Dear

**Re: Town & Country Housing Group, New Affordability Policy**

You are currently accepted as a homeless household by the council and residing under a licence agreement in our temporary accommodation. As an accepted household the council can offer you permanent housing in either the private rented or social housing sector.

I am writing to let you know about an important change that may affect you if you are hoping to be offered social housing.

Town & Country Housing Group (TCHG) is the largest supplier of social and affordable housing within this borough and they have introduced a new Affordability Policy.

The aim of the policy is to ensure that all tenants can maintain any tenancy offer with them now and for the future. To do this TCHG will now conduct a robust financial assessment for all prospective tenants before deciding whether or not to offer a tenancy.

The assessment seeks to find out whether you and your household can afford rent payments and pay all the bills associated with running a home and household such as food, gas, electricity, water, phone and all other running costs.

The policy applies even if you can claim Housing Benefit to cover the full rent. If you are on a low income you could be refused a tenancy from TCHG if they decide, based on the results of the affordability test, that you can not pay your rent and all other household costs.

I would like to try and pre-assess you for this rather than wait until TCHG are considering you for an offer of a property. By doing this I should be able to give you an indication of whether your application for social housing will be successful or not.

Please can you complete the enclosed Income and Expenditure form and return to me with proof of your income such as;

Most recent DWP letter for all benefits received.

Last 3 months bank statements for all accounts held.

Last 3 wage slips if applicable for all adult household members and/or if self employed, the last 3 months account sheets.

You should provide the above documents even if you may have done this fairly recently as I would like to ensure I have up to date information.

I have enclosed a postage paid envelope or alternatively you may prefer to take the documents to xxxxxxxxxxxxxxxxxxxxxxxxxxxx. Please do not put original documents in the post.

If you have any questions about this please do not hesitate to contact me on

Yours sincerely