



PLYMOUTH COMMUNITY HOMES
SHARED OWNERSHIP SUB LETTING POLICY

Version:	1
Lead Directorate:	Homes & Communities
Policy Owner:	Head of Rent, Homeownership & Lettings
Approved by:	EMT
Effective Date:	September 2026
Review Date:	September 2029

Contents

- 1. Purpose**
- 2. Scope**
- 3. Criteria**
- 4. Process**
- 5. Review and monitoring**
- 6. Equality, Diversity & Inclusion**

1. Purpose

This policy explains PCH's approach to requests from shared owners who want to sublet their Shared Ownership property. It sets out when subletting may be considered, what evidence is needed, and how PCH will make decisions. The policy supports fair, consistent and transparent decision-making, while ensuring PCH complies with the Shared Ownership lease, Homes England guidance and its responsibilities as landlord. It aims to balance the needs of shared owners facing exceptional or temporary circumstances with the need to protect Shared Ownership as an affordable home ownership option.

2. Scope

This policy applies to all PCH Shared Ownership properties and to shared owners who want to sublet their home for a short-term, temporary or exceptional reason. It explains when PCH may consider giving consent to sublet, the factors that will be considered, and the evidence shared owners may need to provide.

The Shared Ownership lease sets out the rights and responsibilities of both PCH, as landlord, and the shared owner. Shared owners must get PCH's written consent before subletting. PCH will not unreasonably withhold consent but may refuse a request if it does not meet the lease requirements, is not consistent with Homes England guidance, or would undermine the purpose of Shared Ownership as an affordable home ownership option. This policy does not apply to market sale leasehold homes, rented tenancies or lodger arrangements, which are managed separately.

3. Criteria

The criteria below are based on Homes England guidance on when subletting may be considered for Shared Ownership homes.

PCH may consider a request to sublet for a time-limited period, usually up to six months, where one of the following circumstances applies:

- the shared owner is a serving member of the armed forces and is required to serve away from home, where the deployment is at least 50 miles from the property;
- the shared owner's employer requires them to relocate and they would lose their job if they did not accept the relocation. Choosing to accept a new job in another location, including abroad, will not normally be treated as an employer-required relocation;
- the shared owner is the next of kin or sole carer for a relative and needs to provide full-time care of 30 hours or more each week;
- the shared owner has a temporary employment contract that requires them to work more than 50 miles from the property;
- the shared owner needs to live away from home for a limited period for training or education;

- the shared owner is in prison; or
- the home is affected by building safety issues in a block of flats where PCH is responsible for the building.

Shared Ownership homes must not be used for short-term holiday letting, bed and breakfast accommodation, Airbnb or similar arrangements.

Subletting means letting the whole property to someone else. It does not include renting out a single room. Renting out a room is treated as taking in a lodger and is managed separately from this policy. Shared owners who want to take in a lodger must tell PCH in advance and make sure the arrangement complies with their lease, mortgage conditions and any other relevant requirements.

The rent charged to a subtenant must not be more than the shared owner's actual monthly housing costs. These costs include the mortgage payment, rent payable to PCH and service charge. PCH may agree an additional allowance of up to 15% above these costs where this is needed to cover reasonable letting agent or management fees. Before giving consent, PCH will ask the shared owner to provide evidence of the proposed rent, their monthly housing costs and any related fees.

4. Process

Shared owners must submit any request to sublet in writing. Requests can be sent by email or post and must include the following information:

- the reason for the request, with supporting evidence where relevant, such as an employment offer, relocation letter or medical evidence relating to the person being cared for;
- the proposed length of the subletting arrangement;
- written confirmation from the mortgage lender that they agree to the proposed subletting; and
- the request should be sent to the Homeownership Team by email at Lease.Hold@plymouthcommunityhomes.co.uk or by post to Leasehold Team, Plumer House, Tailyour Road, Crownhill, Plymouth, PL6 5DH.
- the Homeownership Team will review the request and respond within 10 working days.

5. Review and monitoring

The Head of Rent, Homeownership and Lettings is responsible for this policy and for making sure it remains accurate, effective and in line with lease requirements, Homes England guidance and PCH procedures. The Homeownership Team will monitor how the policy is applied by recording and reviewing subletting requests, decisions, supporting evidence, response times, and any issues or complaints. This will help PCH check that the policy is being applied fairly and consistently, identify any emerging trends or risks, and make service improvements where needed. The policy will be reviewed

every three years, or sooner if changes in legislation, regulation, lease requirements, guidance or operational practice affect how it should be applied.

6. Equality, Diversity & Inclusion

An Equality Impact Assessment (EIA) has been completed to assess and identify what impact this policy has on particular groups of people and to ensure that the needs of different groups and communities are considered.

The EIA has a neutral impact across all groups in that this policy has a similar impact upon groups whether they belong to an equality target group or not.

PCH will apply this policy consistently and fairly and will not discriminate against anyone based on any relevant characteristics, including those set out in the Equalities Act 2010.

PCH will make this policy available in other languages and formats on request.

PCH comply with the Equality Act 2010 by having due regard to the need to:

- Eliminate discrimination, harassment and victimisation;
- Advance equality of opportunity for people who share protected characteristics and those who do not; and
- Foster good relations between different groups.

We will ensure that no resident is treated less favourably on the grounds of age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex, or sexual orientation.

We will make reasonable adjustments to support residents with additional needs, ensure accessible information, and review our processes regularly to identify and address any inequalities arising from the implementation of this policy.

Document Control – Change History

Version	Effective Date	Responsible Policy Lead	Details of Review / Amendments
1	September 2026	Head of Rent, Homeownership & Lettings	New policy