

i4B Holdings Limited



Key Worker Housing Allocations Policy

September 2025

Document Master Sheet

Amendments to this document detailed below:

Version	Author	Date	Review Date	Comments/amendments	Approved by
1	Natoyah Vincent	September 2025	September 2028	Policy amended to include tenancy renewal process	i4B Board

1.0 Introduction

The purpose of the i4B Key Worker Housing Scheme is to provide affordable housing to eligible key workers employed in occupational groups that are traditionally difficult to recruit to and retain within the London of Brent and partner organisations. The aim of the scheme is to encourage more key workers to live and work in the borough of Brent.

2.0 Equality and Diversity

This policy is in place to ensure key workers are treated fairly and without unlawful discrimination, in line with the Equality Act 2010. i4B will ensure that its Key Worker Housing Allocations Policy is applied in a manner that actively promotes equality and complies with statutory obligations relating to equal opportunities and diversity.

3.0 Policy Objectives

This policy aims to ensure the allocation of accommodation to keyworkers in Brent is fair by;

- Defining who is a key worker and what makes them eligible for key worker accommodation.
- Explaining how applications will be prioritised.
- Outlining the application process.
- Setting out the terms and conditions in relation to key worker accommodation.

4.0 Definition of a Key Worker

As part of the S106 nomination agreement that has been adopted for the purpose of this policy, to be considered a key worker, an individual must be in one of the following roles;

- NHS staff;
- Teachers and other staff employed by schools, further education or sixth form colleges;
- Police Officers;
- Prison Service and Probation Service Staff
- Social Worker;
- Council/Government Staff;
- Fire Officers and Retained Fire Fighters;

- Armed Forces;
- Frontline care home (residential and nursing), supported living, extra care, day care and home care workers (e.g. Registered Manager, Care Worker, Care and Support Worker, Field Supervisor, Team Leader);
- Any other worker agreed in writing by the Council (this will be reviewed yearly to reflect the needs of the council, and the list will be published online).

5.0 Eligibility

Applicants must:

5.1 Employment status

Applicants must:

- Be employed in a key worker post by a participating employer; and
- Hold a permanent contract, or a fixed-term contract where:
 - At least six months remain from the proposed tenancy start date; and
 - The initial contract term was at least 12 months.

5.2 Income Thresholds

Total gross annual household income must fall within the following limits:

Property Size	Minimum Income	Maximum Income
<u>One-bedroom</u>	<u>£29,000</u>	<u>£65,000</u>
<u>Two-bedroom</u>	<u>£31,000</u>	<u>£90,000</u>

Eligible benefits, including the housing benefit of Universal Credit, may be included in income assessments. Income caps apply strictly to all new applicants. Discretion may only be applied at tenancy renewal in accordance with Section 6.

5.3 Immigration Status

Applicants must have the right to live and work in the UK, and demonstrate relevant sponsorship and visas for at least:

- One year from the tenancy start date; and
- Six months beyond the tenancy commencement

All occupants are responsible for renewing their visas well in advance of the expiry of any sponsorship and/ or visa to continue to be eligible under the scheme.

5.4 Property Ownership

Applicants must not own, or part-own a residential property.

5.5 Tenancy Requirement

At least one eligible key worker must remain named on the tenancy at all times.

6.0 **Eligibility Exemption**

Where a tenant's circumstances change such that they no longer strictly meet eligibility criteria, but the change is marginal, the case will be reviewed individually.

The case will be escalated to an i4B Director, who will assess whether the key worker can remain in their allocated property. The decision will be final and will not set a precedent.

7.0 **Priority Listing**

7.1 Tier One

The following roles will be prioritised where eligibility criteria are met:

- Qualified Social Worker (excluding ASYE)
 - Occupational Therapist
 - Educational Psychologist
 - Rehabilitation Sensory Officer
 - Building Control Officer
 - Planner
 - Commissioning Employee (Adult Social Care)
 - Surveyor
 - IT Architect
 - Public Health Specialist
 - Specialist IT Engineer
 - Health Visitor
 - Nurses – Bands 5 and 6
 - Midwives at Band 6
 - Physiotherapist
 - Occupational Therapist
 - Speech and Language Therapist
 - Doctors in the following specialties:
 - o Acute Medicine
 - o Haematology
 - o Pathology
 - o Anaesthetics / Critical Care
 - o Dermatology
 - o Cardiology
 - o Care of Elderly
 - o Respiratory
 - o Medicine

- Any other worker where their role is essential to address a current recruitment or retention issue

Allocation is determined by application completion date.

7.2 Tier Two

All other eligible key worker roles, as set out in Section 4.0 of this policy, prioritised by completed application date.

8.0 **Application Process**

Applicants must:

- Complete the online [application form](#); and
- Apply for accommodation suitable for their household size

Incomplete applications will not be assessed.

9.0 **Allocation Process**

Applications will:

- Be assessed through the key worker application portal; and
- Ranked by tier and application completion date

The Key worker Allocations Panel will then determine whether:

- a. they are satisfied that the applicant fulfils the key worker criteria;
- b. whether they are prepared to exercise their discretion, in light of any exceptional circumstances and recommend an allocation

10.0 **Offer of Accommodation**

Where applicants fully satisfy all eligibility criteria, pass credit checks without concern, and provide satisfactory references, accommodation will be offered directly, without referral to a Panel Review Meeting.

In cases where applicants do not fully meet eligibility requirements their application will be referred to a Panel Review Meeting for decision. This includes cases where applicants fall slightly below the income threshold, present issues in credit checks or provide unsatisfactory references. The panel will review the application in full and determine whether accommodation can be offered on an exceptional basis.

An offer on accommodation will then be offered to match the key workers household requirements based on availability.

We expect all key workers to accept their offer. If an offer is refused but the key worker would like to put in an application later, the application process, as outlined in this policy, will have to be repeated.

11.0 Tenancy Types

New tenants will be granted Assured Shorthold Tenancies (AST) for either a six-month, 12-month, 18-month or 24-month period.

At the end of the tenancy, tenancies will be reviewed to ensure all tenants still satisfy the criteria.

Tenants do not have rights of succession or mutual exchange.

i4B will seek to recover possession should a tenant cease to be a key worker. As the properties are let under AST, there is an established legislative framework for recovering possession.

i4B will be able to obtain possession, either through service of a no fault notice under s.21 of the Housing Act 1988 at the end of the 12-month period or potentially earlier relying on Ground 12, Schedule 2 of the Housing Act 1988 “a breach of tenancy condition”. If Ground 12 is relied on, then the Court will need to be satisfied that this ground is made out, and it is reasonable in all of the circumstances of the case to grant possession.

12.0 Tenancy Renewal Process

Tenancies are subject to annual renewal. At the point of renewal, the following checks will be conducted to ensure continued eligibility:

1. Rent Payment Review:

- Tenants must have maintained a satisfactory rent payment history. Persistent arrears or breaches of the rent agreement may affect renewal eligibility.

2. Eligibility Reassessment:

- Tenants must continue to meet all eligibility criteria as outlined in Section 5.0 of this policy. This includes income thresholds, employment status, and immigration status.

3. Household Composition Review:

- The composition of the household will be reviewed to ensure the property is not under-occupied or overcrowded.

4. Assessment of Statutory Overcrowding:

- Properties will be assessed against the statutory overcrowding standards as defined in the Housing Act 1985. A property is considered statutorily overcrowded if either of the following standards is breached:

Space Standard – Bedroom Size and Permitted Occupancy

Bedroom floor area	Maximum permitted occupancy
Less than 4.65 m ²	Not suitable for sleeping
4.65 m ² – 6.41 m ²	One child under 10
6.5 m ² – 8.27 m ²	One person
8.36 m ² – 10.13 m ²	1.5 persons
10.22 m ² or more	Two persons

For context only, typical bedroom sizes within Lexington are as follows:

- On-bedroom flats: bedroom approximately 15m² (suitable for up to two persons).
- Two-bedroom flats: main bedroom approximately 14m² (suitable for two persons) and second bedroom approximately 10m² (suitable for up to one and half persons).

Room Standard – Sleeping Arrangements

A property will be considered overcrowded if:

- Two persons of the opposite sex who are not a couple are required to sleep in the same room; or
- Two children of the same sex aged 10 or over are required to sleep in the same room.

Children under the age of 10 are not counted for the purposes of this standard.

Outcome of Overcrowding Assessment

Where a property is assessed as statutorily overcrowded, the tenant may not be eligible for tenancy renewal. In such cases, i4B may serve six months' notice to vacate the property. During the notice period, alternative housing options should be explored with the tenant.

5. Tenancy Audit

- Before a tenancy renewal is agreed, the Housing Companies Tenant Service Manager (HCTSM) will carry out a tenancy audit to confirm that the property is in good condition and occupied solely by authorised

tenants, and that no subletting is taking place. Renewal will be subject to the satisfactory completion of this audit.

13.0 Rent

Rent will be set at or below 65% of the market rent, inclusive of service charges.

Current benchmark rents:

- One-bedroom: £1,166 per month
- Two-bedroom: £1,321 per month

Rents are subject to annual review.

14.0 General Terms and Conditions

Eligibility for key worker housing applies from the first day of qualifying employment. Tenants will remain eligible throughout periods of authorised leave (including maternity, paternity, adoption, sickness, or unpaid leave), provided there is no break in service.

Where a tenant transfers to another role:

- if the new role continues to meet the definition of a key worker role under this policy, and there is no break in service exceeding the notice period set out in the tenancy agreement, eligibility and the tenancy will continue;
- if the new role is not recognised as a qualifying key worker role for the purposes of this scheme, the tenant will no longer be eligible and will be issued notice to vacate in accordance with the tenancy agreement.

Where an occupant other than the eligible key worker leaves the household and this results in the property no longer being appropriate for the household size, the tenant's eligibility will be reassessed.

Existing tenants may be considered for a transfer to another property where their current home no longer meets their household requirements or where the property is underoccupied, subject to availability. Transfers will not be permitted between like-for-like properties (for example, from a one bedroom property to another one bedroom property).

Where a key worker ceases to be employed by a participating employer, they will cease to be eligible for key worker housing and will be served notice to vacate the property in line with the terms of their tenancy agreement.

At the point of annual tenancy renewal, discretion may be exercised in respect of existing tenants who have moved marginally outside strict compliance with this policy (for example, due to a change in contract type), provided the tenant can demonstrate that they continue to work full-time in a qualifying key worker role.

In such cases, tenants must provide evidence that:

- their key worker role remains their principal source of income and primary contribution to the rent;
- their income remains within the policy's income thresholds; and
- all other eligibility and tenancy conditions continue to be met.

Examples of circumstances where discretion may be considered include, but are not limited to:

- changes in employer arising from service re-procurement, restructuring, or alternative funding arrangements, where the tenant remains broadly in the same role and setting;
- movement from a permanent or fixed term contract to a bank or zero hours arrangement, where the tenant can evidence consistent full-time work over a minimum period of three months.

All cases considered under this section will be treated as exceptions. Decisions are made at the discretion of i4B and, where required, its Board. Decisions will be reviewed at each annual renewal and do not set a precedent. However, where tenants can evidence ongoing compliance with the objectives and requirements of this policy, renewal of the tenancy will not be unreasonably withheld.

15.0 Monitoring and Reviewing of Policy

This policy will be reviewed every three years.

Any changes require approval by the i4B Board, and where appropriate, consultation.