

Market Rented Lettings Policy

This policy sets out Bromford Flagship LiveWest's (BFL) approach to letting Flagship market rented homes in support of delivering safe, fair and responsive services to our customers. It is underpinned by legal duties, regulatory expectations, and a commitment to fairness, accountability, and transparency.

Department	Market Rented
Policy owner	Executive Director of Development and Investment
Approved date	April 2026
Date for review	April 2029
Approving body	Business Services Committee
Associated legislation/regulation	Renters' Rights Act 2025 Housing Act 1988 Immigration Act 2014
Legal advice from	N/A
Equality impact assessment date	27 February 2026
Version number	2.0
Publication status	Internal Intranet

Purpose

This policy outlines Flagship Housing Ltd's approach to letting our market rented homes, ensuring a consistent and accountable process that supports the effective use of our properties. Our approach to letting homes is designed to contribute to our shared vision and values, ensuring our tenants are part of a sustainable place.

Scope

Applies to all market rented homes.

Roles/responsibilities

The Market Rented Manager/Head of Services or a delegated senior colleague is responsible for monitoring the relevant guidance and legislation to ensure Flagship adheres to legislative and regulatory obligations.

Policy content

We let our homes to make the best use of our portfolio offering choice to our tenants, enabling sustainable tenancies.

When we let homes, we will:

- Undertake credit checks and referencing to ensure suitability and affordability
- Consider the size and/or make up of the applicant's household, and any need for live-in carers or additional space for medical reasons, to avoid overcrowding and ensure legal occupancy under Part 10 of the Housing Act 1985

Most of our homes will be advertised and let via Rightmove. We will not invite, encourage or accept rent offers above the advertised price.

When assessing whether a home can be let to an applicant, we will follow a clear, transparent and fair process that does not disadvantage anyone with support needs, nor those who do not speak English as a first language or have difficulties with written English. This process will include affordability and reference checks, to create sustainable tenancies.

We offer Assured Periodic Tenancy (APT) agreements, the details of which will be explained as part of our process.

We are responsible for checking the applicant's right to rent and we will carry out the relevant checks.

Refusing to let someone a home

When we let our homes, we will consider each case on its own merits and we will not refuse to let a home to an applicant without good reason; however, there are some circumstances in which we may not offer a home:

- Applicant does not have the 'Right to Rent' in the United Kingdom
- Applicant is not able to pay the rent. We assess affordability based on total verifiable income, including salary, benefits, and pensions. If applicants do not meet the required affordability threshold, guarantors will not be accepted
- Applicant has outstanding rent arrears or recharge debt with Flagship Group or any other landlord
- Applicant has been evicted for a serious breach of tenancy
- Applicant has been evicted for another reason. The specific reason will be taken into consideration
- Applicant, or someone in their household, have committed antisocial behaviour that has had a significant impact on neighbours or the community
- Applicant, or someone in their household, pose a significant risk of harm to staff, local residents, or visitors to the property. We will consider criminal convictions when we assess that risk
- Flagship has previously let the applicant a home and this has resulted in significant cost to the organisation. This could include end of tenancy, repairs to the property or legal costs, as well as others not listed here
- The home is not suitable for the size and/or make up of the applicant's household. When we assess this, we will consider whether the property is over occupied
- Applicants have a statutory right to request a pet, which we cannot unreasonably refuse
- Applicant has failed to provide adequate identification or other information to support your application
- Applicant has previously sublet a property to someone else without permission
- Applicant has not maintained their existing home in line with their tenancy
- We are unable to obtain satisfactory references
- Applicant intends to run a business from the property, the activities of which would have a significant impact on neighbours and the community

If, after a tenancy has started, it is discovered that false information was provided, we may take steps to gain possession of the property using Section 8 grounds.

Appeals

You may make an appeal if we refuse to let you a home. You must write to us with your appeal within 14 days from the date that you were refused the home. You will need to provide all relevant and supporting information by this time. If you are unable to appeal in writing, we will make reasonable adjustments for you.

Any home which was held as part of the initial application process will not be held during an appeal process.

Any appeal will be considered by members of staff who were not involved in the original decision, and we will respond within 14 days of it being submitted.

EIA statement

An Equality Impact Assessment was undertaken for this policy on 27 February 2026 and all identified negative impacts have been mitigated. We recognise that we may not have identified all adverse impacts on one or more protected characteristics. We welcome any feedback on, or examples of, things that we may have overlooked so that we can continuously improve our policy.

Training statement

This policy will be trained out to Market Rented colleagues and as part of periodic refresher training.

Measuring effectiveness

The effectiveness of this policy will be measured through:

- Policy Workshop Sessions including actions and follow-ups
- Sense checks with teams
- The number of complaints, appeals and outcomes

Review period

This policy will be reviewed every 3 years by the Market Rented Manager/Head of Service or sooner in response to significant regulatory changes or best practice. It is approved by the Executive Director of Development and Investment on behalf of Bromford Flagship Livewest. +

Approval

This Policy was approved by the Business Services Committee (BSC) and is applicable to:

- Flagship Housing Limited (operating as Flagship) and the following housing divisions: Samphire Homes, Victory Homes, Newtide Homes

Any references to Bromford Flagship LiveWest should be interpreted as equally applicable to all the above.

Supporting documents

This policy is supported by an Equality Impact Assessment.

Version control

Note: minor updates approved by delegated authority increase version number by 0.1; major updates and formally approved versions increase version number by 1.0.

Version	Detail	Approved by	Date
1.0	First issue	Asset Management Committee	November 2023
2.0	Updated to reflect legislative changes as part of The Renters' Rights Act 2025	Business Services Committee	April 2026