



Kennett Community Land Trust

Allocation and Letting Policy

Kennett Community Land Trust is a Community Benefit Society registered with the FCA under number 7443, registered office 66 Station Road, Kennett, Newmarket CB8 7QF

Introduction

A Community Land Trust (CLT) provides a different approach to helping meet the current housing crisis and ensures that meaningful community engagement and consent occur throughout the process.

A CLT can provide an important role in providing alternative accommodation options for those in most need. A CLT requires a local community organisation to own, manage or act as stewards for the homes in a manner of their choosing.

The benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity e.g. through an asset lock.

A CLT can be summarised as follows:

It is often small scale, set up and run by local communities, provides genuinely affordable homes for rent, shared ownership or discounted market sale, meets long term housing needs and is not for profit, involving considerable voluntary effort.

Kennett Community Land Trust (KCLT) aims:

Aims

- Ensuring full and effective use of our housing stock: Providing genuinely and permanently affordable homes either for rent or low-cost ownership
- Ensuring the widest possible access by offering people a choice of affordable accommodation: Providing equal opportunities of access for all eligible applicants and not discriminating on the grounds of race, gender, age, disability, religion, sexual orientation, pregnancy and maternity, gender reassignment or marriage & civil partnership
- Ensuring responsible lets through sensitive affordability assessments: Supporting people to live in a property suitable for their requirements and affordability
- Ensuring sustainable homes and communities where people choose to live: Creating social cohesion and resilient communities that support people to improve their own lives and help to create better places to live
- Ensuring a holistic model of housing provision: Reducing reliance on public services, for example addressing health and wellbeing through building communities which mutually support the elderly and vulnerable
- Ensuring compliance with appropriate legislation, local policies and best practice: Supporting the sustainability of the community anchor organisation

KCLT will keep the process as straightforward as possible. We will work with new and existing tenants to identify the most appropriate accommodation that meets their housing needs. We will work with them to complete an application form and affordability assessment.

1 The Allocation Policy

The Kennett Community Land Trust (KCLT) Allocations Policy describes the types of properties eligible applicants can apply for, how eligible applicants will be prioritised, and the method of allocating homes.

KCLT will assess applications for the letting or shared ownership of their affordable homes under the terms of this policy. This policy covers the main principles; accompanying current guidelines will provide further detail. All references to Kennett relates to the whole parish.

2 Eligibility

Applicants will be assessed in line with the principles of the KCLT, according to 3 criteria and priority ranked based upon a points system. The criteria are:

- Affordability – there must be an inability to afford open market rents or the purchase of suitable housing.
- Local connectivity and sustainability – a family, or an employment connection, to Kennett or neighbouring parishes.
- A recognised housing need.

3 Affordability

Applicants will need to meet minimum and maximum income limits showing that they have sufficient available household income to sustain the letting or shared ownership of an KCLT affordable property, but insufficient to purchase a suitable property on the open market or to sustain an open market tenancy.

Applicants for shared-ownership properties should have sufficient funds to cover any deposit and purchase / mortgage arrangement fees, most usually a minimum of £5,000. Only once this criterion is fulfilled will applicants' priority be assessed using the other two criteria of this Allocations Policy.

4 Local Connection and Sustainability of the Connection

Applicants will need to show a local, sustainable connection to Kennett in line with the following guidelines. Points are awarded for each condition or combination of conditions (see table in guidelines). Local connection exists if the applicant or any member of the (intended) household:

- Currently resides in Kennett or resided in Kennett previously (where the period of residence ended less than 7 years before the application).
- Has close relatives who currently reside in Kennett and have done so for a period of time exceeding one year. Close relatives mean parents or guardians, grandparents, siblings, children of any age, grandchildren, in each case including step- or foster-relations. Close relatives do not include cousins, aunts, uncles, or more distant. Periods of time when the applicant(s) were also living at the same address as the close relatives will only be counted in the score under the previous condition.

- Currently resides in a parish neighbouring Kennett and has done so for a period exceeding one year.
- Was born in Kennett.
- Has employment, or verified offer of employment, in Kennett, or has verified self-employment already serving Kennett.
- Has a child or children who do already, or will attend Kennett Primary School, Kennett from the time of take-up of an offered property.

5 Housing Need

Applicants must be able to show a housing need which would normally include one or more of the following conditions (points are awarded for each – see table).

- Sharing with parents, or children, or others (i.e., more than one household).
- In a home which is too small, or too big, or unaffordable.
- In a home which is physically unsuitable or poses a health risk.
- Under a threat of homelessness, (except for reasons of ineligibility – see below).
- Has imminent life changes – e.g., new births, care needs, family/partnership breakdown.

Sharing with others means where the applicant(s) are currently sharing with others who would not be moving into the KCLT home with the applicant(s).

Too small means overcrowding where the number of bedrooms available is less than the KCLT recognizes as being required.

Too big – means where the existing accommodation includes more bedrooms than the KCLT recognize as being required (and potentially too expensive as a consequence).

Unaffordable means that the applicant is spending more than 30% of their monthly income on their rent or mortgage payments.

Imminent Changes – means that the applicant(s) are expecting to either lose their current home or their circumstances will imminently change in such a way as to make current homes unsuitable

6 Other Criteria

The allocations panel may also take account of other relevant factors and have some limited discretion to award points for some situations; for example, taking care of dependent relatives.

Applicants who have been members of KCLT since 2018 (the year in which the outline planning application was made) score additional points as shown in the table.

The allocations panel may also take account of mitigating circumstances to be considered over the non-eligibility criteria below.

The allocations panel may take references from previous landlords into account to assist in the decision-making process.

7 Transfers / Sales

Where residents of a KCLT rental home give notice to move out, or residents of a KCLT shared ownership home give notice to sell, KCLT will reallocate their home in accordance with the following principles.

Adult members of the household of the tenant or shared owner, who have lived in the home for at least one full year (without causing any breach of the terms of the tenancy or shared ownership lease), will have priority for allocation of the home provided they satisfy the affordability criterium. They will not have to satisfy the other criteria.

Current KCLT residents, with a satisfactory tenancy record, wishing to re-locate from one KCLT home to another (e.g. due to a change in household circumstances or a wish to change tenure) will be offered the home on a priority basis provided they satisfy the affordability criterium. The local connection criterium shall not be applied. The housing need criterium will only apply to a reallocation to existing KCLT residents to determine priority where there are more than one household of existing KCLT residents applying for a home.

Applicants who were unsuccessful on previous allocations of KCLT homes and other applicants on KCLT's waiting list will be contacted to check whether they are interested in the home that has become available, and then have their eligibility and priority reassessed. Where those on the waiting list score less than [500] points, KCLT reserves a right to advertise the home before reallocation.

The shared ownership lease provisions explain the time period for reallocation and sale of the home to the nominated purchaser and the consequences of that time period running out.

Shared ownership residents are able to specify in their will that their home will pass to a particular person. If there is still a mortgage over the owned share at the time the owner dies, the person who inherits the home will have to pay off or refinance the mortgage.

8 Changes of tenure without moving home

Current KCLT shared-ownership tenants may apply to increase their ownership share in accordance with the provisions of their lease.

Shared-ownership tenants will not normally be able to sell back any part of their share to KCLT or convert their home to be a rental home, but KCLT may be able to arrange for this in exceptional circumstances.

Residents of a KCLT rental home may apply to purchase their home on a shared ownership basis. KCLT will need to approach the local planning authority for permission to change the tenure of the home.

9 **Non-Eligible**

Applicants will not normally be eligible if any of the following apply to them or anyone intending to live with them:

- If the applicant or local authority has not provided us with requested information or evidence within a defined period, we will reject the application.
- If the applicant fails our criteria tests
- A previous owned home has been repossessed by their mortgagor, unless the mortgage is fully redeemed, or a payment plan in place.
- They have rent arrears at either date of application or date of letting - until paid, or a payment plan agreed and in place
- We may decline to offer accommodation where there is evidence to suggest that the tenant would not be able to sustain the tenancy
- If after assessing the applicant's suitability for a particular home, we feel that the applicant's household make-up is not appropriate for the property and would have an impact on KCLT's ability to properly manage or make best use of its stock we will reject the application
- They have a recent history (last 3 years) of proven antisocial behaviour.
- If the applicant or a member of the applicant's household or guests or visitors to the property have been perpetrators of anti-social behaviour, harassment or domestic abuse (including the previous eviction of an applicant or a member of their household). Any decision to reject an applicant will be made on a case-by-case basis
- An applicant with an outstanding Notice of Seeking Possession (NOSP) or Eviction Order may be rejected by KCLT. However, all applications will be reviewed on a case-by-case before an applicant is rejected
- If information provided by the applicant in respect of their application is deemed to be inaccurate, fraudulent or incomplete, we may reject the application
- We will never knowingly let a property where doing so would lead to overcrowding of the household from the start of the tenancy

Before a final decision is made to reject a nomination, KCLT will review, outline and agree the grounds for rejection.

Applicants who own a home at the time of their application will only be eligible if they can show that they are in housing need and have insufficient equity in their current home to purchase a suitable new home on the open market. Any successful applicant who already owns a home will be required to sell that existing home before or simultaneously with their purchase or rental of their allocated KCLT home.

10 Application Process, Offers of Tenancy or Shared Ownership and Review

KCLT will receive expressions of interest for potential property which may become available in the future and it will maintain a waiting list of potential applicants.

Fully completed applications with proof of evidence will be required when KCLT has property to offer. Individual and joint applications will be invited and will be restricted to one application for each KCLT property.

Points awarded (Appendix 1b) for joint applications in Parts 1-5, where both applicants qualify for points, the points awarded will be restricted to the higher value only.in each criterion.

The allocations staff member and panel will assess applications and assign points, those applicants with the highest number of points being first to receive offers. Where applicants have equal points then length of time on the waiting list will be used to prioritise.

KCLT recognises that every applicant's situation is different and individual circumstances will be taken into account as allowed by this policy.

At times of high demand successful applicants may only be offered property suitable for their immediate need e.g., a two-bedroomed house for an applicant with one child.

Successful applicants will be asked to give details of any changes to the information provided as soon as possible, and to confirm that no unreported changes exist at the following point as relevant:

- (a)** in the case of a rental property, on the date of signing of the tenancy agreement; and
- (b)** in the case of a shared ownership property, on the date of exchange of contracts for purchase and one week before completion of the purchase.

11 Tenancy Duration

Tenancies will normally be offered for an initial five-year period and then renew on a rolling two-year basis. KCLT reserves the right to review the allocation of rented homes at times of renewal. Tenants who no longer meet all the criteria of needing an affordable property may be asked to move on within an agreed period in order to release the property for other qualifying applicants.

Changes in circumstances:

- Residency status within the UK so that the applicant no longer has a legal right to social housing
- Ability to afford the property
- Development of support needs which could not be met within the tenancy
- Change in household composition
- Reports of ASB
- Unspent criminal convictions including being subject to a non-molestation order, an injunction order, an occupation order or a restraining order.
- Reports of the accommodation being used for immoral or illegal purposes such as drug dealing.
- Neglect, damage or abandonment of the property including allowing furniture, fittings and other installations to deteriorate due to ill treatment.
- Behaviour which could be considered a serious fire risk
- Abusive or threatening behaviour towards members of staff or trustees

12 Decision Making

The allocations panel will take the final decision regarding offers of lettings to be made in line with this policy.

Applicants may have a right to appeal any decision under the 'Appeals and Complaints Policy' guidelines.

13 Membership of KCLT

All successful applicants will be required to become members of KCLT prior to occupying their KCLT home and to remain members until they leave the home. Long-term membership of KCLT is a factor in assessing priority as described above.

14 Changes to Policy

KCLT's trustees have the right to make changes to this policy by agreement at a formal meeting of the Trustee Board.

15 Equality, Diversity and Inclusion

KCLT is committed to promoting equality, diversity, and inclusion in all aspects of its work. We believe that embracing diversity strengthens our community, enhances our services, and reflects our core values of respect, fairness, and integrity.

We aim to create an environment where everyone feels valued, respected, and empowered—regardless of their background, identity, or circumstances.

We will apply this policy consistently and fairly and will not discriminate against anyone based on any protected characteristics, including those set out in the Equality Act 2010

16 Review and Monitoring

- KCLT will monitor the effectiveness of the provisions set out in this policy and keep it under regular review. It will seek advice from its partners and advisers as necessary.
- This policy will be reviewed every two years or following legislative changes

17 Related Policies and Documents

The following documents are referred to in conjunction with this Whistleblowing Policy.

- Tenancy Management and Sustainability Policy
- Tenancy and Rental Policy
- Appeals and Complaints Policy
- Privacy Policy
- Equality, Diversity and Inclusion Policy

18 Policy Review Record

Version Number	Status	Revision Date	Summary of Changes
Version 07	Approved	November 2025	Addition of sections 14-17 Reformatting

Appendix 1.

Appendix 1a.

Application Scoring

- Applicants will be scored and ranked utilising the information supplied on their application.
- Scoring of each application will be conducted by a KCLT staff member or independent consultant nominated by the Board.
- The results of scoring will be reviewed and confirmed by an independent allocations panel who can exercise the discretions described.
- The composition of the allocations panel will comprise of three trusted, reliable individuals from the local community.
- The allocations panel may seek clarification from the KCLT Board on any aspect of this policy but will not seek Board confirmation of its scoring decisions.

Appendix 1b.

Points Table for Prioritising Applications for KCLT Properties

Criteria	Condition		Points/unit	Points Scored	TOTAL
Local Connection - residence	Applicant currently lives in Kennett or has done so in the past	Yrs	50/yr		
	Close family living in Kennett for last? years (max 7)	Yrs	25/yr		
	Applicant living in neighbouring village for last? years (max 7)	Yrs	25/yr		
	Born in Kennett	Y/N	100		
				Total (Max 350)	
Local Connection – school or work	Children at Kennett Primary School, Kennett	No.	50/child		
	Employment in Kennett	Y/N	150		
	Self-employed in Kennett	Y/N	150		
				Total (Max 250)	
Housing need	Sharing, too small, too big too expensive	Y/N	150		
	Unsuitable – physical/ environmental/health	Y/N	150		
	Imminent change – loss/ births etc.	Y/N	50		
				Total (Max 300)	
	Discretion		Max 100		
KCLT Member	Full or Associate member since 2018	Y/N	100		
				Application Total (Max 1100)	

Appendix 2.

Evidence to support applications

Household members

Applicants must state the names and ages of themselves and all other members of their (intended) household (including children) who will live in the KCLT home if their application is successful.

Pregnancies with expected date of delivery within five months of the application should be included as single children unless there is medical evidence of multiple pregnancy. A midwife or GP written confirmation of EDD will be required.

Affordability

Applicants will have to give details of their financial circumstances, including their disposable income and savings and the cost of their current home.

Applicants will need to provide proof of employment (including self-employment) and all income streams (including benefits) and of all financial commitments.

Applicants for shared ownership homes will be required to provide a copy statement showing their savings account balance.

Local Connection – Residence

Details of connection will be required and evidenced as follows:

- Please provide the name of the person, the address(es) where they resided and indicate the period(s).
- In the case of the applicant or any member of their household, periods served in the armed service may count as current residence in Kennett or a neighbouring parish if the address is the registered home address.
- Living in a neighbouring parish to Kennett - Please state the name of the person who lives there and provide the address(es) and time period(s).
- Evidence of residence in the form of a letter from the Council tax department of the relevant local authority must be provided by the applicant.
- Evidence of birth in Kennett might be a copy of the full birth certificate showing parents' address or a copy of GP record of first registration of the baby with the home address.

The neighbouring parishes are:

ECDC villages Chippenham, Fordham, Burwell, Isleham, Ashley, Cheveley,

FHDC villages Kentford, Gazeley, Moulton, Red Lodge, Freckenham, Snailwell, Herringswell, Tuddenham and Exning

Local connection - school or work

- A letter from the school will be required to evidence existing attendance and confirmed offers of places.
- Applicants can also make unsupported statements of applications (that meet the published admissions criteria) for Reception (starting School) or In Year Transfer (moving schools), or of plans to apply to county admissions for a place at the school in the current academic year.
- Please indicate if the applicant(s) are already employed or contracted from a future date to be employed in Kennett and name the employer and the applicant's job title. Written confirmation from the employer will be required.
- Applicants who are self-employed should provide evidence of active business and be already providing some services to Kennett or its residents.

Housing Need

For the purposes of the KCLT the rules to be used are as follows:

- That house size will be assessed based on the members of that household using the property as their main and principal home. This can include those living temporarily away from home such as students, members of the armed forces or those whose work take them away for extended periods and those volunteering for work overseas.
- Carers may be considered as part of the household if they are required to 'live-in' and sleep overnight at the property.
- Partners / spouses are expected to share one bedroom. Children of different sexes may share a bedroom until the eldest reaches 10 years of age. Children of the same sex may share indefinitely or until the eldest reaches 18 years. Single bedrooms may only be suitable for one person regardless of age.
- For parents who have custody of children for part of the time only, children who sleep at the property for 50% or more time will be counted in the bedroom allocation.
- Households may be awarded an extra bedroom where there is written medical evidence to support
- Unsuitable - physical/ environmental/ health – means that a public or medical body will provide written statements that for stated reasons the existing residence of the applicant(s) is unsuitable and that the applicant(s) are advised to move within a stated period of time. The body should also confirm that a KCLT property would be suitable for the applicant.

In all cases applicants are asked to indicate their situation with respect to the questions above and evidence to support will be required.

Allocations Panel Discretion

KCLT recognizes that it is not possible to define all applicant circumstances which they may be asked to consider – hence there is a small opportunity for the allocations panel to exercise discretion according to the information presented.

This could include, but not limited to, for example:

- Special arrangements for care of dependent relatives
- Requests from the Local Authority, housing association, or other public body including the police.

Current home references

Applicants who are renting at the time of their application will be required to produce references from their current landlords and any previous landlords to cover the period of 3 years before the application (or the total period that they have been renting, if less than 3 years) or to explain why references cannot be produced.

Applicants who own a home at the time of their application will need to include evidence of their current equity amount and monthly mortgage payments and any payment plan agreed with the mortgagee.