

# South Norfolk Home Options Scheme Guide

*Updated December 2016*



*Enhancing our quality of life*

This guide does not contain the full Home Options policy. The full policy can be viewed at: <http://www.south-norfolk.gov.uk> and [www.snhomeoptions.org.uk](http://www.snhomeoptions.org.uk)

## **What is the South Norfolk Home Options Scheme?**

The South Norfolk Home Options Scheme covers the allocation of affordable housing in South Norfolk.

The Housing Options team assess applications from people who would like to rent affordable homes in order to decide:

- Whether they are eligible for an allocation
- Whether they qualify for an allocation
- The level of their housing need, assessed against 5 bands
- The size and type of property for which they are eligible.

We store information about eligible and qualifying applicants on an electronic database known as the Housing Register. This information is shared with our scheme landlords.

## **How does a person apply to the housing register?**

This is done by appointment at our offices during a housing advice interview. We will also provide immediate advice and assistance in cases of urgent housing need. The advice given will cover the full range of housing options and will be realistic in terms of chances of success.

All supporting and verification documentation will need to be provided before an application to the Housing Register and in most cases before an appointment is arranged. If a vulnerable customer is unable to attend at the offices, alternative arrangements will be made.

Once a person has been accepted onto the housing register they can apply for properties advertised on Home Options.

## **How are properties advertised?**

Scheme landlords advertise their vacant properties on the Home Options website, including photographs and a description, on a weekly basis. Properties appear on the website at midnight on Wednesday, and are available for bidding until midnight on the following Wednesday. Applicants may apply for up to two properties each week.

Vulnerable applicants who are unable to access the website will be offered a service appropriate to them to ensure that they are aware of relevant properties.

## Who can be on the register?

Not everyone will be accepted on to the housing register. To be accepted a person must both be 'eligible' and 'qualify'.

### Non eligibility

Certain people from abroad, including some who are subject to immigration control, are **not** eligible for an allocation of affordable housing. This means they cannot join the Housing Register. These regulations are set by Government and updated regularly.

### Qualification

People will only qualify to be on our register (be allowed to register) if:

- they have a housing need (i.e. a Silver, Gold or Emergency band need) **and/or**
- they have a local connection to South Norfolk.

### Local connection

- Have lived in South Norfolk for 6 of the previous 12 months
- Have lived in South Norfolk for 3 of the previous 10 years
- Have a current contract of permanent employment where the job is mostly located in South Norfolk
- Have an existing social tenancy and been in employment or training in South Norfolk for a minimum of six months and there is a reasonable expectation that the employment or training will continue for a further 12 months
- Have a need to move to the South Norfolk area where failure to meet that need would cause extreme hardship to themselves or others
- Be homeless or threatened with homelessness (within 12 weeks and who are assessed as probably having a priority need) when the local connection criteria as laid down in the homelessness code of guidance would apply
- Have been 'placed' or relocated outside the district due to illness, military service or other exceptional circumstances and lived in South Norfolk for at least 6 months prior to the placement
- Are living in accommodation based support services outside the district to which they were referred by or with the agreement of the Council and they lived in South Norfolk for 6 months immediately prior to the placement
- Be a current or former member of the British Armed Forces, having left service within the preceding 5 years, as defined by s.374 of the Armed Forces Act 2006
- Be a gypsy (as defined in the Caravan Sites Act 1968) who has habitually resorted to the South Norfolk area

People will not qualify for the register, if they:

- Have been housed by a scheme landlord, through the South Norfolk Home Options Scheme within the preceding year, unless their circumstances have changed and this leads to a new housing need that would be assessed as Emergency, Gold, Silver or Bronze.
- Have been housed through our RADs (Rent Advance & Deposit scheme) within the preceding year, unless their circumstances have changed and this leads to a new housing need that would be assessed as Emergency, Gold, Silver or Bronze.
- Are under 18 and do not have a guarantor and cannot show that they will be supported in a tenancy.

Where applicants who did not qualify due to previous behaviour are allowed back on the register they will go into Bronze band initially for a period of time.

## How is the band decided?

All eligible and qualifying applications are assessed individually to decide what level of priority they should be given. This will depend on their level of housing need. All applications will be placed into one of the following five bands:

|                  |   |
|------------------|---|
| • Emergency band | Urgent housing need   |
| • Gold band      | High housing need   |
| • Silver band    | Medium housing need   |
| • Bronze band    | Urgent/High/Medium housing need but with reduced preference |
| • Low need band  | No housing need, but have a local connection                |

The criteria for each band is shown below:

### Emergency band

- Those required to move by the Police for witness protection
- Applicants accepted as unintentionally homeless and in priority need and living in our temporary accommodation
- Applicants requiring urgent hospital discharge where their current accommodation is totally unsuitable for their needs
- Applicants with a combination of high (Gold Band) needs within the household
- Other circumstances, considered extreme

It is important to note that Emergency Band could be reduced to Bronze Band if the applicant(s) meet one or more of the criteria specified in the Bronze Band (reduced preference) category.

## **Gold band**

- Applicants threatened with homelessness who are likely to lose their accommodation through no fault of their own, for which there is no legal redress, in the next 12 weeks, who are assessed as probably having a priority need and who are actively engaged with housing advice to prevent homelessness
- Applicants with a high medical need to move because their accommodation is not suitable and it cannot be made suitable
- Applicants with a high welfare need where there is an urgent need to move
- Applicants whose current home is in serious disrepair and/or is considered to be unsafe by our Housing Standards Team and this cannot be remedied by the applicant or the landlord within a reasonable timescale.
- Applicants lack two or more bedrooms (see 'assessment of overcrowding' below)
- Tenants of scheme landlords, living in South Norfolk, occupying a substantially adapted property that they no longer require
- Applicants with a combination of medium (Silver Band) needs within the household.

It is important to note that Gold Band could be reduced to Bronze Band if the applicant(s) meet one or more of the criteria specified in the Bronze Band (reduced preference) category.

## **Silver band**

- Applicants who are homeless and have lost their accommodation through no fault of their own or are threatened with homelessness and are likely to lose their accommodation through no fault of their own, for which there is no legal redress, in the next 12 weeks, who are assessed by us as not likely to be in priority need and who are actively engaging with housing advice to prevent homelessness
- Applicants with a medium medical need to move
- Applicants with a medium welfare need to move
- A recognised and established household is unable to live together as there is no suitable accommodation available to them.
- Applicants who lack a bathroom, kitchen or inside toilet, cold or hot water supplies, electricity, gas or adequate heating and this cannot be remedied by the applicant or landlord within a reasonable timescale
- Applicants lack one bedroom (see 'assessment of overcrowding' below)
- Applicants in supported housing/hostels who are assessed as ready to move on
- Young people in local authority care, as part of their pathway plan

It is important to note that Silver Band could be reduced to Bronze Band if the applicant(s) meet one or more of the criteria specified in the Bronze Band (reduced preference) category.

## **Assessment of overcrowding**

This assessment may result in the award of a Gold or Silver band depending on the level of overcrowding. The impact of the household's living situation and ability to manage may be taken into account and legislation will be used as an aid in assessment. We will use the following guidelines to assess the level of overcrowding:

- A single person aged 16 or over requires one bedroom.
- A couple require one bedroom.
- Two children of a different sex, where one is aged 10 or over, require 2 bedrooms.
- Rooms measuring less than 50 square feet will not be counted as a bedroom.
- A bedroom is classed as any habitable room, excluding a single living room for family use.

## **Bronze band**

Bronze band is awarded where we have assessed that an applicant has a housing need (Emergency, Gold, Silver) but the band has been reduced for one or more of the following reasons:

- The applicant does not have a South Norfolk local connection;
- The applicant or a member of their household have or had rent arrears at a certain level;
- The applicant or a member of their household have committed acts causing or likely to cause a nuisance or annoyance to their neighbours or others in the locality of where they live or where they have previously lived
- The applicant or a member of their household has caused damage to a property or have failed to maintain a property;
- The applicant or a member of their household did or failed to do something which, in consequence, led to a worsening of their housing circumstances;
- The applicant or a member of their household has significant financial resources and would be able to secure suitable alternative accommodation at market rent. Financial resources include equity in a property, savings and income but any lump sum received by a member of the Armed Forces as compensation for an injury or disability sustained on active service will not be taken into account;
- The applicant following a homelessness application has been found to be intentionally homeless;
- The applicant following a homelessness application has been found to be owed the full housing duty but are not considered to be ready or able to live independently;
- The applicant is living in temporary accommodation whilst a homelessness application is being assessed;
- The applicant was previously assessed as not qualifying for an allocation due to debt or Anti-social behaviour and had been re-assessed as able to qualify.

### **Low need band**

All other eligible and qualifying applicants.

## **When might a band not be reduced to Bronze?**

Applications are assessed individually. Where there are mitigating circumstances applicants may not have their preference reduced to Bronze despite meeting one of the criteria outlined above. Applicants who have had reduced preference applied will be notified in writing. They have the right to a review of the decision. Applicants will also be informed in writing of what action they should take for their application to moved from bronze band into another band.

A reduction of preference will not be applied where a tenant agreed a 'safe surrender' of their tenancy, where they were not able to manage their tenancy effectively at the time. At the point of the applicant being ready for their own tenancy again, priority would be assessed according to current need and circumstances.

## **How are details kept up to date?**

Each time an applicant logs on to the Home Options website they will be prompted to check their personal details and to inform us on line of any changes. Applicants who do not use the website and use other methods of bidding for properties are also expected to inform us of any change in their circumstances.

A change in circumstances must be notified to us immediately together with any supporting evidence. Failure to do this could result in an applicant not being considered for a property. This is because priority is based on the applicant's current situation. A change in circumstances will mean that the application has to be re-assessed.

### **False information**

If an applicant knowingly gives false information, or withholds information, in order to secure a home it is likely that they will lose that home. It is also possible that they will be prosecuted and if found guilty could be liable to a fine and/or imprisonment

## **What properties can an applicant bid for?**

### **Size and type of property**

All applications will be assessed to decide what size and type of property can be applied for. This will be based on the size and ages of the household.

Assessment is based on the following:

- A girl and boy can share a bedroom until one of them is ten years old
- Two girls or two boys can share a bedroom until one of them is 16 years old

- Once proof of pregnancy is provided (usually a MATB1 form) the unborn child will be classed as a child for the purpose of property size eligibility (but not for overcrowding)
- Only children who live with the applicant for four or more nights a week will be considered as part of the household. We need proof of this.
- Students who live away from home at college or university will not be considered as part of the household.
- Some upper floor properties will be restricted for households without children and some will be open to all applicants who meet the criteria for the property size. This decision will be made by the landlord at the point of advertising the property.
- A person can only be on one housing application
- Some disabled applicants who require a 3 bedroom or larger property may be eligible for larger properties or those with 2 reception rooms where this will meet the needs relating to their disability.

### **Minimum age**

Certain properties have an age restriction. For example, most sheltered properties will be for those aged 60 or above. Applicants will only be able to bid for the property if they and any joint applicant meet the minimum age requirements, and, in the case of sheltered housing, have been assessed as requiring it.

### **Transfer properties**

A proportion of properties advertised will only be available for transfer applicants. Transfer applicants are households who are already tenants of one of the scheme landlords, living in South Norfolk. This is to allow people already living in social rented housing to move to a more suitable property (where applicable) thereby creating another vacant property that others can bid for.

### **Homes with extra local connection rules**

New homes may have extra rules for how they are allocated due to planning restrictions. These rules are meant to ensure that highest priority is given to people with a strong local connection to the area (village or parish) where the homes have been built. The details vary but most give priority to applicants who live or work (or previously lived or worked) nearby. If an applicant bids for these properties and has not provided evidence to show a local connection they will only be considered after those who have. When these extra rules apply it will be stated in the property advert. Local connection rules usually remain in place each time the property becomes empty and available for re-letting in the future.

### **Adapted properties**

Some properties have been built or adapted for people with disabilities or accessibility needs. All applicants will be able to bid/apply for these, but priority will be given to those whose need matches the adaptation. This will be stated in the property advert.



## Direct lets

In certain circumstances we will allocate properties directly to applicants without the property being advertised. This happens rarely and has to be approved by the Home Options lettings panel.

## Sensitive lets

Sometimes landlords will request that the advertising of a vacant property is treated as a sensitive let. An example of this would be where the previous tenant has caused anti-social behaviour and it is important to get the right mix of tenants in the area. This is agreed by the Home Options lettings panel and the property is advertised for transfer applicants only.

## Who gets offered a property?

The successful applicant is the one who meets the stated qualifying criteria and has the highest band. **NB – The day that the bid is made does not affect priority.**

If an applicant cannot be contacted following multiple attempts the next person on the shortlist will be contacted. It is the applicant's responsibility to keep us aware of changes to their contact details.

If an applicant refuses the offer, the property will normally be offered to the next on the shortlist, and so on until the property is let.

## What happens when more than one person in the same band applies for a property?

All applications will have a band effective date. When two or more people from the same band bid on the same property they will be ordered by the band effective date. For most applicants this will be the date their application was assessed and added to the register. This will not be until all necessary supporting evidence has been provided.

For homeless applicants, to whom we have accepted the full housing duty, the date will be the date the homelessness application was made.

If an applicant's circumstances change and they move up a band, then their band effective date will be the date they provided all necessary supporting evidence.

If their circumstances change and they move down, then the band effective date will be their original registration date.

## How will an applicant know if they have been successful?

The successful applicant will be contacted by the landlord to arrange an accompanied viewing. They will then be offered the property, if it is considered suitable and affordable. The landlord may request photographic identification from the applicant.

Applicants will usually be contacted within three working days of the shortlist for the property closing.

Applicants have up to two working days from being offered a property to decide whether to accept an offer of accommodation.

If no response has been received after two days, the next person on the shortlist will normally be considered for the property.

**Offers of accommodation may be withdrawn if it is found that the information supplied by the applicant was incorrect or if the customer has not informed us of any changes and their current situation is not accurately reflected in their Band.**

## When will an application be cancelled?

Applications will be cancelled for one or more of the following reasons:

- An applicant is housed through Home Options
- The applicant requests cancellation
- The applicant's circumstances change and they are no longer eligible or no longer qualify
- The applicant does not renew their application within 28 days of the anniversary of their application
- The applicant is found to have made a false or deliberately misleading statement, or to have withheld information in connection with their application
- The applicant has not placed a bid for the preceding 12 month period
- The applicant has not responded to contact from the Council within 28 days

## How can a decision be reviewed?

### Decisions & Reviews

An applicant can ask for a review of certain decisions made regarding their application for an allocation. These are:

- That they are not eligible or do not qualify
- Their band and effective date
- The type of property that they can bid/apply for

A request for a review of a decision should preferably be made in writing and can be made by an applicant or a representative on behalf of the applicant. The request must be made within 21 days of the decision being received by the applicant and should include information that the applicant believes has not been taken into account already or which further supports the original application or new information.

Reviews will be carried out within 28 days of the request being received and the applicant will receive a written review decision within a further 14 days.

An applicant does not have the right to ask for a review of a decision reached by an earlier review. If an applicant is still unhappy following the review of a decision, they can make a complaint through our complaints procedure, contact the local government ombudsman, or seek further advice from an organisation such as Shelter or Citizens Advice Bureaux.