

Property Purchase Policy



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1. Policy information

Date of issue	May 2026
Replacing/Updating	Property Purchase Policy
Review Date	May 2029
Drafted by	Director of Development & Growth
Contributors	Development team
Responsible Director	Chief Operating Officer
Approved by	Leadership Team
Circulation List	Internal policy circulation

2. Policy information

South Liverpool Homes (SLH) will acquire properties where this supports strategic growth, regeneration, and efficient asset management aligned to corporate priorities. SLH typically acquires 5–10 homes per annum, with a focus on targeted, value-driven acquisitions that support neighbourhood sustainability, development objectives, and service delivery.

3. Policy aims

The aims of this policy are to increase housing supply in a controlled and financially sustainable way, support regeneration and place-based investment, maximise the use of external funding and grant opportunities, strengthen neighbourhoods where SLH has an existing presence, and ensure full compliance with governance, regulatory, and financial requirements.

4. Policy

All acquisitions will be assessed against clear principles covering strategic fit, value for money, and stock rationalisation and clustering. SLH will prioritise acquisitions that align with development and asset management strategies, contribute to regeneration and neighbourhood priorities, meet identified housing needs, compare favourably with new build alternatives, and improve estate management efficiency where SLH already owns stock.

SLH may acquire properties on the open market, new build or off-the-shelf homes, properties from other Registered Providers, and properties forming part of regeneration or land assembly opportunities. The policy also supports buy-back of former Right to Buy and Right to Acquire homes where this improves stock consolidation, estate management efficiency, or regeneration outcomes. All acquisitions must include financial appraisal, due diligence, independent valuation, legal review, EPC consideration, appropriate approval in line with Financial Regulations, and ongoing performance monitoring.

5. Standards & Performance Monitoring

SLH will monitor the number of homes acquired annually, cost versus appraisal, contribution to regeneration, and ongoing asset performance to ensure acquisitions continue to deliver strategic and financial value.

6. Policy Review Considerations

This policy will be reviewed every three years, or earlier where required by legislative, funding, or strategic changes.

7. Equality Analysis

SLH will ensure acquisitions promote inclusive communities, meet diverse housing needs, and comply with Equality Act requirements.

8. Statutory and Legislative Framework

SLH has developed this policy in line with governance, regulatory, funding, and financial compliance requirements, including RICS-compliant valuation expectations, legal due diligence requirements, Equality Act obligations, and relevant grant conditions such as the Homes England Capital Funding Guide.

- SLH Financial Regulations
- Homes England Capital Funding Guide
- Equality Act requirements
- RICS-compliant valuation and legal due diligence requirements

9. Links with other policies & documents

This policy should be read and will be supported by the following documents:

- Financial Regulations
- Asset Management Strategy
- Development Strategy
- Right to Buy or Acquire Policy
- Property Purchase Procedure

Appendix A

Is it a Service, Policy or Function		New policy / service Yes Revised policy / service <input type="radio"/>	
Date of completion	May 2026	Officer responsible	Director of Development & Growth
What is the aim of your policy/ service/ function?	To provide a framework for acquiring properties that support strategic growth, regeneration, neighbourhood sustainability, and efficient asset management while ensuring value for money and compliance.		
List the data & research used to complete this screening	Strategic priorities, asset management considerations, development objectives, financial appraisal requirements, grant funding criteria, valuation expectations, EPC review requirements, and due diligence standards set out in the Property Purchase Policy.		
Key people involved: Colleagues <input type="radio"/> Tenants <input type="radio"/> Partners <input type="radio"/> Other (please detail)		How were they involved? Surveys <input type="radio"/> Team Meeting <input type="radio"/> Focus groups <input type="radio"/> Other <input type="radio"/> please detail	
Will the function have a potential impact on the following groups:			
	Impact		

Protected characteristic	Minor	Major	None	Evidence Please describe the effect, if this is a positive or negative impact, and evidence that supports this? Also detail the reasons why the impact of the service may differ amongst protected groups.	Is action possible to mitigate adverse impacts? Any actions should be detailed in the table below
Age	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Disability	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Race	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Gender	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	

Transgender	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Sexual orientation	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Religion / faith	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Pregnant women	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Marital status	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations should continue to be applied through individual acquisition decisions.	
Other groups (people with caring responsibilities,	x			The policy is intended to promote inclusive communities and meet diverse housing needs. Equality considerations	

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people on low income, gypsies & travellers, people who work)				should continue to be applied through individual acquisition decisions.	
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Based on the information above, what is the decision of the responsible manager (please select one option below):

1. No equality or human right Impact (your analysis shows there is no impact)	
2. No major change required (your analysis shows no potential for discrimination, harassment, human right impact)	X
3. Adverse Impact but continue (record objective justification for continuing despite the impact)	
4. Adjust the policy (Change the proposal to mitigate potential effect)	
5. Stop and remove the policy	

If 3 or 4 describe justification for continuing and when and how you will review and measure the impact after implementation?	
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Details of actions required

Action	How it will deal with the impact	Who is responsible for implementing	Date	Complete

Reviewed by:	ELT/SLT	Date : May 2026
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Approved by:	BOARD	Date :