



Lettings policy

Market and submarket rent

1.0 Purpose and scope

This policy outlines how we allocate and let our market and below market rented homes that we own and/or manage. This policy excludes social housing which is covered in our [allocations and lettings policy](#).

This is a high-level policy statement. Letting arrangements relating to specific schemes are not detailed in this document.

2.0 Definitions

Allocation – refers to how we decide the suitability of a home for an applicant.

Letting – refers to the process of how we rent a home.

Key worker accommodation – let at around 80% of the market rent. Jobs classified as eligible for key worker accommodation varies by local authority, but usually include teachers and nurses.

Market rent – where the rent is comparable to other privately rented homes in the location, and there is no subsidy from the housing association or any other party.

Submarket rent – homes that are let with rent that is below market rent levels.

SimpliCity – homes for working households who cannot easily access social housing but are also unable to afford to rent or buy at market rates or participate in shared ownership schemes.

Homes for heroes – an initiative under SimpliCity that offers critical workers the chance to secure their own home at a lower cost. Criteria for who we classify as critical workers is outlined in section 9.0

Intermediate market rent – accommodation that aims to help potential first-time buyers save over five years in order to buy a home. It offers one to two-bedroom flats at 80 per cent of the current market rate. These are one-year tenancies which can be renewed up to a maximum of three years.

London living rent – a type of intermediate affordable housing for middle-income Londoners who want to build up savings to buy a home through shared ownership.

Temporary housing – usually owned by a private landlord and leased to us for a limited time. It is housing provided for people who are classed as homeless or threatened with homelessness and meet the local authority's criteria until more permanent accommodation becomes available. For about a third of lettings, the nominations agreement and rent account are held directly with the local authority.

Financial guarantor – an individual or couple (for example, parents) who agree to pay the residents' debt, if the resident cannot keep to their tenancy obligation.

Main and relief housing duty – is a duty to provide temporary accommodation until the duty is ended, either by an offer of settled accommodation or for another specified reason.

Prevention housing duty - local authorities must take steps to prevent households from becoming homeless. Once they are satisfied that the immediate threat of homelessness is ended, the duty is ended.

3.0 Market rent

We accept applications for available properties managed by Folio London, our market rent business, via email (hello@foliolondon.co.uk), telephone (020 3815 0484), the [Folio website](#) or make an enquiry via the property portals.

3.1 Eligibility criteria

An applicant must:

- Have their income assessed through a trusted source such as open banking.
- If employed, have a reference from their employer
- If self-employed, provide proof of 12 months continuous self-employment and provide a tax-return and submission report
- If not employed or self-employed, have a guarantor
- Have a reference from the current landlord, where applicable
- Demonstrate they have the Right to Rent

3.2 Financial criteria

An applicant must:

- Pay a deposit of five weeks' rent, which will be protected via the Deposit Protection Service
- Pass a credit referencing check (no county court judgements or bankruptcies)
- In addition, an applicant must meet at least one of the following criteria:
 - Each applicant (if not a couple or family) must have an annual income (including any benefits) of 2.5x the annual rent (30x the monthly rent)
 - Have a guarantor who earns three times the annual rent share (36x monthly rent), who passes a credit check, and is a UK homeowner. We will contact guarantors at each renewal to make sure they can still guarantee the tenant(s).

4.0 Key worker accommodation

We accept direct applications for our [rented accommodation to key workers](#). For some of our schemes, if accommodation is not filled by key worker staff within the timescales set out in the agreement with the relevant establishment, we consider applications from other students.

4.1 Eligibility criteria

To be eligible for key worker accommodation, an applicant must:

- Demonstrate that they have the Right to Rent in the UK
- Provide proof of employment as a key worker or proof of student status
- Not currently be serving a custodial sentence
- Not have been previously evicted from a Notting Hill Genesis home
- Not be known to have or household members be known to have caused serious anti-social behaviour
- Not have outstanding debts to Notting Hill Genesis as a result of failure to pay rent, court costs, rechargeable repairs or any other debt

4.2 Financial criteria

An applicant must:

- Provide proof of income/nomination from an NHS trust
- Proof of agreement to a wage deduction for the rent.
- Non-trust applicants must:
- Provide a deposit of no more than five weeks' rent.

4.3 Student eligibility

An applicant must:

- Be able to demonstrate that they are a student of a university with which we have a nomination agreement
- Have a financial guarantor
- Have no outstanding debts to Notting Hill Genesis, including outstanding arrears from a previous academic year.

5.0 Temporary housing

We receive all nominations for temporary housing via local authorities. The local authority has sole responsibility for deciding who they will nominate for our temporary housing. This is part of their legal duty to prevent and relieve homelessness for eligible applications, as set out in part 7 of the Housing Act 1996.

The local authority will initially make their own assessment of the tenant's eligibility, and may nominate them to us where they accept either:

- A main / relief duty (in which the local authority is directly still seeking permanent alternatives)

- A prevention duty (where the local authority would only have further legal duties once the move is complete subject to further application from the resident)

Wherever possible we will look to accept the nomination, however we may refuse the tenant moving into our temporary housing in the following circumstances:

- They do not have leave to remain in the UK or have recourse to public funds or are subject to immigration control.
- They are known to have, or members of their household are known to have caused serious anti-social behaviour (ASB), for example, if they have been convicted due to ASB.
- They are not able to demonstrate that they can sustain a tenancy, including afford to pay the rent (with or without financial help, such as the assistance of housing benefit or universal credit)
- Where the property does not meet the needs of the resident, for example, if the property does not meet the resident's mobility requirements.

5.1 Lease expiry, transfers and move-ons from temporary housing

We do not offer transfers to permanent accommodation to temporary housing tenants. Where tenants are still subject to local authority housing duty, they should continue to engage with the local authority to develop their own move on plans and route to permanent accommodation.

Homes in our temporary housing portfolio are mostly leased on three or five year leases. At the end of these leases, if they cannot be extended, the properties need to be returned to the superior landlord (property owner) with the property vacant. In such instances, the residents' options for further allocations and lettings are dependent on the duty under which they were nominated:

- **Main/relief duty** – as long as the local authority is accepting of this duty, they will support residents to find accommodation. However, this duty can be ended if the resident turns down a reasonable offer of permanent accommodation or a period of two years passes without further discourse between the resident and local authority.
- **Prevention duty** – after an initial period of six months, the duty is automatically ended and therefore further homelessness application should be made, if required.

In all cases where leases are expiring, we will work with the local authority and the resident and, where we have adequate alternative homes that meet residents' needs, and this move is confirmed as appropriate by the local authority we will transfer them within our temporary housing portfolio.

Temporary housing residents are encouraged to seek permanent accommodation through social housing and/or the private sector. This may include looking at moving into other Notting Hill Genesis homes, although as non-residents, applicants will be subject to our [lettings and allocations policy](#) for social tenants.

6.0 Intermediate market rent

We accept direct applications for our intermediate market rent lettings.

6.1 Eligibility criteria

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Applicant(s) must:

- Demonstrate that they have the right to rent in the UK
- Must not own another home in the UK or abroad
- Must not be a student or on a zero-hour contract

6.2 Financial criteria

Applicant(s) must:

- Pass credit and reference checks
- Pass an affordability check whereby the rent and long-term commitments (such as loans or child support) do not exceed 45% of household income including any entitlement to benefits
- Not have either an individual voluntary arrangement or a county court judgement
- Have a minimum household income of £18,000 including any benefits.
 - Applications for intermediate market rent accommodation from a household with an income of less than £18,000 are considered on a case-by-case basis to ensure affordability
- Have an income of less than £60,000 including any entitlement to benefits
- Comply with the terms outlined in their tenancy agreement which includes rent payments being made on time.

7.0 SimpliCity

We accept direct applications for these homes, which can be submitted through [Rightmove](#).

Eligibility and financial criteria are the same as for intermediate market rent homes.

8.0 London Living Rent

We accept direct applications for our [London Living Rent](#) lettings, as well as through the [Homes for Londoners](#) platform.

8.1 Eligibility criteria

We work in accordance with the Greater London Authority (GLA) who set the [eligibility criteria](#) for London Living Rent homes.

9.0 Homes for heroes

The 'homes for heroes' incentive is open to critical workers who have been in continuous employment for a minimum of three months within the following sectors:

- Health and social care
- Education and childcare for key workers' children

- Charities and their workers in the delivery of key frontline services
- Public safety and national security such as the police, armed forces and fire and rescue service personnel
- Those who keep vital infrastructure and utilities running such as water, road and rail transport, utility, refuse and postal services

9.1 Eligibility criteria

Applicant(s) must:

- Either have been in permanent employment for at least three months; or provide a tax return if self-employed.
 - Not own a home in the UK or abroad

9.2 Financial criteria

Applicant(s) must:

- Pass an affordability check whereby the rent and long-term commitments (such as loans or child support) do not exceed 45% of household income including any entitlement to benefits
- Not have either an individual voluntary agreement or a county court judgement
- Have a minimum household income of £18,000 including any benefits.
 - Applications from a household with an income of less than £18,000 are considered on a case-by-case basis to ensure affordability
- Have an income of less than £60,000 including any entitlement to benefits.

Document control

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Version Control

Date	Amendment	Version
29.06.2020	Created	V1
16.12.2021	Added detail around Homes for Heroes Added detail around the local authority's duty to find temporary housing tenants suitable accommodation.	V1.2
21.02.2025	Policy review: <ul style="list-style-type: none"> • IMR section added • LLR section added • Removed 'student lets' section to reflect current closure • Temporary housing criteria clarified 	V2.0
01.05.2026	Changes to align with the Renters Rights Act	V2.1

