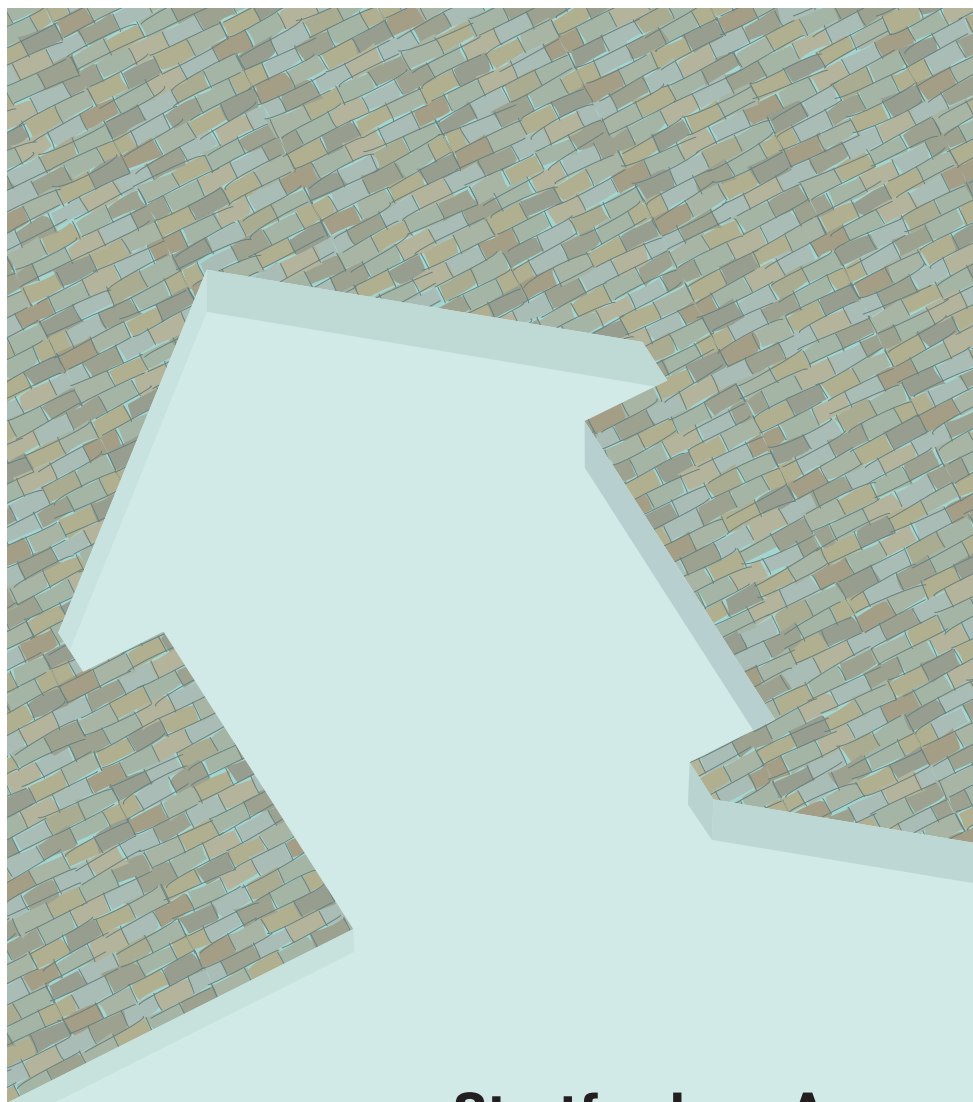




Stratford-on-Avon Housing Allocation Policy Summary



**Stratford-on-Avon
Home Choice**

This guide explains how Stratford-on-Avon Home Choice works, who can apply (as an applicant and/or joint applicant) to join the Housing Register, how housing priority is assessed, what Community Contribution means, and how properties are allocated. It is a summary only. The full Allocation Policy (the rules for allocating housing) will always apply.



1) What is Stratford-on-Avon Home Choice?

Stratford-on-Avon Home Choice is the Council's scheme for allocating social housing. In this District social housing consists of affordable rented accommodation owned and managed by Registered Providers (housing associations).

You can apply to join Stratford-on-Avon Home Choice if you meet the eligibility and qualification rules in the Allocation Policy. We will assess your housing needs and decide your priority on the Housing Register.

Once you have joined, you can express an interest ("bid") for properties on the Housing Register each week. If you are "matched" to a property, the Registered Provider will assess whether you can be offered the property.

You must tell us if your circumstances change. If you withhold information or give us false information, then your application may be cancelled, and you may be prosecuted for fraud.

Demand for social housing is high, and there are far fewer homes available than people seeking housing. Joining the Housing Register does not guarantee that you will be offered a property.

Some applicants may wait a long time for housing, and some may never receive an offer. Whether you receive an offer, and how long you wait, will depend on factors such as your housing priority, the type and location of properties you are willing and eligible to consider, and the number of suitable homes that become available. We encourage you to consider all the relevant housing options available to you, for example private rented and supported accommodation.

2) Who can apply and who can be included in an application?

You can apply if you are 18 or over.

If you are aged 16–17 or over, you can apply if you are a care leaver or have someone over 18 who can act as a trustee for the tenancy until you turn 18. They would hold the tenancy on your behalf until you turn 18. This is because you cannot legally hold a tenancy until you reach the age of 18.

Your application can include people who normally live with you, or who can reasonably be expected to live with you. If you have dependent children, we will consider whether you have primary responsibility for them.

If you are from abroad, you must meet eligibility rules before you can join the Housing Register.

We will ask you to provide proof of identity, proof of address, and evidence of income and savings. We may also ask for other documents depending on your circumstances. You need to provide us with details of your actual income (and if you are applying due to financial hardship, details of your actual spending), rather than estimates.

3) Local Connection Requirements

You will normally need a local connection to the District, although some exceptions apply. You may have a local connection to the District if you:

- have lived in the District for 2 years or more;
- have worked here for 6 months or more; or
- have close family who have lived here for at least 5 years.

Where there is an exception, people do not need to meet the local connection requirements. For example, exceptions may include where you:

- are owed a Main Housing Duty by the Council;
- are owed a Relief or Prevention Duty by the Council and satisfy homeless local connection criteria;
- are moving to flee domestic abuse;
- are an Armed Forces household (and meet certain criteria);
- are a care leaver under the age of 25;
- need to move to the District to provide or receive significant care or support;
- are a social housing tenant who needs to move to the District for work.

Section 106 properties in the District have additional local connection requirements linked to a particular parish or area. This means that you may qualify to join if you have a local connection to that specific location. It is important that you tell us about any local connections you have. For example, you may have a connection if you:

- have lived or worked in a parish for 12 months;
- were born there, have previously lived there for 3 years or more; or
- have close family (e.g. parent, sibling, adult child) who have lived there for at least 3 years.

4) Who cannot join the Housing Register?

You may not qualify to join the Housing Register if you do not have a housing need, your household income or savings exceed the limits set by the Council, or if you own a property in the UK or abroad.

The limits are:

- A single person or childless couple of any age with a combined gross annual household income of £45,000 or more
- A family with dependent children, or other household type, with a combined gross annual household income of £60,000 or more
- Savings and assets that exceed the maximum capital limit used by the DWP Benefit and Pension Rates.

There are some exceptions. For example, you may still qualify if you are aged 55 or over and are applying for Independent Living or Extra Care housing, or if it would be unreasonable for you to remain in your current home and you cannot use or sell your assets to secure suitable housing.

Your application may be suspended, or you may not be allowed to join the Housing Register if:

- you have over £500 housing-related debts, including council tax arrears, and have not maintained a payment plan for 13 continuous weeks. Where you have housing-related debts of more than £1,000 you may not be allowed to join (particularly where they are rent or license arrears);
- you (or in some instances your household members) have breached the terms of a tenancy (for example have had a possession order or been evicted);
- you or your household members have been involved in anti-social behaviour
- there are concerns about you or your household members criminal behaviour or related risks;

- you or your household members have provided false or misleading information; or
- you, or your household members, have deliberately worsened your housing situation.

We encourage you to tell us about any exceptional circumstances, seek support, set up and maintain repayments towards any housing-related debts (including council tax arrears) and address any concerns about your behaviour or your household member's behaviour. If you do this, you stand a better chance of being able to join the Housing Register and being offered a property. Suspensions can sometimes be lifted, or you can reapply after sustained repayments or improved behaviour backed by evidence.

5) Bedroom size you can bid for (summary)

The number of bedrooms you can bid for depends on who is in your household, including the ages and gender of the children. As a guide:

- | | |
|--|-------------|
| • Single person or couple | 1 bedroom |
| • Single person/couple and 1 child | 2 bedrooms |
| • Single person/ couple and 2 same sex children under 16 years | 2 bedrooms |
| • Single person/ couple and 2 different sex children over 10 years | 3 bedrooms |
| • Single person/ couple and 3 children | 3 bedrooms. |

You may be considered for an additional bedroom if there is a disability or medical need. For example, this could be where someone in your household needs an overnight carer, cannot share a bedroom, or requires extra space for specialist medical equipment.

An extra bedroom may also be agreed if you are an approved foster carer, have been approved as an adoptive parent, or if someone in your household is pregnant and has reached 25 weeks of pregnancy.

Please note, different rules apply when assessing overcrowding. These rules are based on the Government's bedroom standard and are less generous than the bedroom entitlement rules above. You will not normally receive additional priority for overcrowding where same-sex children share a bedroom until they reach 21 years of age. This differs from the bedroom entitlement rules used to determine the size of property you can bid for.

6) How priority is decided – the Banding System

The law says some groups of people who have a recognised housing need must be given a higher priority for housing in a Council's Allocation Policy. Your band reflects your level of housing need within your household. The higher your band, the higher your priority for housing.

You can bid for up to 3 properties each week. If you meet the advertised criteria, including any Section 106 local connection requirements, are in the highest band, and have been in that band the longest, you will normally be 'matched' to the property. The Registered Provider will check suitability and affordability and whether they consider you can maintain a tenancy, before making an offer of accommodation.

Bands are reviewed regularly to make sure your circumstances have not changed and that you are bidding for suitable properties.

Band 1 – Very Urgent Housing Need (Reviewed every 3 months)

You may be placed in Band 1 if:

- You are owed the Main Housing Duty by the Council under Section 193(2) of the Housing Act 1996.
- You or a member of your household has a very urgent medical need to move. For example:
 - They have a terminal or life-threatening condition, are housebound or cannot return from hospital to their current (permanent) home and
 - There is an immediate risk of harm with a serious, negative and long-lasting impact on their health or that of others in the household if they remain in their current accommodation.
- You or a member of your household has a very urgent welfare need, for example they are at immediate and high risk of harm, such as domestic abuse or serious violence, where the high level of risk has been confirmed by senior officers in the police or by a multi-agency group.
- You are a care leaver assessed as ready to move into independent accommodation, for whom Warwickshire County Council has responsibility.
- You live in a private rented property, and the Council has assessed that the property poses a Category 1 hazard or has taken enforcement action and issued certain orders. It is unsafe for you to remain in your current property and there is no realistic chance of the problems being resolved in a reasonable time.
- Your household is severely overcrowded and you are lacking three or more bedrooms.

- You are a social housing tenant willing to move from a property in very short supply in the District, such as:
 - A significantly adapted property, within the District, where the adaptations are no longer needed
 - A home with four or more bedrooms, within the District, where you no longer need that size of property and want to move to a smaller property

Band 2 – Urgent Housing Need (Reviewed every 6 months)

You may be placed in Band 2 if:

- You are owed a Relief Duty or a Prevention Duty by the Council and are homeless through no fault of your own
- You have been assessed as homeless but not in priority need by the Council and are homeless through no fault of your own
- You are an Armed Forces household and need to leave accommodation provided by the Ministry of Defence. This may include divorced or separated spouses or civil partners or adult children who need to leave the accommodation.
- You or a member of your household has an urgent medical need, and your current home cannot be adapted to meet those needs. This puts their health or ability to carry out daily activities at risk.
- You or a member of your household has an urgent welfare need. For example:
 - You are a victim of abuse in a refuge or temporary accommodation
 - You are ready to move on from supported housing under an agreed move on pathway
 - You are a care leaver under 25 ready to leave care with a local connection or evidenced need to access support in the District.
 - You are approved foster carers or adopters/special guardians who need an extra bedroom to accommodate a looked-after child.
- Your household is overcrowded by two bedrooms.

Band 3 – Significant Housing Need (Reviewed every 6 months)

You may be placed in Band 3 if:

- You are homeless but have not made a homelessness application to the Council, or you have withdrawn your homelessness application.
- You remain homeless after the Council's homelessness duties have ended.
- You are owed a Prevention or Relief Duty but became homeless because of your own actions.
- You have been found to be intentionally homeless.
- You have been served with a Section 8 notice and are at risk of homelessness but are not threatened with homelessness within the next 56 days. It has been assessed that it is not likely that your homelessness can be prevented.
- You or a member of your household has a significant medical or welfare need that creates a clear need to move. Although they are managing to some extent, their health, wellbeing or day-to-day activities are significantly affected, and moving home would improve their situation.
- You or a member of your household is experiencing significant hardship and there is a clear need to move. For example, you need to move to the District to take up or keep employment, education or training, and it is not reasonable to travel from your current home.
- Your household is overcrowded by one bedroom. This includes households where a pregnancy has reached 25 weeks or more and the birth of the baby will result in one-bedroom overcrowding.

Band 4 – Reduced Band (Reviewed every 6 months)

You may be placed in Band 4 if:

- You are in Band 1 (Main Housing Duty) or Band 2 (Relief Duty) and you refuse one suitable offer of accommodation; or
- You are in Bands 1, 2 or 3 for other reasons and refuse two suitable offers of accommodation; or
- You do not actively engage with the Housing Register by bidding for suitable properties.

This means that your priority has been reduced, but you can remain on the Housing Register and continue to bid for available properties. When your application is reviewed after 6 months, if you have bid for suitable properties, you may be placed in a higher band.

Band 5 – General Housing Needs (Review every 12 months)

You may be placed in Band 5 if:

- You have a lower housing need, for example:
 - You are experiencing financial difficulties affording your housing costs.
 - You are a care leaver under the age of 25 who does not qualify for reasonable preference.
 - Your household shares facilities, such as a kitchen or bathroom, with people who are not part of your household and are not being rehoused with you.
 - You have young children under 5 and are living in an upper-floor flat.
 - o You have children under 10 living in accommodation with no access to - garden.
- You are an older person who is only seeking accommodation in an Independent Living or Extra Care scheme.

Band Start Date and Banding Reviews

Within each band, your priority is usually based on the date you entered that band. This is known as your band start date. Generally, the longer you have been in a band, the higher you will appear on the shortlist for suitable properties.

Your application will be reviewed regularly:

- Band 1 – usually every 3 months
- Band 2 – usually every 6 months
- Band 3 – usually every 6 months
- Band 4 – usually every 6 months
- Band 5 – usually every 12 months

These reviews make sure your housing circumstances have not changed and that you are bidding for suitable properties. If you do not bid for suitable homes, or repeatedly refuse suitable offers, your housing priority may be reduced.

7) Community Contribution Award – Extra Waiting Time Credit

Stratford-on-Avon Home Choice may award extra waiting time if you actively contribute to the community. This does not change your housing band or replace the reasonable preference rules. However, it may improve your position compared with other applicants in the same band.

Who Can Qualify for a Community Contribution Award?

You can receive one Community Contribution award per application, which gives you a maximum of 6 months' additional waiting time added to your band start date if you meet one or more of the categories below.

If you qualify for Armed Forces additional preference (in addition to one other community contribution award), you may receive a further 6 months' waiting time, up to a maximum of 12 months' additional waiting time.

A) Key Workers within the District (Employment)

You must be considered a key worker employed in a qualifying job in the District according to the Council's Allocation Policy. You must:

- Work at least 16 hours a week.
- Be in permanent employment rather than casual employment.
- Have been employed for at least 6 of the last 9 months.
- Be in a frontline role that cannot be done remotely

Examples of qualifying key worker roles include:

- Education
- Health and medical services
- Social care
- Utilities
- Food supply
- Tourism and hospitality
- Agriculture

Management roles, back-office roles, or jobs with a salary above £35,000 per year, do not qualify.

B) Volunteering

You must:

- Volunteer for at least 20 hours per month;
- Have volunteered continuously for at least 6 months
- Volunteer for a not-for-profit organisation that is registered with the Charity Commission or is recognised by the Council.

C) Full-Time Carers

You must:

- Provide full-time care for someone due to disability or frailty;
- Have been providing that care for at least 6 months; and
- Receive Carer's Allowance

D) Armed Forces Additional Preference

If you or a member of your household qualifies for the Armed Forces additional preference under this policy, you will receive 6 months additional waiting time. If you also meet one of the Community Contribution categories above, you may receive up to 12 months' additional waiting time (6 months + 6 months).

How to Claim Community Contribution Award

If you believe you qualify, you should tell the Council when you submit your application or whenever you update your application. You will be asked to provide evidence to support your application for a Community Contribution award.

The Council may assess whether you qualify for a Community Contribution award when you apply, provide new information, have your circumstances reviewed, or before a property is offered. If your evidence is accepted, the additional waiting time will be applied to your band start date.

You must tell us if you no longer meet the criteria, for example, if you leave your employment or stop volunteering. If you no longer qualify for a community contribution award, the additional waiting time will be removed from your application and from any property shortlists on which you appear.

8) Bidding, Shortlisting and Offers

Advertising Properties

Available properties are advertised each week on the Stratford-on-Avon Home Choice website. Property adverts will tell you:

- The size and type of property.
- The rent and location.
- Who can apply.
- Any age, mobility or accessibility requirements.
- Any local connection requirements or other restrictions (for example from Section 106 Agreements or Local Lettings Plans).

Bidding

You can place up to three bids each week on suitable properties.

Failure to bid for suitable properties may result in bids being placed on your behalf or could lead to your priority being reduced to Band 4 – Reduced Band.

If you do not place any bids for 12 consecutive months, your application may be closed.

Shortlisting

Applications are assessed to see if they meet any requirements in the property advert. Households are then shortlisted according to their housing band first and then by the date you were placed in that band (your band start date).

Checks Before an Offer

Before a property is offered, the Registered Provider will check that the property is suitable and affordable for you and that you can manage a tenancy. They may request references from previous landlords.

If you are skipped or not offered a property after bidding, you can ask for an explanation and advice on how you may improve your chances of being rehoused.

9) Refusing Offers and the Consequences

If you refuse a suitable offer of accommodation, the property will be offered to the next eligible applicant, and your housing priority may be reduced.

If you are owed a Main Homelessness Duty or a Relief Duty and refuse one suitable offer, your homelessness duty may end.

If you are owed the Main Housing Duty (Band 1) or the Relief Duty (Band 2) under homelessness legislation and refuse one suitable offer of accommodation, you will be placed in Band 4 – Reduced Band.

If you are in Band 1, 2 or 3 for other reasons, you will be placed in Band 4 – Reduced Band after the refusal of two suitable offers.

10) Direct Matching, Local Lettings Plans and Special Cases

In some urgent situations (for example if you are in Band 1), the Council may directly match you to a suitable property instead of relying on the normal bidding process.

This may happen if:

- You are at high risk of harm, including domestic abuse.
- You have a critical medical need.
- You require a property with specific adaptations.

Some properties are allocated through Local Lettings Plans (LLPs). These are used to support balanced and sustainable communities or to apply local connection requirements, such as those linked to Section 106 planning agreements.

Any additional eligibility criteria will be clearly shown in the property advert.

11) Reviews, Complaints and Feedback

You can ask for a review within 21 days of being notified of a decision, if you disagree with a decision about:

- Your eligibility or qualification for the Housing Register.
- Your housing band.
- The size or type of property you are eligible for.
- A decision to skip your application for a property.
- Any facts used to assess your application.

If you wish to make a complaint about the service you have received, this will be dealt with through the Council's complaints procedure.

The Council publishes lettings results and bidding information so that you can see typical demand and waiting times for different types of properties.

12) Practical Tips to Improve Your Chances

- Bid every week for all suitable properties that you would be willing to accept.
- Consider a wider choice of areas and property types, including flats, maisonettes and bungalows if you are eligible.
- Keep your evidence up to date, including proof of identity, address, income, benefits and any medical evidence.
- Tell the Council immediately if your circumstances change, for example if:
 - You become pregnant.
 - Someone joins or leaves your household.
 - You develop a new medical need.
 - You move address.
- Address any concerns about your behaviour or the behaviour of household members, set up and maintain payments towards any housing-related debts (including council tax) and seek support if needed.
- Ask for support if you have difficulty bidding online or providing evidence. Help is available.

13) Frequently Asked Questions

Q: Does it matter when I place my bid during the bidding cycle?

A: No. Bids are ranked according to your housing band and band start date, not the day or time that you place your bid.

Q: Can I be offered a home with more bedrooms than I need?

A: Usually not. However, exceptions may be made in certain circumstances, such as where there is an approved medical need for an additional bedroom, the property is difficult to let, or specific bungalow lettings criteria apply.

Q: What should I do if my circumstances change or get worse?

A: You should provide updated information and supporting evidence and ask for your application to be reassessed. If your housing need has increased or decreased, your housing band may change.

Q: Can I join the Housing Register if I own a home?

A: Usually not. However, exceptions may apply where there are exceptional circumstances and it is not reasonable for you to use or sell your property to secure suitable accommodation.

Important Note

This summary is intended as a guide only. The full Allocation Policy and relevant legislation will always apply.

Where a Registered Provider's lettings policy differs from the Council's Allocation Policy, the Registered Provider will make the final decision on whether to offer a property.



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