory responsibilities.

We will provide relevant training, capacity building and support across all levels of the organisation (including staff, Boards and Partners). The level of training they receive will be considered in proportion to the role within the organisation, clients they work with and risk they are potentially dealing with.

6. Policy monitoring and review

This policy will be reviewed at a minimum every three years, unless:

- Legislation/regulation or sector developments require otherwise, ensuring that it continues to meet its objectives and takes account of good practice developments.
- We identify deficiencies or failures in this policy, as a result of complaints or findings from any independent organisations

7. Equality analysis

In framing this policy, our staff are committed to not discriminate adversely against any group and will respect the diversity of the communities we are working within.

A detailed equality analysis is being completed and will be appended to this policy when completed.

Version Control

Version 1	Approved at Board of Management	14/05/2018
Version 2	Approved by ELT	<u>15/08/2108</u>