

AGENDA MANAGEMENT SHEET

Report Title: Proposed Housing Allocations Policy 2025

Name of Committee: Cabinet

Date of Meeting: 4 March 2025

Report Director: Chief Officer - Communities and Homes

Portfolio: Communities and Homes, Regulation and Safety

Ward Relevance: All

Prior Consultation: Elected Members Consultation held on 22 January 2025

Contact Officer: Dan Khan - Housing Advice and Benefits Team Manager (daniel.khan@rugby.gov.uk)

Public or Private: Public

Report Subject to Call-In: Yes

Report En-Bloc: No

Forward Plan: Yes

Corporate Priorities: This report relates to the following priority(ies):
☒ A Healthier Rugby – To support people to live healthier, longer, and more independent lives.
☐ A Thriving Rugby – To deliver a thriving economy which brings Borough-wide investment and regenerates Rugby Town Centre.
☐ A Greener Rugby – To protect the environment and ensure the Borough adapts to climate change.
☒ A Fairer Rugby – To reduce inequalities and improve housing across the Borough.
[Corporate Strategy 2025-2035](#)
☐ This report does not specifically relate to any Council priorities but

Summary: The report proposes a Housing Allocations Policy for 2025.

The proposed policy (appendix 1) is a statutory requirement; Local Housing Authorities are required to have a Housing Allocations Policy in accordance with the requirements of The Housing Act 1996 (Part VI) as amended.

Proposed is the introduction of a choice based lettings (CBL) scheme for the allocation of Council and Registered Provider homes, enabling people to bid through the Council's Homechoice portal.

A summary of the main changes (appendix 2) provides an overview of the main changes from the previous policy of September 2024 [Housing Allocations Policy - Rugby Borough Council](#).

Financial Implications:

A Welfare Support IT reserve exists of £100k, which was initially set up in 2018/19 from new burdens funding to be used for specific IT improvements. There are no conditions to the use of this funding. The reserve is within the general fund and is not committed.

This fund will be used for the development of the IT system to enable the changes within this report and from the proposed housing allocation policy.

A continued resource for a consultant to implement CBL and the ongoing upkeep of the system once they have completed the task is likely to be required. Additional officer resources may also be needed for implementation of the IT system, transfer of data and system changes, this has not yet been fully costed as it is dependant on which changes are agreed within this policy.

The use of this fund is delegated to the Chief Officer, Communities and Homes to approve its spend.

Risk Management/Health and Safety Implications:

The proposed policy sets out in detail who is and who is not assisted under the policy and how this is decided. It also sets out how to apply for housing. This promotes transparency and fairness by which people are prioritised for social housing. The proposed housing allocations policy is designed to meet all legal requirements and to support and contribute towards the Council's wider objectives such as promoting mixed communities.

There is a risk that current information on the Council's properties held on the system may lack information, this will need rectifying to enable properties to be advertised. Meaningful reports will

be required to monitor allocations, nominations and housing need from the housing register/waiting list.

Environmental Implications:

Whilst there are no direct environmental implications arising from the proposed housing allocations policy. It is worth noting that good housing promotes good health. Preference has been given to people living in rented housing with poor energy performance ratings, contributing to high energy costs and disrepair. Homes that are overcrowded will be given preference reducing risks and improving living conditions.

Legal Implications:

The 1996 Housing Act (as amended by the 2002 Homelessness Act) requires Local Authorities to make all allocations and nominations in accordance with an allocation policy.

The Housing Act 1996, (as amended) requires Local Authorities to give 'Reasonable Preference' in their housing allocation policy to people with high levels of assessed housing need who are defined under the legislation. These are set out on page 6 of appendix 1 of the proposed housing allocation policy.

The Housing Act 1996 also requires Local Authorities to state within their allocation policy their position on offering applicants a choice of housing accommodation or offering them the opportunity to express a preference about the housing accommodation to be allocated to them. It is proposed that a Choice Based Lettings (CBL) system is introduced and the proposed allocations policy has been written with this in mind.

The Regulator of Social Housing also requires landlords; the Council, to deliver the outcomes of the tenancy standard which are to provide fair allocation and letting of homes and how tenancies are managed and ended by landlords.

Formally, any major change to the housing allocations policy can only be made after a copy of the proposed amendments have been consulted on by sending this policy to every Registered Provider operating in the Rugby area. This is a requirement under Section s166A (13) Housing Act 1996. This will be undertaken following Council approval.

Local government good practice guidelines have been followed for a broad consultation on the review of the proposed housing allocations including registered providers, elected members, members of the community and a leading consultant in housing and homelessness. The changes made as a result of this consultation are set out at Section 3 of this report.

Equality and Diversity:

An Equality Impact Assessment has been completed and forms appendix 4 to this report.

Options:

1. Adopt the Proposed Housing Allocation Policy and agree a new CBL system of housing allocations;
2. Reject the Proposed Housing Allocation Policy and new CBL system of housing allocations, and commission officers to present a revised version for consideration at a future meeting of Cabinet.

Recommendation:

IT BE RECOMMENDED TO COUNCIL THAT:

1. The proposed CBL Housing Allocation Policy 2025 (Appendix 1) be adopted;
2. Delegated authority be given to the Chief Officer (Communities and Homes) in consultation with the Portfolio Holder:
 - a. To review and revise the policy in response to:
 - i. any national policy or legislative changes;
 - ii. in response to any policy changes instigated by the Council;
 - iii. reflect the requirements of any new leading and relevant case law.
 - b. Report any significant changes to this policy to this Council's Cabinet.
 - c. To make minor changes to the policy in consultation with the Portfolio Holder responsible for the Housing Service.
 - d. To make changes to the operating procedures.

**Reasons for
Recommendation:**

The Council complies with the statutory requirement to have a Housing Allocations Policy in accordance with the requirements of The Housing Act 1996 (Part VI) as amended.

Cabinet - 4 March 2025

Proposed Housing Allocations Policy 2025

Public Report of the Chief Officer - Communities and Homes

Recommendation

IT BE RECOMMENDED TO COUNCIL THAT:

1. the proposed CBL Housing Allocation Policy 2025 (Appendix 1) be adopted; and
2. delegated authority be given to the Chief Officer (Communities and Homes):
 - a. to review and revise the policy in response to:
 - i. any national policy or legislative changes;
 - ii. in response to any policy changes instigated by the Council;
 - iii. reflect the requirements of any new leading and relevant case law;
 - b. report any significant changes to this policy to this Council's Cabinet;
 - c. to make minor changes to the policy in consultation with the Portfolio Holder responsible for the Housing Service; and
 - d. to make changes to the operating procedures.

1 Executive Summary

- 1.1 All Local Housing Authorities are required to have a Housing Allocations Policy. Proposed in this report is the introduction of a choice based lettings (CBL) scheme for the allocation of Council and Registered Provider homes, in line with the housing allocation policy, enabling people to bid through the Council's Homechoice portal for the property they want to live in.
- 1.2 There has been stakeholder consultation on the proposals within this report with elected members and some key organisations and a statutory period of consultation with Registered Providers has been conducted.
- 1.3 Key policy changes proposed are a new band 4 which will enable people who do not have a urgent housing need to register for housing, which may not be in demand, and will help with finding occupiers for difficult to let properties as well as give people who are living with family or insecure accommodation with a low housing need the opportunity to bid for properties. A rural allocations

policy has been designed to logically prioritise applicants in descending order based on the 'strength' of their connection with the village or parish.

- 1.4 Appendices have been made available to show the current policy and the proposed housing allocations policy. A summary of the banding changes and rural allocations policy is attached and an Equalities Impact Assessment.

2 Introduction

- 2.1 In Rugby, the demand for social housing is greater than the number of homes available and a revised housing allocations policy is required to ensure those who are in most housing need are prioritised. Thresholds within the current criteria make it too difficult to apply and when people do, it's often when they are entering crisis point.
- 2.2 Approximately 85% of Councils operate a choice based lettings scheme (CBL) which enables people to choose and bid for properties where they wish to live. The Council and Registered Providers advertise their properties which are coming available or are void on a computer system. Usually it is a weekly or fortnightly bidding process.
- 2.3 Technology has moved on and our current system requires updating as it allows applicants applying for housing anywhere in the district, rather than limiting their choices just to a number of areas. The result of which is a housing register which does not show correct demand as applicants may have selected areas they do not wish to live in. This creates waste, and customer dissatisfaction through abortive offers when it is not an area they wish to live in. The customer then feels disengaged with the process. In addition having a housing register which shows where people are choosing and wishing to live will help the Council make investment decisions of where to build new homes and identify difficult to let stock which may no longer be required.
- 2.4 It is appreciated that not everyone will be able to use a computer or have access to one to make bids for properties within the new CBL system. Therefore good customer service interaction, such as through providing newsletters of properties coming available, coupled with help and support using computers will be available. There will be a customer satisfaction survey or mechanism in place to monitor how the policy is being implemented.
- 2.5 The proposed housing allocation policy and choice based lettings system seeks to deliver the Councils corporate aim to create 'A Fairer Rugby' to reduce inequalities and improve housing across the Borough through the opportunity of choice of where to live, creating much more balanced communities if people are connected with that area through children being in school, for example or family living there.
- 2.6 Not all vacant properties will be made available for bidding. Properties that meet specific requirements will be used to make direct offers to meet strategic, operational and financial requirements such as emergencies and decants. Properties subject to Local Lettings Plans and/or Rural Allocations Policy will be earmarked for applicants who satisfy the respective lettings

criteria and/or S106 obligations making best use of the available housing stock.

3 Stakeholder consultation

- 3.1 Consultation of the proposed housing allocations policy with Registered Providers has taken place and further engagement will be sought following approval at Cabinet and Council. Other key stakeholders who have been consulted have been elected members, members of the community and relevant organisations, as well as a leading consultant in housing allocations and homelessness.
- 3.2 The consultation with members in January 2025 highlighted the importance of ensuring that all applicants have a fair chance to access housing, particularly vulnerable groups, including individuals experiencing homelessness and those with complex needs.
- 3.3 The policy has therefore been designed to give additional preference to these groups. Feedback indicated a strong desire for the allocations policy to support the Council's commitment to addressing homelessness. Participants advocated for mechanisms that not only prioritise those currently homeless but also facilitate pathways to stable housing for individuals at risk of homelessness.
- 3.4 The consultation underscored the necessity of a transparent allocations process. Stakeholders expressed the need for clear communication regarding how decisions are made and the criteria used for allocations. This transparency is vital in building trust within the community and ensuring that residents feel informed and valued in the decision-making process.
- 3.5 In response to the feedback received, we propose to adopt a CBL model as the primary allocation method. This approach aligns with our commitment to fairness and transparency while empowering applicants to take an active role in selecting their housing options.

4 Why Choice Based Lettings ?

- Empowerment of Applicants: CBL allows individuals and families to express their preferences and make informed choices about their housing, enhancing their sense of agency and satisfaction with the process.
- Increased Transparency: By providing clear information about available properties and the selection process, CBL fosters transparency and enables applicants to understand their options and the criteria influencing allocations.
- Responsive to Local Needs: CBL can be tailored to reflect local housing demands and priorities, ensuring that the allocations process is responsive to the specific needs of Rugby's communities.

5 Amendments and Additions to the Council's Housing Allocation Policy

- 5.1 The current policy has been revised to introduce a new statement of choice providing applicants who wish to apply for housing the opportunity to choose where they live and to bid for properties they wish to live in. Properties will still be let to the household size and will not be under or over occupied.
- 5.2 The current policy allows people to request multiple areas which is distorting the housing register of where people need to live. Under the new policy if people do not bid and they are in housing need, bids can be placed by the Council on their behalf, this is called an autobid.
- 5.3 Exclusions from applying for social housing have been strengthened in the policy for unacceptable and antisocial behaviour.
- 5.4 Amendments to the proposed housing allocations policy are summarised in appendix 5.

6 Conclusion

- 6.1 The demand for social housing is greater than the number of homes available. This proposed allocations policy seeks to ensure those who are most need are prioritised for social rented housing and introduces a choice-based lettings system enabling applicants to be matched to Council and Registered Provider homes that they have bid for. This is supported by a housing options approach giving applicants realistic advice about the likely timescale of availability of a social rented home, whilst promoting other housing options, to help prevent housing issues escalating into crisis and the use of statutory homeless services.

The changes to the allocation policy will enhance fairness through choice-based letting, ensuring that residents have a greater say in housing decisions. It will also help ensure the number of reapplications made are reduced and the council is building more secure sustainable communities.

The housing team will conduct annual reviews to assess the policy's impact on fairness and efficiency, allowing for ongoing improvements and adjustments based on feedback and outcomes. This approach aims to create a more equitable system that reflects the preferences and needs of the community.

Name of Meeting: Cabinet

Date of Meeting: 3 March 2025

Subject Matter: Proposed Housing Allocations Policy 2025

Originating Department: Communities and Homes

DO ANY BACKGROUND PAPERS APPLY ☐ YES ☒ NO

LIST OF BACKGROUND PAPERS

Doc No	Title of Document and Hyperlink

The background papers relating to reports on planning applications and which are open to public inspection under Section 100D of the Local Government Act 1972, consist of the planning applications, referred to in the reports, and all written responses to consultations made by the Local Planning Authority, in connection with those applications.

☐ Exempt information is contained in the following documents:

Doc No	Relevant Paragraph of Schedule 12A

CBL Final Draft: Rugby Borough Councils' Housing Allocation Policy

October 2024

Contents

Section 1: Introduction to Rugby Borough Councils Housing Allocation Policy	4
1.0: Introduction	4
1.1: Legal Context	4
1.2: Making changes to the Policy	6
1.3: Data Protection	7
1.4: Right to information	8
1.5: Equality, accessibility and monitoring	8
1.6: Complaints	9
1.7: The Council's statement on choice including operating a choice-based lettings system	9
1.8: When the Council may make a direct offer outside of the band and date order system	10
1.9: Removal from the Housing Register where an applicant has refused two suitable offers	13
1.10: Contacting the Council	13
Section 2: Applying to join the Housing Register: Eligibility and the qualification and disqualification rules adopted by the Council	14
2.1: The eligibility rules	14
2.2: The non-qualification rules	15
2.3: Further details for each of the rules whereby an applicant will not qualify to join the housing register and when the Council will disqualify an applicant already registered	15
2.4: How exceptional circumstances will be considered in respect to any of the qualification rules	28
Section 3: General rules and conditions	28
3.1: Decisions	28
3.2: Persons entitled to be considered	28
3.3: Assessing applications	29
3.4: Medical priority	31
3.5: When medical priority will not normally be awarded	31
3.6: Independent Living accommodation	32
3.7: Checks into any court cases or unspent criminal convictions	32
3.8: The requirement to inform the Council of any change of circumstances	33
3.9: Applications from elected Council members, staff members or relations	34
3.10: Reviewing applications on the housing register	34
3.11: Cancelling applications	34
3.12: Deliberate worsening of circumstances	35
3.13: The reviews procedure	35

3.14: How a request for a review will be dealt with	36
3.15: Rural Allocation policies	36
3.16: Local lettings policies	38
3.17: Assessing overcrowding and the size of accommodation that can be offered	39
3.18: Secure and flexible council tenants	41
3.19: Mutual exchanges	41
3.20: Requirement for a payment of a month's rent in advance for all new Rugby Borough Council lettings	
Section 4: How to apply and how an applicant's banding will be assessed and when a band will be awarded	41
4.1: How to apply and the verification information needed to support an application	43
4.2: The date a band will be awarded	44
4.3: The bands adopted by the Council	45
4.4: Quota for applicants owed a homelessness duty in temporary accommodation	46
4.5: The criteria for the bands adopted	47
4.6: Advertising properties	56
4.7: The bidding and selection process	57
4.8: Offers of accommodation	57
4.9: Acceptance of an offer made under the CBL bidding system or through a direct offer	59
Appendices	
5.1: Definition of a suitable offer	60
5.2: Financial Help for Housing Related Costs	62
5.3: Finding Accommodation	67
5.4: Partnership with Registered Providers	69
5.5: Right to Move qualification criteria	70

Version Control and Revision History

Version	Date	Author	Details
1.0: This Revised Adopted Policy	Add date of Cabinet approval	Add decision author	Details are the revised policy as adopted
2.0:			

Section 1: Introduction to the Housing Allocation Policy

1.0 Introduction

This document is the revised Housing Allocation Policy for Rugby Borough Council.

Local Housing Authorities are required to have a Housing Allocations Policy in accordance with the requirements of The Housing Act 1996 (Part VI) as amended. The Allocations Policy determines priorities and defines the procedures to be followed in allocating social housing.

In Rugby, the demand for social housing is greater than the number of homes available. The Allocations Policy sets out in detail who is and who is not eligible for housing, who is qualified to join the housing register and how this assessment is made.

The Council's Allocation Policy sets out in detail who is and who is not assisted under the Policy and how this is decided. It also sets out how to apply for housing. The Policy is designed to meet all legal requirements and to support and contribute towards the Council's wider objectives such as promoting mixed communities.

Most social housing vacancies in Rugby will be allocated through a choice-based lettings system matching applicants to available Council and Private Registered Provider homes that they have bid for. The system will be supported by a housing options approach giving applicants realistic advice and promoting other housing options, such as low-cost home ownership options and private sector renting.

The key objectives of this Allocation Policy are to:

- Meet the legal requirements placed on the Council to give appropriate priority to applicants who fall under the Housing Act "reasonable preference groups". This is to ensure that social rented housing is let to those in greatest need
- Provide a fair and transparent system by which people are prioritised for social housing
- To comply with The Tenancy Standard by providing a fair and transparent system which takes the needs of tenants and prospective tenants into consideration.
- Promote the development of sustainable mixed communities.
- Make efficient use of our resources and those of the private registered providers with social housing stock in the Rugby area.

1.1 Legal context

Rugby Borough Council's Allocation Policy sits within a legal framework that is summarised in this section.

The 1996 Housing Act (as amended by the 2002 Homelessness Act) requires Local Authorities to make all allocations and nominations in accordance with an Allocation Policy. A summary of the Allocation Policy must be published and made available free of charge to any person who asks for a copy. This document is available on the Council's web site: https://www.rugby.gov.uk/downloads/download/151/housing_allocations_policy?oldUrl=/downloads/file/1092/housing_allocations_policy

The Housing Act 1996, (as amended) requires Local Authorities to give 'Reasonable Preference' in their Allocation Policy to people with high levels of assessed housing need who are defined under the legislation as:

- All homeless people as defined in Part VII of the Housing Act 1996
- People who are owed a specific homeless duty under Sections 189B, 190 (2), 193 (2), or 195 of the Housing Act 1996 (or under Sections 65 (2) or 68(2) of the Housing Act 1985)
- People occupying insanitary, overcrowded or otherwise unsatisfactory housing
- People who need to move on medical or welfare grounds (including grounds relating to a disability)
- People who need to move to a particular locality within the district to avoid hardship to themselves or others

For applicants owed a reasonable preference, additional preference must be granted in the following circumstances:

- People serving in the armed forces and suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person's service
- People who have recently ceased, or will cease to be entitled, to reside in accommodation provided by the Ministry of Defence following the death of that person's spouse or civil partner who has served in the armed forces and whose death was attributable (wholly or partly) to that service; or
- People serving or have served in the reserve forces and are suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person's service.

The Housing Act 1996 also requires Local Authorities to state within their Allocation Policy their position on offering applicants a choice of housing accommodation or offering them the opportunity to express a preference about the housing accommodation to be allocated to them. We have adopted a Choice Based Letting system and our policy on choice is described in section 1.7 of this policy.

In developing the policy, regard has been had to the law and regulatory requirements, including:

- The Housing Act 1996, Part 6 as amended by Localism Act 2011 (England)
- The Housing Act 1996, Part 7 as amended by the Homelessness Reduction Act 2017
- Allocation of Accommodation: Guidance for Local housing Authorities in England (2012, DCLG) "the Code"
- Providing Social Housing for Local People: Statutory Guidance on Social Housing Allocations for Local Authorities in England (DCLG, December 2013) "Supplementary Code"
- Allocation of Housing (Procedure) Regulations 1997, SI 1997/483 Allocation of Housing (England) Regulations 2002, SI 2002/3264
- Allocation of Housing and Homelessness (Eligibility) (England) Regulations 2006, SI 2006/1294 and all subsequent amendments

- Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012, SI 2012/1869
- Housing Act 1996 (Additional Preference for Armed Forces) (England) Regulations 2012, SI 2012/2989
- The Allocation of Housing (Qualification Criteria for Right to Move) (England) Regulations 2015
- The Allocation of Housing and Homelessness (Eligibility) (England) (Amendment) (EU Exit) Regulations 2019 (SI 2019/861)
- Equality Act 2010
- Data Protection Act 2018
- UK-GDPR (General Data Protection Regulation) 2021
- Care Act 2014
- Human Rights Act 1998
- Domestic Abuse Act 2021; and
- Children and Social Work Act 2017

In framing the Allocation Policy, regard has also been had to the current Rugby Borough Council Housing Strategy 2022-24 and the Homelessness and Rough Sleeping Strategy, the Tenancy Strategy (Warwickshire wide) 2015, and relevant caselaw.

All references to statutory materials are by way of summary and are not used as substitutes for the details within the original.

The Council will provide an electronic copy of this Policy to anyone who asks for one. Copies in alternative formats will be considered on an individual basis. The whole of this Policy is available for inspection by any person at the Town Hall of the Council if someone is unable to access the Policy online.

Any provision in this Policy may be waived in exceptional circumstances at the discretion of the Housing Advice and Benefits Team Manager or Chief Officer (or their delegate) responsible for the housing services. The reasons why a provision has been waived will be documented.

This is the revised Housing Allocation Policy for Rugby Borough Council and will take effect on or after *insert date here when the Policy has been approved by the Council and an implementation date once it has been agreed what that date will be*. The assessment of need and qualifying criteria set out in the Policy will be applied to all new and existing applicants from this date.

The following types of allocation are not covered by this Policy:

- a) Tenancy successions
- b) Tenancy assignments, such as mutual exchanges
- c) Tenancy status changes, such as introductory to secure tenancies
- d) Tenancy transfers pursuant to Court Orders
- e) Management Allocations, such as:
 - Joint to sole or sole to joint tenancies
 - Temporary lettings to existing Council tenants who need to be decanted pending major refurbishment or repair works

- Temporary lettings to homeless households
- Where there is a legal requirement to offer accommodation to a household following a compulsory purchase of a property
- Where there is a legal requirement to offer accommodation to a displaced agricultural worker under the Rent (Agriculture) Act 1976.

Allocations to the following types of accommodation are also not covered by this Policy:

- a) Supported Housing schemes (applicants for this type of accommodation will be signposted or referred to Adult Social Care/the relevant Supported Accommodation Provider)
- b) Extra Care Housing schemes (applicants for this type of accommodation will be signposted or referred to Adult Social Care/the relevant Extra Care Accommodation Provider)
- c) Affordable Home Ownership schemes (applicants for this type of accommodation will be signposted or referred to the local Help to Buy Agent).

1.2 Making changes to the Policy

The Policy will be reviewed and revised as required:

- in response to any national policy or legislative changes; or
- in response to any policy changes instigated by the Council; or
- to reflect the requirements of any new leading and relevant case law.

Any significant changes to this Policy will be approved by the Council's Cabinet.

For minor changes to the Policy decisions will be delegated to the Portfolio Holder responsible for the Housing Service.

For changes to the operating procedures decisions will be delegated to the Chief Officer for the Communities and Homes Service.

Formally, any major change to the Policy can only be made after a copy of the proposed amendments have been consulted on by sending this Policy to every Registered Provider operating in the Rugby area. This is a requirement under Section s166A (13) Housing Act 1996.

The Council will take any steps as it considers reasonable (for example, by making contact via email, telephone, or letter, or by placing a notification on the Council's website, or via another suitable form of communication), within a reasonable period of time, to bring to the attention of applicants likely to be affected by:

- a) Any alterations made to this Policy
- b) Any subsequent alteration to this Policy that would affect the relative priority of a large number of applicants; or
- c) Any significant alteration to any associated procedures for administering this Policy.

Where a full review of the Policy is undertaken, the Council will normally adopt local government good practice guidelines and undertake a broad consultation that includes relevant statutory and voluntary sector organisations, tenant representatives, and applicants to the Policy.

1.3 Data Protection

Rugby Borough Council will ensure personal information of all applicants (new, existing, and deleted) is:

- a) Stored lawfully
- b) Processed in a fair and transparent manner
- c) Collected for a specific, explicit and legitimate purpose
- d) Kept up to date and held until it is no longer required; and
- e) Shared only with other organisations for legitimate processing.

Rugby Borough Council's privacy notice, which sets out when and why it collects personal information about people who access its services, how it uses it, how it keeps it secure, and individuals' rights, can be found on its website: <https://www.rugby.gov.uk/privacy>

The UK-GDPR and the Data Protection Act 2018 provide individuals with a right to request access to any of their personal data held by Rugby Borough Council, and a right to know where the data came from, how it is used, and why it is held. Such a request is called a "subject access request" and applies to personal data in housing files. Information about making a subject access request is available on the Council's website:

https://www.rugby.gov.uk/info/20030/information_and_data/110/requesting_personal_information#:~:text=You%20can%20make%20a%20request,you%20to%20provide%20more%20detail.

Subject Access Requests can be made in writing to Rugby Borough Council at the Town Hall, Evreux Way, Rugby CV21 2RR.

1.4 Right to Information

Anyone has the right to request access to recorded information held by the Council under the Freedom of Information Act 2000 (FOIA).

Requests under the FOIA must be made in writing, must include the applicant's name and a correspondence address, and must specifically describe the information requested.

Requests can be made via our website <https://www.rugby.gov.uk/w/freedom-of-information#making-a-request> or by writing to Rugby Borough Council at the Town Hall, Evreux Way, Rugby CV21 2RR.

1.5 Equality, Accessibility, and Monitoring

Rugby Borough Council is committed to ensuring that the Policy, and the implementation of all associated guidance and procedures, are non-discriminatory, taking into account the

needs of groups protected by the Equality Act 2010, the Human Rights Act 1998, and for children, Section 11 of the Children Act.

Rugby Borough Council will ensure this Policy complies with current equality legislation. It has been subject to a full Equality Impact Assessment (EIA) before it was adopted. The EIA will be regularly reviewed as information regarding the impact of the Policy is obtained. A copy can be requested directly from the council.

1.6 Complaints

Complaints are separate to the circumstances in which an applicant is entitled to seek a review of a decision made on their housing application. A request for a review of a decision made on an application should be made under the review procedure set out in section 3.13 and not through the Council's complaints processes.

Where an applicant wishes to make a complaint about poor service, or the way they have been treated, this should be made using Rugby Borough Council's complaints process. Information about how the Council deals with complaints can be found on its website: <https://www.rugby.gov.uk/a-to-z/service/30/complaints>

Where a complaint relates to how an applicant has been dealt with under this Policy, an applicant has the right to continue with their complaint to the Local Government and Social Care Ombudsman Service if they are unhappy with the Council's response to their complaint. Further information can be found on the LGSCO's website: www.lgo.org.uk

1.7 The Council's statement on choice

The Council will let the majority of properties through a system called 'choice-based lettings' (CBL) but not all properties, (see below for when the Council may make a direct offer outside of the CBL system). This means the majority of properties will be advertised and applicants will be able to 'bid' on properties that suit their needs.

Applicants who are eligible to be considered for properties under the Policy will be able to express a preference for an area, or areas, in which they would like to live and the type of property they would prefer. However, the ability to satisfy their preferences is limited by the amount of housing available in Rugby.

The housing pressures faced in Rugby limit the degree of choice that can be offered, along with the responsibility the Council has to offer housing to applicants in urgent housing need. These pressures include the need to reduce the financial impact on the Council for households placed into temporary accommodation under a homelessness duty.

Therefore, expressing a preference over where an applicant would prefer to live does not mean that preference can be met, or that an applicant won't be offered suitable accommodation outside of their preferred area.

An applicant will be asked at time of registration to state any area in which they believe they cannot live due to fear of violence, harassment, or domestic abuse. The assessment of their application will then consider the facts and decide whether the applicant is allowed to restrict areas. For applicants who have been a victim of domestic abuse or other violence

who wish to be rehoused in an area where that abuse or violence has occurred the Council will consider on the facts and circumstances of the case to determine whether an offer can be made, or whether the risk is so significant that an offer cannot be considered despite the applicant's wishes. The definition of domestic abuse used to assess applicants under the policy is the definition set by the Domestic Abuse Act 2021 which includes both physical and non-physical forms of domestic abuse.

Priority for Council and Registered Provider (Housing Association) properties being let as secure, flexible, or assured tenancies will be determined by housing band, with those applicants in Band 1 having a greater priority than those in Bands 2 or 3 or 4 and those in Band 2 having a greater priority than those in Band 3 or 4. Within bands, priority will normally be determined by the date the applicant has been registered in that band.

In selecting properties to allocate the Council will normally take into account the following factors:

- The number of bedrooms required
- Any essential requirement concerning the type or location of housing
- The housing band into which the applicant's case falls; and
- The date registered within that band (except for when a property may be allocated outside of band or outside of date order within a band (see section 1.8 below)

The Council will not normally take into account:

- Non-essential preferences concerning the location or type of rehousing requested by the applicant; or
- An applicant's preference concerning an allocation of a Council property, or a nomination to a Housing Association property.

1.8 When the Council may choose to make a direct offer outside of the bidding (CBL) system and sometimes outside of the band and date order system

There will be circumstances in which there are urgent strategic, operational, or financial reasons to make a direct offer outside of the bidding system and/or outside of the normal band and date order criteria. Specific examples include but are not limited to:

- a) People who need to move due to a fire or flood, or severe storm damage to their home
- b) Where there is an evidenced threat to life in the area in which an applicant currently lives for example, people who are at imminent risk of violence and are to be housed through a credible risk of violence
- c) People who it has been agreed must be housed urgently as part of a multi-agency protocol such as a MAPPA, or MARAC
- d) Where a vacant adapted property or a property designed to disability standards becomes available it may be offered to those households with a need for this property type regardless of their band or the date they were registered

- e) In the case of a Council tenant who is willing to transfer from a property they do not require, and which is particularly suitable for an applicant with special or support needs
- f) Applicants who have voluntarily given up their secure or flexible council tenancy whilst they are in prison through an agreement with the Council to rehouse them on release from prison
- g) Where an applicant is homeless and in temporary accommodation and owed a Section 189B (2) Relief duty or 193(2) Main duty under the Housing Act 1996 and the Council wishes to make an offer outside of the band or date in band system in order to manage any budgetary or legal requirements placed on the Council
- h) Persons whom the Council has a duty to rehouse under Section 39 of the Land Compensation Act 1973
- i) A vulnerable applicant where the outcome of an assessment is that a managed letting to a property in a particular suitable location is the best letting solution for that applicant
- j) Where an applicant has a specialist need for adapted accommodation and the availability of suitable accommodation is limited
- k) Where an applicant poses a risk to individuals or the community
- l) Where a property has been temporarily let to a homeless applicant and is offered to the applicant in order to discharge the Main Housing Duty under Section 193(2) of the Housing Act 1996 or the Accommodation Duty under Section 193C(4) of the Housing Act 1996
- m) Where a property that has been advertised, offered to and refused by another applicant and is ready to let, the Council can offer this property to a homeless applicant who has a higher banding or banding effective date than the remaining applicants on the bidding shortlist
- n) Where a property that has been advertised, offered to and refused by all applicants on the bidding shortlist is offered to a homeless applicant and refused the Council can readvertise the property or use it for a direct match
- o) Where the Council decides that an allocation would be in the Council's financial interest and reduce expenditure on temporary accommodation
- p) Where the Council decides that an allocation would make the best use of available social housing stock.

Special allocation arrangements may also apply in respect of properties available for letting on new-build developments.

In all of these examples a direct allocation may be made. There is no minimum time that an applicant will be allowed to bid before they can be considered for a direct offer. For

example, even though an applicant owed a homeless duty and in temporary accommodation will be allowed to bid under the CBL system they may still receive a direct offer at any time in order to reduce the financial impact on the Council of temporary accommodation.

Decisions to allocate properties outside of the bidding system, including outside of the band and date in band system, will be authorised by the Waiting List Team Supervisor or Team Leader responsible for applications and lettings service and recorded with the reasons why an allocation has been made. These will be reported to Council elected members at least annually through a performance report covering all applications and lettings.

Note: households that may be at high risk due to significant repairs issues will be decanted and made a direct offer outside of this Allocation Policy as any offer will be a management initiated move and these sit outside of the requirements of allocations legislation.

1.9a Low demand properties

If a property is advertised through the Council's Choice Based Lettings cycle at least twice and has not been allocated by any form of allocation method, the Council reserves the right to determine the most appropriate method of re-advertisement.

For low demand properties, providing an applicant is both eligible and qualifies in terms of acceptable behaviour, the Council reserves the right to advertise and/or allocate outside of the normal rules of the scheme

1.9 Removal from the Housing Register where an applicant refuses two reasonable offers

An applicant who bids successfully under the CBL system but subsequently fail to attend an appointment to view or refuses an offer of a tenancy without good cause (including where a direct offer has been made), increase administration time and cost and more importantly are denying other applicants the opportunity to be shortlisted for properties.

An applicant may withdraw their bid for a property without penalty at any stage of the bidding process up to the close of the bidding round. This does not include applicants where the Council has decided to place bids for the applicant (see Assisted Bidding 4.7) However, if an applicant is the successful bidder on a property but either fails to attend a viewing appointment or refuses the offer of a tenancy without good reason, this will count as a reasonable offer refused.

Any applicant who refuses two reasonable offers will be removed from the Housing Register for a period of 12 months except where there has been a material change in circumstances during the 12-month period such that the two offers of accommodation would no longer be reasonable. The 12-month exclusion shall be from the date the Council notified the applicant of its decision. An example of a material change in circumstances could be because of a significant deterioration in health where an applicant's current housing has had a substantial impact on the deterioration of their condition and neither of the two offers refused would now be reasonable.

The Council will determine whether an offer was reasonable for an applicant to accept using the reasonable offer criteria set out at appendix 5.2.

Applicants owed any of the statutory homeless duties will be made one reasonable offer in writing and a refusal will mean that their banding priority for being owed a statutory homeless duty will be removed.

A reasonable offer of accommodation for an applicant owed a statutory homeless duty could be either a private rented property, or a social rented property. Should the applicant refuse an offer that is considered reasonable and suitable for their needs as defined under homelessness regulations, then, subject to the Council's homelessness review procedure, the homelessness duty owed will be discharged and they will lose any priority banding granted to them based on the homelessness duty owed.

In these circumstances the Council will then assess whether they have another housing need as defined by this Policy that would still allow them to be banded and owed a second suitable offer under the Policy. If they do not, they will be removed from the Housing Register under the 'no housing need' qualification rule.

A statutory homeless duty is defined as:

- The prevention of homelessness duty under Section 195(2)
- The 'relief of homelessness duty' under Section 189B(2)
- Where the relief duty has come to an end and an applicant is then owed a Section 190 Intentionally homeless temporary accommodation duty to provide them with a reasonable opportunity to secure alternative accommodation for occupation (Section 190(2) duty); or
- The Section 193(2) main homelessness duty or the Section 193C(4) 'reduced' Section 193 duty.

The suitability criteria used to determine whether an offer to end a main homeless duty owed under Section 193(2) of the Housing Act 1996 or a relief of homelessness duty owed under Section 189b, will be the criteria set down in the Suitability of Accommodation Order England 2012, as amended by Section 12 of the Homelessness Reduction Act 2017, relevant case law, and statutory guidance.

These criteria only apply to an offer of social housing or private rented housing made with the intention of ending a main or relief homelessness duty. Where an offer is made to any other banded applicant who is not owed the main or relief homeless duty, it is for the Council to decide based on the facts of the case whether the offer is reasonable using the guidance in Appendix two of this Policy to help make the decision.

If an applicant does not reply to an offer within two working days of receiving the offer it will be deemed to have been refused unless there are exceptional circumstances as to why there has been no response.

1.10 Contacting the Council

You can contact Rugby Borough Council to ask about any aspect of this policy or your application by writing to:
Rugby Borough Council
Town Hall

Evreux Way Rugby CV21 2RR - Or by telephoning: 01788 533533

DRAFT

Section 2: Applying to join the Housing Register: Eligibility and the qualification and disqualification rules adopted by the Council

Anyone over the age of 16 years can apply to join the Housing Register. Applications will be rejected if:

- a) They are ineligible to be considered by law; or
- b) They come within one of the 'non qualification' categories set out in the Policy which includes if they do not have a statutory housing need.

A person can apply to join the Housing Register if their current address is their only home, or sole residence. An applicant cannot be registered on two applications at the same time.

If an applicant is under 18 years of age, they will not normally be offered a property. We work closely with Doorway and P3 to source the most appropriate tenure for young people aged under 18 including the House Project.

If in exceptional circumstances a person who is 16 or 17 is granted a tenancy, this will normally be held in trust until they reach the age of 18. This means that another suitable person (such as a parent, legal guardian, or relative) will normally be responsible for the tenancy.

In order to qualify to be included on the housing register applicants should have mental capacity to understand the implications and responsibilities of being a tenant. An application may be made on behalf of a person who lacks mental capacity by any persons holding a Lasting Power of Attorney (property and finance) or a Court Appointed Deputy which may then be considered by the social housing provider, whose decision will be final.

2.1 The eligibility rules

Some groups of people cannot by law join the Housing Register regardless of their housing need or circumstances. These are people who:

- Come under the legal rules set by the Government setting out who cannot lawfully access social housing
- Do not live habitually in the 'Common Travel Area' (UK, Channel Islands, the Isle of Man or the Republic of Ireland)
- Do not have the right to live in the UK; or

The key relevant regulations that apply to eligibility are:

- Regulations 3 and 4 Allocation of Housing and Homelessness (Eligibility) (England) Regulations 2006, SI 2006/1294
- All subsequent amendments including 'The Allocation of Housing and Homelessness (Eligibility) (England) (Amendment) (EU Exit) Regulations 2019 (SI 2019/861)

- The Allocation of Housing and Homelessness (Eligibility) (England) (Amendment) Regulations 2020 (SI 2020/667) implemented from the 24 August 2020.

The above is not a complete list of all the eligibility regulations. For example, there is significant legislation that relates to the UK's exit from the European Union and the implications for accessing housing assistance. These rules are complicated. Anyone who is impacted, or believes they may be impacted, can approach the Council for advice, or can seek independent legal advice.

Further detail on the eligibility rules are set out in Appendix 5. A member of the Housing Advice and Benefits Team will determine the eligibility of an applicant to join the housing register.

2.2 The non-qualification rules adopted by the Council

Under Section 160ZA(7) of the Housing Act 1996 Part 6 a Council is allowed to set criteria for classes of persons who are, or are not, qualifying persons. The following classes of person will not qualify for the Housing Register unless the Council agree there are exceptional circumstances for waiving a rule.

- 1) Applicants without a local connection to the Rugby Borough area (unless they meet one of the exceptions rules set out below or discretion has been applied for exceptional circumstances)
- 2) Applicants who do not have a housing need as defined under the banding criteria set out in this Policy and are not one of the exceptions listed
- 3) Applicants whose unacceptable behaviour is assessed as serious enough to make them unsuitable to be a tenant
- 4) Applicants assessed as having sufficient financial resources as defined by the policy
- 5) Applicants who own a home
- 6) Applicants with lawfully recoverable arrears or another housing related debt owed to a social landlord or private sector landlord which have been accrued through deliberate and wilful non-payment
- 7) Applicants seeking to obtain accommodation by making a false or misleading statement or by withholding relevant information, or by failing to inform the Council of any material change in circumstances
- 8) New introductory tenants (Council) and starter tenants (Housing Associations) will not be permitted to apply for a period of 12 months unless there are overriding management reasons which have been agreed by the Waiting List Team Supervisor or Team Leader
- 9) Applicants who have refused two offers of social housing within one year, which are assessed as suitable offers, will be removed from the register for a period of 12 months
- 10) Where there are exceptions to these rules these are set out in the relevant section below. There is a discretion to waive a rule in exceptional circumstances, as approved by the Housing Advice and Benefits Team Manager or an equivalent senior service manager responsible for housing in Rugby.

(see section 2.4 for details for how the Council will consider exercising discretion).

2.3 Further details on how applications will be assessed under the non-qualification rules adopted by the Council

Non-qualification rule 1: The need to demonstrate a local connection

To establish a 'Local Connection' with the Rugby Borough an Applicant or joint Applicant must (with certain exceptions as set out below) meet at least one of the following criteria:-

- a) Currently live, or have lived, within the borough of Rugby and have done for at least 6 out of the last 12 months or 3 out of the last 5 years; or
- b) The applicant or their partner are employed in permanent employment in the Rugby Borough area for at least 12 months. Employment is defined as a permanent contract for paid employment for at least 16 hours or more per week and is not work that is considered to be temporary, casual or seasonal. Where there is a 'zero-hours' permanent contract the assessment will consider if, on average over a 3-month period, the person is working for 16 hours a week or more and that zero hours contract is not a temporary contract. If an applicant has no other local connection for the residence or family rule then the applicant or partner must be working at the point any offer of a tenancy is made.

Where an applicant or partner is self-employed they must demonstrate that the self-employed work they perform is:

- In carried out in the geographical area of Rugby Borough and
- Cannot be performed from home, and
- They have been self-employed for a continual period of at least 6 months and
- Their self-employment is not work that is considered to be temporary or seasonal.
- In addition the applicant or partner must be working in a self-employed capacity at the point an offer of a tenancy is made.

- c) Or, have close family (normally considered to be a mother, father, brother, sister, or adult son or daughter) that have lived in the district for a minimum of the last 5 years

Households placed in accommodation outside of the Borough by the Council in meeting its statutory duties will retain their local connection.

Once registered, an applicant must continue to meet the local connection qualification rule. If the applicant no longer meets this rule, they will be removed from the Housing Register as they will no longer qualify for inclusion.

People in the following categories will not normally be considered as having a local connection:

- a) Persons who have been detained in the Local Authority area (e.g., in prison, or Approved Premises,) will not be able to establish a local connection as this does not constitute being resident in the Rugby area by choice.
- b) Applicants who meet the reasonable preference criteria as set out in the Housing Act 1996 section 167 (2) but have no local connection will be placed in band 3.
- c) Persons placed in supported accommodation in the Rugby borough will not meet the local connection criteria by virtue of residency in the area unless there are exceptional circumstances.

For the purposes of determining a connection for residence, the Council will accept the following circumstances as demonstrating 'normal residence':

- Residency in a non-traditional dwelling, such as a mobile home that is placed on a residential site, or an official pitch
- People who are verified rough sleepers in the Rugby area as long as overall there is evidence that they meet the 6-month period for residency.

There are several exceptions to the local connection rule. These are:

1. Where the Council agrees there are very exceptional circumstances requiring a move into the Rugby area. This will be decided on a case-by-case basis. Examples where exceptional circumstances may be considered on a case-by-case basis include:
 - Reasons of safety, for example when an applicant is fleeing domestic abuse or hate crime from another area; or
 - An applicant is on a witness protection program and the Council has agreed that a move to Rugby is essential; or
 - Where the Council agrees there is a very exceptional need to live in the Rugby area to provide or receive essential support.
2. An application from a Gypsy or Traveller household where the applicant may not fully meet the 6-months continuous period of residence rule, if that period has been broken by travelling.
3. A young person owed leaving care duties under Section 23C of the Children's Act 1989, looked after by Warwickshire County Council will be considered to have automatically established a local connection to Rugby until they reach the age of 21 (when this duty will cease, or 25 if they are pursuing a program of education agreed in their pathway plan).
4. A young person who has been provided with accommodation under Section 22A of the Children Act 1989 (provision of accommodation for children in care) who has resided in Rugby for a continuous period of at least 12 months will be considered to have established a local connection to Rugby even if some of that period accrued before that person turned 16 years old.
5. Applicants who satisfy the 'Right to Move' criteria. The Allocation of Housing (Qualification Criteria for Right to Move) Regulations 2015 state that local connection qualification rules must not be applied to existing social tenants who seek to move from another Council district in England, and who have a need to move for work related reasons to avoid hardship. However, under this Allocation Policy, Rugby Borough Council will limit these moves to no more than 1% of all lettings per year.

See appendix 4 for details of how the 'Right to Move' criteria will be applied.

6. Where, at the date of application, the applicant is not currently resident in Rugby whilst:

- a) Receiving medical or respite care, or
- b) Serving a custodial sentence and is imminently due to be released, or
- c) In another type of institution e.g. mental health, refuge, rehabilitation

In these circumstances the applicant must have been living in Rugby for at least 6 months prior to their current circumstances.

7. Applicants who satisfy the Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012. These are:

- a) Applicants who are serving members of the regular armed forces
- b) Applicants who served in the regular armed forces within the 5 years immediately prior to the date of their application
- c) Applicants who are serving or former serving members of the regular armed forces or reserve forces who suffer from a serious injury, illness or disability sustained as a result of their service
- d) Applicants who are a bereaved spouse/civil partner of a former serving member of the regular armed forces and have recently ceased (or will soon cease) to be entitled to reside in services accommodation following the death of their spouse/civil partner; or
- e) The divorced or separated ex-spouse of a member of HM Armed Forces, who is currently serving or going through resettlement.

Non-qualification rule 2: Housing need

Applicants who do not meet the housing need criteria for an award of a band 1-4 will not be admitted to the Housing Register unless they come under one of the following two exception groups:

- 1) Applicants over the age of 55 without an assessed housing need and who are not homeowners and are prepared to accept designated older person's housing only. This exception is because there is evidence that a number of older applicants are able to receive an offer of older person housing or age restricted housing as there is a greater availability for this type of housing in Rugby. Note applicants who qualify under this exemption will only be considered for age restricted properties and cannot be considered for general needs properties.

For homeowners there are some limited exceptions where an applicant who is 55 or over and a homeowner may be allowed to qualify for the housing register (see non qualification rule 5 below).

Non-qualification rule 3: Unacceptable behaviour

The non-qualification rule for unacceptable behaviour will apply where an applicant, or any member of their household, has demonstrated serious unacceptable behaviour that, in the view of the Council, makes them at the time of their application, or since their application, unsuitable to be a tenant.

The unacceptable behaviour disqualification rule will also apply to applicants currently on the Housing Register. An applicant's eligibility to remain on the Housing Register will be kept under review and an applicant may be rendered ineligible should the council be satisfied that the rule relating to unacceptable behaviour should be applied to their case.

Examples of unacceptable behaviour that may result in a decision that an applicant will not qualify to join the housing register include:

- a) They or a member of their household has committed anti-social behaviour in or around the vicinity of their home that has resulted in an CPNS, CPNW or similar legal deterrent being issued within the past five years or on the test of 'the balance of probabilities' the Council is satisfied that the behaviour took place.
- b) They or a member of their household have a conviction for using their accommodation, or allowing it to be used, for illegal or immoral purposes such as drug dealing, within the past five years.
- c) They have been evicted from a tenancy by a social or private landlord for a breach of tenancy conditions, including non-payment of rent, within the past five years.
- d) Committing acts causing or likely to cause nuisance or annoyance to neighbours or others in the area where they live or have previously lived in the last 5 years.
- e) Conduct likely to cause nuisance or annoyance if they were to be offered a tenancy. This is conduct or behaviour that does not only relate to a previous social housing or private rented sector tenancy. It may include the circumstances where an applicant, or a member of their current or prospective household, is the subject of actions being taken by any Council (or some other recognised body) on grounds of alleged antisocial behaviour (ASB).
- f) Circumstances where the applicant, or any member of their household, has assaulted/ or threatened a member of the Council's staff, whether or not an injunction is being sought, or has been obtained.
- g) Being subject to a court order (including an interim order) for breach of tenancy conditions.
- h) Being violent towards a partner or members of the family.
- i) Allowing the condition of the property to deteriorate in avoidable circumstances.
- j) Paying money illegally to obtain a tenancy.
- k) Unlawfully subletting a Social Housing tenancy.
- l) Applicants who have been convicted of housing or welfare benefit related fraud, where that conviction is unspent under the Rehabilitation Offenders Act 1974.
- m) Having unspent convictions where an assessment by the Council concludes that the applicant is unsuitable to be a tenant due to a significant risk to potential neighbours and/or communities such as convictions for selling drugs.
- n) An applicant or any member of their household has been responsible for any racial harassment or other hate crime. 'Racial harassment' and 'hate crimes' are defined as racist, religiously aggravated, faith, gender, disability, and trans phobic or homophobic or gender re-assignment harassment or hate crimes. A hate crime or racist incident is defined as any incident which is perceived to be racist or hate crime related by the complainant or any other person.

The assessing officer will be guided by the following framework when assessing whether an applicant should not qualify based on their unacceptable behaviour:

- a) The behaviour need not have led to possession, prosecution, or other enforcement action by a statutory agency if they had been a tenant, provided that, on the balance of probability, the household is responsible.
- b) In normal circumstances the behaviour concerned should have occurred within the last five years. In cases of a more serious nature, for example, those involving criminal prosecution, a longer timescale may be appropriate if the applicant still poses a threat to neighbours and community.
- c) There must be reasonable grounds for believing that the behaviour could continue or be repeated. For example, the applicant may have issued threats, or there might be a history of repeat offending.

When assessing whether behaviour may result in the applicant not qualifying the assessing officer will be guided by the following framework. They will consider:

- 1) The seriousness of the applicant's behaviour.
- 2) The duration of the behaviour and/or the number and frequency of incidents.
- 3) The length of time that has elapsed since the behaviour took place.
- 4) Any relevant vulnerability or support needs that may explain the behaviour.
- 5) Whether there is meaningful engagement with support agencies.
- 6) Critically, whether there has been a significant and sustained change in the applicant's behaviour.
- 7) Whether they believe on the evidence that the behaviour is likely to still reoccur now or at the point a tenancy was offered or commenced.
- 8) Whether the circumstances that caused the behaviour have changed. For example, whether nuisance was caused by drug or alcohol problems that the applicant is successfully managing.
- 9) Whether the member of the household responsible for the behaviour is still a member of the household.
- 10) Whether the Council can accept any assurances from the applicant as to future behaviour and is signed up to an agreement setting out the behaviour that is expected of them.
- 11) If the unacceptable behaviour is believed to be due to physical, mental or learning difficulties, whether, with appropriate support, the applicant could maintain a tenancy.

Applicants to whom the rule is applied will be written to and informed that:

- 1) The unacceptable behaviour rule has been applied to their case, and they do not qualify until the behaviour has been resolved.
- 2) What they must do to resolve the problem, and
- 3) They have a right to ask for a review of the decision made to disqualify them.

Where an applicant is disqualified, any new application will only be reconsidered at the request of the applicant and only where there has been no reasonable cause for complaint or concern against the applicant (or members of their prospective household) for a continuous period of 12 months. It is the applicant's responsibility to notify the Council when they have, in their view, resolved the issue and they will need to present evidence to support this as part of any new application.

Non-qualification rule 4: Sufficient financial resources

This rule has been adopted because applicants with income, investments or savings at or above this level should be able to resolve their own housing need.

With regard to finances, single and joint applicants will not qualify to join the register if:

- 1) The household is a single person without children on their application with a gross income of £30,550 or above
- 2) The household is a Couple without children on their application with a gross income of £54,990 or above
- 3) The household consist of a single person/couple with children on their application with a gross income of £54,990 or above, or
- 4) The household with or without children who have savings or investments of over £16,000

Income Thresholds will increase in line with CPI.

Non-dependent adult children's income will be considered as part of the household's total income assessment along with the income of the applicant, their partner or joint applicant.

These financial limits will be reviewed every two years in line with the financial market. 'Sufficient financial resources' includes any assets or investments even if they are not immediately available to the applicant.

Although under this rule applicants assessed as having sufficient financial resources cannot join the Housing Register, it does not prevent them being considered for any low-cost part ownership, or full ownership schemes. On request, information can be given as to which Housing Associations or developers are currently operating such schemes in the Rugby area and how applications can be made.

The following income will not be counted towards the income thresholds:

Disability Living Allowance paid for a child aged 16 and under
Personal Independence Payment Mobility Component where that component is used to pay for a Motability vehicle
Attendance Allowance and Personal Independence Payment Care Component where that component is used to pay solely for disability related expenses
Armed Forces Independence Payment
Industrial Injuries Disablement Benefit
War Disablement Pension

Any lump sum payments that would fall to be disregarded by the Housing Benefit Regulations

Non qualification rule 5: Homeownership, or legal interest in homeownership

An applicant cannot qualify for the housing register if they or their partner own a residential property in the UK or elsewhere. Applicants who have been the owner of a residential property within the last 7- years will be required to provide proof of the proceeds from the

sale and of the disposal of any proceeds. Where proceeds from any sale have been spent recklessly and, as a result, takes an applicant's financial resources below the disqualification level set, an applicant can still be determined as not qualifying for the housing register.

Exemptions to the financial resources and homeownership qualification rules

Applicants who do not qualify under the homeownership or financial resources rules may be considered as an exception if:

- a) If as a result of a divorce settlement a Court has ordered that an applicant may not reside in the former matrimonial or civil partnership home in which they still have a legal interest for a period which is likely to exceed 6 years.
- b) If someone is a homeowner and is statutory homeless (owed the main duty) due to domestic abuse and their property has not yet been sold, a decision will be made as to whether to treat this as an exemption based on the facts and circumstances of the case.
- c) The applicant has a substantial disability, and their current home is not suitable for their specific needs. This is intended to cover situations where a person owns their own home but where it is agreed that they are no longer able to manage in it due to their advancing years, or due to a substantial disability that makes living in their home impracticable and where selling is unlikely to provide sufficient funds to access alternative accommodation that would be suitable for their needs.

Non qualification rule 6: Former or current rent arrears or another housing related debt

This section sets out the rules for when an applicant:

- a) Will not be allowed to qualify for the Housing Register because of former or current rent arrears or another housing related debt, or
- b) Will be allowed to qualify but will not be allowed to bid or be considered for an offer until their rent arrears or housing related debt have been resolved to the satisfaction of the Council.

This section explains the rules relating to:

- 1) Current or former rent arrears or another housing related debt owed to Rugby Borough Council, or rent arrears owed to another Council or a Registered Provider Housing Association, and
- 2) Current or former rent arrears owed to a private sector landlord

Current or former rent arrears or another housing related debt owed to Rugby Borough Council, or rent arrears owed to another Council or a Registered Provider Housing Association

Generally, applicants who have housing related debt as defined under this policy will either:

- a) Not qualify to join the housing register if the debt owed is over £2,000 or
- b) Can qualify but will not be entitled to bid or be considered for an allocation of housing until the debt is resolved as per the rules set out below. Note if an applicant is allowed to join the housing register they will be ineligible to be considered for an offer until the debt has been resolved but they will still be allocated a band and will accrue their time in band whilst they take action to resolve the debt as per the rules set out in this section of the policy.

- c) For housing-related debts of £1 - £499 an applicant will still be considered for an offer of accommodation with no penalty).

Housing related debt is defined as:

- a) Any current or former tenant rent arrears or charges for use and occupation owed to Rugby Borough Council or any Local Authority, registered provider housing association or private sector landlord
- b) Temporary accommodation charge arrears for a license, or a non-secure tenancy, where that temporary accommodation was provided by Rugby Borough Council.

Housing related debts apply to both the applicant and any partner included in their application.

The purpose of this qualification rule is:

- To ensure any relevant debt owed to the Council, or another Council or another landlord is recovered and
- To consider whether an applicant's current position creates a risk of future non-payment of rent.

The following framework will be used to guide officers when applying this qualification rule. The Council will consider:

- 1) The reasons why the applicant accrued the housing related debt and whether there are exceptional circumstances that should be considered when applying the rule.
- 2) Whether the debt has been caused by factors difficult for the applicant to control, such as the 'spare room subsidy' rule (bedroom tax) or financial abuse.
- 3) Whether the applicant still owes that debt, and if they do, the extent of the arrears/debt as well as whether it is a recoverable debt currently being pursued or a statute barred debt.
- 4) Whether the applicant has taken debt advice, acted on it, and entered into an arrangement to clear the arrears/debt.
- 5) If an arrangement has been made, the amount of arrears/debt paid off, any amount outstanding, and the regularity of payments made.

After considering the above the Council will decide whether the applicant will not qualify for the housing register, or that they will be allowed to qualify, but will not be able to bid or be considered for an offer until the issue has been resolved to the satisfaction of the Council. Debts of over £2,000 will mean that the applicant automatically will not qualify for the housing register until that debt has been reduced to under that amount, after which the rules set out below must be met before they will be allowed to bid or be considered for an offer of accommodation.

Applicants with housing related debts between £501 and £1999 will be eligible to join the register but not be allowed to bid or be considered for an offer of social housing until they have made a repayment commitment to clear the debt and are making regular payments of an agreed sum which they have maintained for a period of:

- 6 months where the debt is £1,000 or over
- 3 months where the debt is between £500 and £999

This will normally mean not having missed a single payment.

They will still be allocated a band and will accrue their time in band whilst they take action to resolve the housing related debt as per the rules in the policy.

The applicant will be expected to continue making regular payments of the agreed sum until the debt is cleared – if payments are missed then the application will again be suspended from being able to bid or from being considered for an offer until the arrears are cleared, or payments have been made satisfactorily for at least a further three months.

If there are any arrears still outstanding when an applicant is made an offer, they will be expected to sign an agreement to continue the agreed payments after they have moved into their home.

For applicants who are assessed as not qualifying for the housing register under this rule because the amount owed is over £2,000, a new application will be considered when either:

- a) They have reduced the debt to under £2,000, or
- b) There are changed circumstances that the Council agree are exceptional after considering the facts of the case presented

Current or former rent arrears owed to a private sector landlord

The Council normally only consider rent arrears from an applicant's or joint applicants last private rented tenancy in the circumstances where the Council has obtained information that confirms on the balance of probabilities that a debt is owed. If there is a debt owed it will be for the assessing officer to decide on the facts gathered, the level of debt and the reasons for it, whether the applicant should be classified as a non-qualifying or should be allowed to qualify and if so whether they should be suspended from bidding or being considered for an offer until the debt is resolved. Where it is established that a debt is owed the same rules will apply as per a social housing debt above.

Where an applicant or their partner has held a private rented tenancy in the last 5 years the Council will write to their last private rented landlord or lettings agency to enquire as to the reasons why the tenancy was terminated and whether there were any rent arrears at the point the applicant left the property.

The Council will only contact the landlord or agent for the last rented property. However, where it comes to the attention of the Council that there were significant rent arrears relating to a previous private rented tenancy in the last 5 years that was not the applicant's or joint applicants last tenancy, a decision will be taken on the facts of the case whether to suspend the applicant from being considered for an offer until the debt is resolved.

Non-qualification rule 7: Applicants seeking to obtain accommodation by making a false or misleading statement or by withholding relevant information, or by failing to inform the Council of any material change in circumstances

Any applicant seeking to obtain accommodation by making a false or misleading statement, by withholding relevant information, or by failing to inform the Council of any material change in circumstances may be prevented from qualifying for the Housing Register, or where they are already registered, may have their application cancelled. Prosecution will be considered where it appears to the Council that a criminal offence has been committed.

Proceedings for possession will be taken to recover any tenancy granted in consequence of a fraudulent application for housing.

It will be for the housing needs assessing officer in the first instance to decide if any errors contained in an application were deliberately made or not. If the officer is satisfied that the errors were not deliberate, or that they had no impact on the application, then no action will be taken though the applicant may be warned about the need to provide accurate information and the consequences for not doing so.

Once removed from the Housing Register on these grounds, applicants will not be able to reapply for a period of 12 months. Decisions to remove the person from the Housing Register will be made based on the seriousness of the attempted fraud or false information given, including an assessment of why information was withheld.

Non-qualification rule 8: Introductory tenants (Council) and starter tenants (Housing Associations) will not be permitted to apply for a period of 12 months unless there are overriding management reasons which have been agreed by the Housing Advice and Benefits Team Supervisor or Team Leader

Any applicant who is a Council introductory tenant, or Housing Association starter tenant will not normally be allowed to join the Housing Register for a period of 1 year (from the start date of their current tenancy). However, in some circumstances exceptions may apply. Specific circumstances where the Council may consider qualification for exceptional circumstances include:

- Where a new tenant is subject to domestic abuse or severe harassment, or
- Where a new tenant experiences a sudden and severe physical disability which means their home may no longer be suitable.

Each case will be assessed on its own merit.

Rule 9: Removal from the Housing Register for refusing 2 suitable offers

As set out in the Council's statement on choice any applicant who refuses two suitable offers (whether through bidding successfully for a property or being made a direct offer) will be removed from the Housing Register for a period of 12 months except where there has been a material change in circumstances such that the two offers of accommodation would no longer be suitable. The 12-month exclusion shall be from the date the Council notified the applicant of its decision. An example of a material change in circumstances could be where since the removal from the register an applicant's health has deteriorated so significantly that the 2 offers made would no longer be suitable.

There is no set time period relating to the refusal of 2 offers therefore if a second suitable offer were to be refused for example 3 years after the first this would still result in the applicant's removal from the register for a period of 12 months.

The Council will determine whether an offer was reasonable for an applicant to accept using the suitable offer criteria set out at appendix 5.2.

Applicants owed any of the statutory homeless duties will be made only one suitable offer in writing and a refusal will mean that their banding priority for being owed a statutory homeless duty will be removed.

An offer of suitable accommodation for an applicant owed a statutory homeless duty could be either a private rented property, or a social rented property. Should the applicant refuse an offer that is considered both suitable for their needs and reasonable, then, subject to the Council's homelessness review procedure, the homelessness duty owed will be discharged and they will lose any priority status granted to them based on the homelessness duty owed.

In these circumstances the Council will then assess whether they have another housing need as defined by the Policy that would allow them to be banded and owed a second suitable offer under the Policy. If they do not, they will be removed from the Housing Register.

Applicants can receive up to two suitable offers of accommodation (note the exception in 6.6.4 for certain households awarded a priority due to homelessness).

Applicants that are homeless will receive one suitable offer. If the Council considers that the applicant has unreasonably refused two offers of suitable accommodation (one suitable offer for homeless applicants) the application will no longer qualify for an allocation and the applicant will not be entitled to apply again within 12 months of the date of disqualification unless there has been a change in circumstances rendering the previous offer of accommodation unsuitable or where a further homelessness duty is owed.

An offer of accommodation which is arranged by way of a nomination to a registered provider will be considered to be a suitable offer. An offer of a local authority tenancy will be considered to be suitable. Applicants will be notified of all decisions, and the applicant has the right to review any decision that is made.

All applications within Bands 1 (with the exception of band 1 homeless applicants) and 2 will be re-assessed after 6 months for those awarded Band 1 priority and after 12 months for Band 2 applicants, to determine whether the circumstances/needs that led to the award are still prevailing. If upon the Council's re-assessment, a lesser award is given, the application will revert to the original date of registration.

All applications within Band 1 will be re-assessed after 6 months to determine whether the circumstances/needs that led to the award are still prevailing. If upon the Council's re-assessment, a lesser award is given the application will be given the original date of registration.

Applicants will be notified in writing of all decisions and the applicant has the right to a review on any decision that is made.

2.4 How the Council will consider exercising discretion for exceptional circumstances

The Council will retain the ability, in exceptional circumstances, to exercise its discretion when applying any of the qualification rules listed, or any other rule adopted under this policy. Any person who is not a qualifying person by reason of the above criteria may be

deemed to be a qualifying person for exceptional circumstances by the Housing Advice and Benefits Team Manager or an equivalent senior service manager responsible for housing in Rugby.

Where in their application to join the Housing Register an applicant makes a case for discretion to be applied for exceptional circumstances, this will be considered as part of the application. Otherwise, where the case for discretion has not been made out as part of the application, the applicant will have a second chance to make the case for why discretion should be applied through the review process. For example, where an applicant has requested a review for a decision that they do not qualify, or a decision as to what band is owed, they may make the case for why discretion should be applied to their case for exceptional circumstances.

It is for the applicant to request a review and make the case for why discretion should be applied to their case for exceptional circumstances. Any request for a review by an applicant of a decision that they do not meet a qualification rule, or for any rule in the policy to be waived, will also be taken to be a request for any exceptional circumstances to be considered. This request for review should be within 21 days of their application being refused.

Where requested, the Council will consider whether the applicant's circumstances (or those of a member of the applicant's household) are so exceptional that discretion should be applied.

The applicant will receive a written decision on their claim for exceptional circumstances to be applied within 56 days and, where that decision is that the case is not considered to be exceptional, reasons will be given.

Note the Council cannot waive the eligibility rules for any applicant who is not allowed to access social housing under the immigration and 'persons from abroad' rules set by Central Government.

In deciding whether an applicant's circumstances are exceptional the Council will fully consider the Equality Act 2010 and Children Act 2004 where children are part of the applicant's household. With regard to the Equality Act, the Council will specifically consider:

- a) Whether the person, or a member of their household, meets the definition for one or more of the nine protected characteristics listed in the Equality Act 2010
- b) If we agree that the applicant or a member of their household comes under the definition for a protected characteristic, the Council will fully comply with Section 149 of 2010 Equality Act and ensure it has obtained all relevant information relating to the applicant's protected characteristic and will consider that if they were not able to qualify for the Policy, whether this would have an exceptionally detrimental impact on the person with that protected characteristic: and
- c) Ensure any decision that the applicant's circumstances are not exceptional will be a decision that is a proportionate means of achieving the legitimate objectives for the policy.

Section 3: General Rules and Conditions

3.1 Decisions

All decisions taken under this Allocation Policy will be by a Waiting List Team Officers with the exception of:

- 1) Decisions to allocate outside of band or date order in band – Waiting List Team Supervisor or Team Leader or an equivalent senior service manager responsible for housing in Rugby.
- 2) Decisions to exempt an applicant from the qualification rules based on exceptional circumstances - Housing Advice and Benefits Team Manager or an equivalent senior service manager responsible for housing in Rugby.
- 3) Decisions to allocate to existing Councillors of the Borough, housing staff or former Councillors. - Housing Advice and Benefits Team Manager. See list of delegations for decisions in this respect in the relevant section below

3.2 Persons entitled to be considered as part of the application

Joint applications may be accepted and will be treated as one application. The housing need of the whole household will be considered in assessing housing need.

Persons entitled to assistance must be members of the applicant's immediate family who normally reside with the applicant. Any other person or persons will only be considered as entitled if the Council is satisfied that it is reasonable for that person to reside with the applicant. This will exclude lodgers or anyone sub-letting from the applicant.

Applicants should only include persons on their application who are a permanent member of their household and who will be occupying the accommodation offered as their only or principal home.

People who usually live with the applicant but are temporarily absent may be considered as a usual household member at the discretion of the Council, depending on the facts of the case.

Specifically, a person's housing application can include the following household members:

- a) Spouses or civil partners where the applicant lives with and/or intends to live with their spouse or civil partner
- b) Partners where the applicant is currently cohabiting with a member of the same or opposite sex
- c) Children who reside permanently with and are dependent upon the applicant. Children are defined as under 18 for these purposes
- d) Adult children over the age of 18 where it is accepted that:
 - they have been part of the applicant's household for a period of 12 months prior to their application to the Council; and
 - they reside with the applicant as part of their household,

- and the applicant will also need to demonstrate that this is not a short term or temporary arrangement.

If the applicant claims there are exceptional circumstances for why other household members should be included that do not meet the criteria above, this will be considered under the exceptional circumstances section of this policy.

Family members who do not currently reside in the UK cannot be added to a Housing Needs Register application under any circumstances.

The Council may also refuse to consider an application for assistance or someone's inclusion on an application if the person concerned (i.e., other than the applicant) has made a separate housing application.

The Council may decide to carry out a visit to an applicant's residence if their priority is sufficient for an allocation of housing under this Policy. If a visit is carried out it will include an inspection of the accommodation, facilities and arrangements and are normally, but not necessarily, arranged by appointment.

Joint tenancies are normally granted by the Council or a Housing Association where applicants have a long-term commitment, for example, married, or unmarried long-term couples, or civil partners. This decision is for the Council or relevant Housing Association offering accommodation, who will decide whether to allow a joint tenancy based on the facts and circumstances of the case.

For households with access to children through a Child Arrangement Order, the Council will adopt the test set out in Section 189(1)(b) of Part 7 of the Housing Act 1996 to decide whether any child both lives with and is dependent on the applicant. Unless this test is passed an applicant will only be able to be considered for the size of accommodation relevant to their circumstances.

For households eligible to be rehoused only because of the housing need of a 'restricted persons' (as required under the homelessness legislation), the Council has a duty to arrange as far as practicable, an assured shorthold tenancy with a private landlord.

If the main applicant is eligible and not subject to immigration control, non-eligible dependent children and other dependent family members will be taken into account when deciding the size of accommodation that the household is entitled to.

3.3 Assessing applications

Any band awarded reflects an applicant's housing need with the higher the band awarded (with Band 1 being highest) reflecting a greater level of assessed housing need.

Applicants will be required to sign a declaration, or to give informed consent, to confirm their understanding that:

- The information given is correct and that they will notify the Council of any change in their circumstances
- Enquiries will be made concerning their eligibility for housing and level of priority; and

- Information may be sought from other organisations.

Once an applicant provides information, the Council will process that information under Article 6 of the UK-GDPR. The processing is necessary under the 'Public Task' purpose and is necessary for the Council to perform a task in the public interest or for its official functions, in this case to meet its legal responsibility to assess housing applications, and we are satisfied that the task or function has a clear basis in law.

It is the responsibility of the applicant to provide all the information requested to assess their circumstances, and to provide any supporting information or documents that are requested. Incomplete information will mean the Council is not able to complete its assessment until it has in its possession all the information it requires.

All incomplete applications will be cancelled after a period of 28 days measured from the date further information has been requested. If cancelled, this does not prevent the applicant making a subsequent application at a later date, although in such cases the applicant's effective date of registration may not be backdated to the date of the earlier application.

Rugby Borough Council may request information, or a reference from an applicant's current or previous social landlord and may request a reference from the most recent private sector landlord (or any other recent private sector landlord) if the applicant is, or has been, a private sector tenant. This is to check whether there has been any breach of tenancy conditions or rent arrears.

Where a social or private sector landlord does not reply within 28 days any other information or records available will be checked to try to determine whether there are any concerns regarding the way an applicant may have conducted their tenancy. An applicant should not be disadvantaged if, despite every effort, it is not possible to obtain a reference from their current or previous landlord within 28 days.

All applications are subject to verification checks, and these may be applied:

- At the point of initial application
- Following any change of circumstance notified to the Council by the applicant
- Following any routine validation audits
- Following an annual review of the application
- At the point of an offer of accommodation
- At the point of letting.

If accepted onto the Housing Register the applicant will be informed of:

- a) The band they have been placed in (this determines priority)
- b) The date of application (this is used to determine priority within the band allocated)
- c) The size and type of properties for which they can bid
- d) Their application reference number (applicants will need this to bid)
- e) How to seek a review against their banding if they think it is wrong.

If an application to join the housing register is refused the applicant will be informed in writing and will have a right to review the decision made.

3.4 Medical priority

If the Applicant or a member of their household believe that they have a medical need to be rehoused, the Medical Circumstances section of the form should be completed. Applicants will be asked to provide information about why their current home is affecting their health. In these instances, GP patient summaries and any letters of support from Medical Professionals and/or Occupational Therapist will be requested of the applicant if they are available. Evidence submitted by an applicant should outline how their current housing specifically affects their medical condition or physical or mental health disability. Most cases will be assessed by a Waiting List Officer using the guidelines set out in this section of the Policy and referencing the examples set out in appendix 3. For more complex cases a Senior Waiting List Officer will make the decision and may, at the Council's discretion, be referred for an independent medical opinion to help the officer decide whether an award is appropriate.

When assessing whether to award Band 1, 2, or 3 or no priority, the Council will follow the five-stage assessment set out below:

- 1) Is the medical/disability issue serious enough for a priority banding to be considered?
- 2) If the medical condition is serious enough for a priority banding to be considered the assessing officer will then decide if there is a direct link between the identified medical problem and the applicant's current housing accommodation/situation, i.e., on the facts obtained (from the applicant and any medical information or reports submitted including any advice from an independent medical advisor or occupational therapist if sought, or required) does the assessing officer accept that the applicant's current housing accommodation/circumstances are making their medical condition or disability substantially worse, or will make it worse?
- 3) In practical terms, the officer will consider the adverse effect this has on the applicant's ability to manage day-to-day tasks in their current home. The applicant's current housing accommodation/circumstances may be impacting on their medical condition or disability but not to the extent that an award of Band 1 or 2 or 3 priority should be granted under the criteria adopted for the Policy. There are examples listed in Appendix 3 for when an award of Band 1 or 2 or 3 may be awarded and they are used to guide the officer when making their decision.
- 4) Before making an award, the assessing officer needs to be satisfied there is a realistic expectation that the impact on the identified medical condition/disability would be removed, or significantly improved, through the provision of alternative accommodation.
- 5) If the officer is satisfied that the impact on the identified medical condition/disability would be removed or significantly improved, they would then decide whether to award Band 1 or 2 or 3 depending on the severity of the impact.

3.5 When medical priority will not normally be awarded

Medical priority will not normally be awarded in the following circumstances:

- a) Where the applicant has a health issue, however severe, that is not impacted by the accommodation occupied
- b) Health problems that are not affected by housing or cannot be improved by moving
- c) Where a move would only make a marginal improvement to the applicant's condition
- d) Medical impacts caused by housing defects that are likely to be rectified in a reasonable time frame
- e) Where another reasonable course of action is available to the applicant to resolve their difficulties
- f) Time-related medical problems (e.g., pregnancy-related problems or a broken leg)
- g) Disrepair problems not impacting significantly on the applicant's medical condition. (Note: under the Policy an applicant may receive priority separately for living in unfit or unsatisfactory housing depending on the assessment made of their circumstances and impact)
- h) Overcrowding not impacting significantly on the applicant's medical condition. (Note: under the Policy an applicant may receive priority separately for being overcrowded)
- i) If the situation can be resolved by equipment or minor adaptations which can be implemented in a reasonable period of time.

Medical assessments are not just related to banding. The Council will also consider requests for future housing, for example regarding the floor level a household may need and whether an extra bedroom is required due to a child having autism or another condition. Guidelines for assessing extra bedroom requests for ADHD, Asperger's, sensory processing difficulties, and other mental or physical health problems are set out in Appendix 3.

3.6 Independent Living Accommodation

The Housing Waiting List covers both those who apply for general needs housing (accommodation intended for those under the age of 60) and those whose preference is for Independent Living accommodation.

Independent Living accommodation is for those applicants over the age of 60 years who wish to apply for designated older person's accommodation. Vacancies that fall within this category will only be open to this group of applicants. This will also cover couples where 1 person is of qualifying age for pension credit and the other is between 50 and 61.

The Council does have discretion, in certain circumstances, to let to households with a particular need. For example, the Council may let a property within an independent living Policy to a younger person, who is receiving Personal Independence Payment.

Each case will be considered with regard to the personal circumstances of the person involved, as well as any potential impact upon those persons living as part of a community of older people in an Independent Living Policy.

3.7 Checks into any court cases or unspent criminal convictions

All applicants and members of their prospective household will be requested to disclose any pending court cases or unspent criminal convictions.

The Council may use any information disclosed (or any other information obtained during the assessment or following registration) to ascertain whether the applicant should be disqualified from joining, or from remaining on the Housing Register, after applying the serious unacceptable behaviour rule.

Spent convictions are not required to be disclosed and will not be taken into account in assessing a person's eligibility to join the Housing Register. The assessment will consider whether there is evidence of any current serious unacceptable behaviour regardless of whether a person has been convicted in the past for that behaviour.

If the Council decides that, on the information obtained during the assessment process, there is a pressing need for further information, relevant inquiries will be made of the Probation Services or other Agencies.

Information gained will not automatically exclude an applicant from the Housing Register. Information received may also be used to make informed decisions about the suitability of any property that may be offered.

All assessments will be carried out in accordance with data protection and information sharing policies and other legal requirements.

3.8 The requirement to inform the Council of any change of circumstances

Applicants are required to inform the Council in writing of any material change in their circumstances that may affect their priority for housing. Examples of a change in circumstances include but are not limited to:

- a) A change of address or contact details, for either themselves or members of their household
- b) A change in their medical condition or disability (either existing or newly acquired)
- c) Additional family members or other people they wish to add to their application (It will be for the Council to decide whether they will allow additional people to join the application)
- d) Any family member or any other person on the application who has left their household; and/or
- e) Any significant changes in income, savings, or assets, that may require a reassessment under the income and savings qualification rule.

Applications may be temporarily suspended, meaning no bids will be considered, while the Council assesses the information provided by the applicant and completes further enquiries that may be necessary.

Where following a change in an applicant's circumstances this results in a change to the applicant's application or banding, they will be informed in writing.

Note: on allocation of accommodation, verification checks into the applicant's current circumstances are likely to be carried out again by the Council or Housing Association that owns the property. This is to ensure the allocation is being made in accordance with the applicant's current housing circumstances and needs at the time of a prospective offer.

Therefore, a failure to notify the Council of a change in circumstances may lead to an offer of housing being withdrawn and the application suspended whilst changes that were not notified to the Council are assessed.

3.9 Applications from elected Council members, staff members or relations

To ensure the Council is seen to be treating all applicants fairly, any application for housing or rehousing from members of the Council, or employees of the Council or their relatives must be disclosed.

If an applicant has a connection with the Council they are treated no differently than any other applicant. However, before any offer of accommodation is made this must be authorised as set out below:

- Any applicant who is a current elected member of the Council, or a former elected member of the Council – Chief Executive for Rugby Borough Council (CEO)
- Any applicant who is a current member of staff of the Council – Housing Advice and Benefits Team Manager
- Any applicant who is a former member of staff of the Housing Service within the past 10 years – Housing Advice and Benefits Team Manager
- A close relative of any current member of the Council's Housing Service defined as mother, father, son, daughter, brother, sister, partner, uncle, aunt, grandparent, or grandchild - **Housing Advice and Benefits Team Leader.**

Lobbying on behalf of any person is not allowed in any circumstances by, or on behalf of, a councillor or member of staff.

3.10 Re- registration of current applicants

Every active applicant on the Register will have their application checked annually, or more frequently if required, to ensure the application information is kept up to date and to efficiently manage the administration of the register. This is called a re-registration process.

At the anniversary of the application date, or when carrying out a review, each applicant will be contacted, usually by letter or email, or in future via their on-line portal to confirm their application is still required and will be asked to check their application details are still correct.

If an applicant has not responded after 28- days, then the application will be cancelled.

3.11 Cancelling applications

An application will be cancelled from the Housing Register in the following circumstances:

- a) At the request of an applicant
- b) Where an applicant does not respond to an application review, within the specified time set out in any correspondence sent to them
- c) Where the Council or Housing Association has housed the applicant
- d) When a tenant completes a mutual exchange

- e) Where we have tried to make contact, on at least three occasions, and no response has been received. A notification will be sent to the last known address.
- f) Where the applicant has died unless the applicant had a partner or joint application in which case the application will be suspended and the new circumstances assessed following contact from the Council.
- g) Where, at the housing application or any reassessment, an applicant has not supplied information requested within 28 days
- h) Where an applicant already registered becomes ineligible or is disqualified under the rules adopted for this policy
- i) Where the applicant buys a property either through the 'Right to Buy' or 'Right to Acquire' or through the open market or inherits a property.

Any applicant whose application has been cancelled has the right to ask for a review of that decision.

3.12 Deliberate worsening of circumstances

Social housing in Rugby is an extremely scarce resource in demand from a large number of applicants, some of whom will never realistically receive an offer of accommodation from the Council. The Council has a responsibility to make the best use of its housing stock by ensuring that allocations of houses are made only to those who are in genuine housing need.

For this reason where there is evidence that an applicant has deliberately made their housing situation worse in order to gain a higher banding, the assessment of their needs will be based on the circumstances before the change in their situation brought about by their actions to deliberately worsen their circumstances. This will be considered at the point their application is assessed or, for applicants already on the Housing Register, at the point they request a change in banding due to a claim that their circumstances have changed.

Examples of deliberately worsening circumstances include:

- Applicants who have allowed family members or others to move into their property, who previously had suitable accommodation, or the financial means to secure their own accommodation, and this has resulted in the property being overcrowded unless the addition to the household is considered to be unavoidable such as an older relative requiring full time care.
- Homeowners who have transferred their property, any other capital assets or savings and investments to another person with the intention of gaining social housing.
- Applicants who have given up affordable and suitable private rented accommodation that they are able to maintain to move in with other relatives or friends, creating a situation of overcrowding.
- Requesting or colluding with a landlord or family member to issue them with a notice to leave their accommodation.

These are examples only. There may be other circumstances in which the Council decides that an applicant has deliberately worsened their circumstances.

3.13 The review procedure

Under the housing legislation an applicant has a legal right to request a review of any of the following decisions reached by the Council:

- a) A decision that an applicant is ineligible, or not a qualifying person to join the Housing Register
- b) A decision regarding which band an applicant has been awarded
- c) The priority date granted for the band awarded
- d) To remove an applicant from the Housing Register
- e) Any decision about the facts of the case that has been used to assess their application including the decision the Council has made regarding who can be included in the application
- f) Where an applicant considers that a decision has been reached based on incorrect information.

3.14 How a request for a review will be dealt with

Applicants who are unhappy with a decision made under the Allocation Policy can request a review preferably by writing to us at the address at the bottom of their letter or by email to bandingandhomelessreviews@rugby.gov.uk or by telephoning the number in the header of the decision letter within 21 days of receipt of the decision. The review will then be undertaken by an officer senior to the decision maker.

We aim to notify the applicant of the outcome of the review in writing, including the reasons for their decision within 56 days; however, this is a target timescale and may be longer depending on operational pressures.

There is no right to request a review of a review decision.

3.15 Rural Allocation Policy

For some properties in rural settings a local connection to the parish will need to be established. Properties may be advertised with the specific parish connection criteria required or applicants may be matched directly for an offer using the parish connection criteria.

Applicants will need to demonstrate their connection to the local area and by meeting at least one of the following criteria:

- People who currently live in the parish and have done so continuously for at least the last two years and who require a move.
- People who have lived in the parish for at least two years out of the last 10 years.
- People who used to live in the parish and who have immediate family (mother, father, adult son, daughter, brother or sister) living in the parish and have done so for at least five years.
- People who are employed in the parish in permanent paid work, and have been for at least 12 months.
- People who have adult relatives living in the parish to whom it is essential to live near in order to give or receive care or significant support. For example, elderly relatives who need help with shopping, personal care, transportation to hospital or

GP appointments, young families who need help with child care or couples and single people living independently for the first time. You will need to be able to demonstrate why you need to live in the same parish in order to provide or receive this care and support. Where an applicant is in this situation we may require supporting evidence from, for example, a GP or Social Worker.

If there is not an applicant that meets the above parish connection criteria, we will adopt the following approaches, listed in order of how we will use them:

The property will be advertised twice; and if remains unallocated will be advertised for a third time with the above criteria removed.

3.16 Local lettings policies

Local lettings initiatives are not just confined to parishes and may be applied to meet the particular needs of a parish, local ward, block, estate or area, or to address sustainability and community issues to ensure that the housing allocation Policy is able to contribute to building sustainable communities.

There are two types of Local Lettings Plan used by Rugby Borough Council:

- Local Lettings Plans for re-lets in a designated area
- Local Lettings Plans for first time lets on new developments

The following are examples of local lettings policies that may be deployed under this Policy. The list is for illustrative purposes and is not exhaustive.

- a) Age restrictions
- b) Prioritising applicants who are key workers
- c) Restrictions on lettings to vulnerable households where there are already a concentration of supported tenants/residents in a street or block
- d) Lettings to childless households where there are high concentrations of children and young people living on a specific estate, street, or block
- e) Ensuring that there is a balance of working and non-working households allocated to a Policy

New developments will normally have local lettings policies regardless of whether the new development is subject to a Section 106 agreement or affordable housing statement. Where a new development is subject to a Section 106 planning agreement the criteria set will be followed.

In agreeing any local lettings policies, the Housing Advice and Benefits Team Manager will work closely with the Landlord to decide if such a policy is appropriate and the evidence for why.

There must be a clear evidence base for adopting a local lettings policy. The following framework will be used by the Council to decide whether a local lettings policy is appropriate:

- 1) That there is a clear definition of the objective to be achieved by that particular local letting policy

- 2) That there is a clear evidence base to back up the need for a local lettings policy
- 3) That any potential equality impact has been considered
- 4) How long the local lettings policy is intended to operate; and
- 5) When the local lettings policy should be reviewed.

A written record of each policy adopted should be kept.

3.17 Assessing overcrowding and the bedroom size that can be allocated

In determining the number of bedrooms required, one bedroom is required for each of the following:

1. Applicant and Partner
2. One bedroom for any additional adult couple
3. Two children of different sexes up to the age of 10
4. Two children of the same sex under the age of 16
5. Each child over the age of 16
6. Each child in receipt of the higher or middle rate of care component of Disability Living Allowance. In these circumstances further evidence will be required.
7. Where the Council agree that an overnight carer is required

Note 1: In assessing overcrowding and the size of home to be allocated where a child is over the age of 10 and not yet 16 the Council will consider a child to be overcrowded on the basis of sex overcrowding if the sex they are transitioning to would result in sex overcrowding if they are receiving specific medical treatment as defined below for gender dysphoria through the NHS Children and Young People's Gender services.

Medical treatment is defined as:

- a) Hormone therapy from a specialist consultant endocrinologist, or
- b) Puberty blockers (gonadotrophin-releasing hormone analogues). Note the Government has made a decision that puberty blockers will from March 2024 not normally be available to children for gender incongruence or gender dysphoria but will still be available for children who have started such treatments

Additional notes on how the Council will apply the overcrowding and bedroom size allowed criteria:

- 1) Children will not be considered as part of the household of the applicant if the children have a main permanent residence elsewhere.
- 2) Couples will usually not be expected to share a bedroom with children.
- 3) Couples can be treated as needing two bedrooms only if there is an exceptional medical need and the Council's medical assessment agrees with this need.
- 4) Where an applicant is an approved foster carer the size of the property will take into account the number of children normally fostered in the last 12 months.
- 5) For measuring overcrowding and the size of the home that can be allocated the Council may include household members who are temporarily absent from home.
- 6) Non-dependent children will only be considered as a member of the household if they have been living with the applicant as their permanent full-time residence for a period of

over 12 months. This may be waived for non-dependents who give or receive care from the applicant.

- 7) Commercial lodgers are not considered in the same way as non-dependents. (In this context commercial lodgers are non-family members who are receiving board and/or lodgings in return for payment, or payment in kind). This may be waived for those classed as commercial lodger who gives or receives care from the applicant.
- 8) An extra bedroom may be awarded where there is a severely disabled adult or child who the Council agree, based on the facts assessed, needs their own room.
- 9) Single people may be offered a studio.
- 10) Unborn children will be taken into consideration when the pregnancy reaches 29 weeks.
- 11) Council tenants under occupying in their current properties from properties with three or more bedrooms will be allowed, if they wish, to be considered for properties with one bedroom more than they need.
- 12) An applicant should note that for Registered Provider properties, the provider association may have adopted different criteria for determining the number of bedrooms a household requires.
- 13) Carers who provide regular overnight care may be granted a bedroom based on the assessment of the facts of each case. The fact that there is overnight care will not necessarily mean an extra bedroom will be allowed. The decision will be based on the facts of the case including:
 - the number of days overnight care is provided.
 - whether there is a requirement for the carer to remain awake and
 - what other facilities are available in the home.

3.18 Secure and flexible Council tenants

In alignment with the Localism Act 2011, the local authority will offer flexible tenancies of up to five years for 4 and 5-bedroom properties and for adapted properties. This approach aims to optimize the use of our housing stock while addressing the diverse needs of our community. The flexible tenancy model allows for greater mobility within the housing market, encouraging tenants to make the most appropriate choices for their circumstances. It also supports the efficient allocation of adapted properties, ensuring that they are occupied by individuals or families who require such accommodations. The policy will be regularly reviewed to ensure compliance with legislative changes and to assess its impact on local housing needs. The local authority is committed to fostering a sustainable community and will work closely with tenants to provide support throughout their tenancy.

Secure or flexible Council tenants wishing to move from their existing home will be assessed in the same way as other applicants applying for housing advice and assistance under the Allocation Policy. As such they will also be subject to the qualification criteria set out in section 2.

Where a secure or flexible Council tenant is imprisoned for a period of more than 12 months and would therefore either accumulate rent arrears or possibly lose their tenancy, they can voluntarily give up their tenancy. Upon release, they would be made a direct allocation of a secure or flexible Council tenancy that meets their needs. The size of accommodation would be the same as their previous tenancy, or a size that meets their needs under the terms of this Allocation Policy, whichever is smaller. This will not apply to tenants who have been imprisoned in relation to a crime that would enable the Council to

seek repossession of their accommodation for that crime. Where this applies the Council will normally take repossession action.

3.19 Mutual Exchanges (Homeswapper)

These do not fall within the scope of the Allocation Policy, and full details for how these schemes operate can be obtained from Rugby Borough Council. A mutual exchange is where secure Council or housing association tenants swap their homes. It does not involve any property becoming empty. You need your landlord's permission before any mutual exchange can take place. They cannot withhold this permission unreasonably. The grounds for refusing permission could include:

- exchanges leading to overcrowding or under-occupation of one of the properties;
- exchanges where recovery or legal action is being taken against either tenant because of rent arrears or other problems with the tenancy conditions;
- exchanges involving the landlord's special-needs accommodation where this is not needed by the applicant or a member of his or her household;
- if the accommodation has been provided under a planning condition and the incoming tenant does not qualify; or
- if the tenancy agreement does not allow exchanges between tenants.

Details about Mutual Exchange can be found at the following website:

www.homeswapper.co.uk

3.20: Requirement for a payment of a month's rent in advance for all new Rugby Borough Council lettings

For all new allocations to properties owned by the Borough Council new tenants will have to pay a month's rent in advance as a condition of being granted a tenancy. Note Housing Associations will have their own rules on whether a payment of rent in advance is required or not.

Section 4: How to apply and how an applicant's banding will be assessed and when a band will be awarded

4.1 How to apply and the verification information required to assess your application

Instead of different waiting lists, the Council works with housing associations in Rugby to produce a Common Housing Register.

Eligible applicants only have to fill in one application form to be considered for housing by the Council or a housing association operating in Rugby.

Applications for the Housing Register are currently made by completing an application form downloadable from the Council's website, or by paper copy upon request.

After completing the application form it should be emailed to waitinglistapplications@rugby.gov.uk or posted to the Town Hall.

The applicant will need provide a number of documents for all the persons on the application, including evidence of identity. Examples of acceptable documents are:

- Passports and birth certificates
- Marriage certificates
- Driving licence
- National Insurance number card
- Mortgage statements
- Council correspondence
- P60
- Payslips
- Bank statements
- Tenancy agreement
- Rent statement
- Child Benefit notification letter
- Proof of Immigration Status

If your housing application relates to one of the below, you should also provide supporting evidence of your housing need for:

- a) Medical grounds
- b) Unsatisfactory housing conditions
- c) Someone in your household is pregnant
- d) Serving or former member of the armed forces
- e) Providing or receiving care

The Waiting List Team can advise the applicant on:

- Understanding all of the housing options available to them,
- Helping an applicant to complete their application form when all other avenues of support such as family members, Citizen Advice, or any other Support Agencies have been exhausted.
- Understanding how quickly they may be able to secure an offer of accommodation depending on the areas bid for
- Helping an applicant to access additional support if they require it

The Council will need to be satisfied that any accommodation provided is financially affordable. At the start of the registration process and upon being made an offer of accommodation, all applicants will be required to provide details of their income and expenditure.

4.2 The date a band will be allocated

The band start date will usually be the date the application to join the housing register has been received or the date any requested documentation is provided if this is later. Any notification of a change in housing need and/or circumstances which result in a reassessment that changes the banding award will be effective from the date that notification was received if the application is to be placed in a higher band.

Note: for eligible homeless applicants who meet the qualification rules to join the Housing Register the following will apply with regard to their band start date:

- a) Owed a Section 195(2) Prevention of homelessness duty – Band date is the date the duty was owed and not the date of the homelessness application.
- b) Owed a Section 189B (2) Relief of homelessness duty – If an applicant has not been owed a prevention duty, then the band date is the date the relief duty is owed and not the date of the homelessness application. If the applicant was owed a prevention duty which ended because they became homeless and they are then owed a relief duty, the effective date is the date the prevention duty was owed. If the applicant has been awarded band 1 reasonable preference on medical grounds prior to the acceptance of any prevention or relief duty, they will retain this band date.
- c) Owed the Main Section 193(2) duty – Band date is the date the Relief of homelessness duty was owed and not the date the Main duty was owed. This is because to start the date at the date the Main duty was owed would disadvantage an applicant by 56 days who has been found to be in priority need and unintentionally homeless
- d) Circumstances where the relief duty has ended, and the applicant is assessed at this point as not being in priority need - Band date is the date the Relief of homelessness duty is owed (or the date the prevention duty was owed if the applicant had been owed a prevention duty before being owed the relief duty) and not the date that the Relief duty is brought to an end
- e) Circumstances where the relief duty has ended, and the applicant is assessed at that point as not being owed a main duty due to being intentionally homeless - Band date is the date the Relief of homelessness duty is owed (or the date the prevention duty

was owed if the applicant had been owed a prevention duty before being owed the relief duty) and not the date that the Relief duty is brought to an end

- f) Where the applicant becomes homeless unintentionally within 2 years of accepting a private rented sector offer, offered to bring the main Section 193 homelessness duty to an end, the effective date will be the date of the new application.

4.3 The bands adopted by the Council

The demand for social housing exceeds supply in Rugby and therefore this Policy prioritises the housing of applicants assessed as being in the greatest need. Once registered many applicants will still unfortunately not have sufficient housing need to be offered a property.

The 'banding system' will normally be used to decide when to make an offer of accommodation and to whom (there are exceptions see section 1.8 for when the Council may choose to make an offer outside of band order or outside of date order within band).

The Council has chosen to adopt a simple and transparent system creating 4 queues where people will normally be ranked by date order in each queue as long as they qualify to be included on the housing register. The housing bands are summarised below, and full details are set out in Appendix 1. To be awarded any of the bands an applicant must qualify to be included on the register. This means they must meet the local connection rules and not be disqualified under any of the other adopted rules, unless the Council has agreed that discretion should be applied to waive the residential connection rule, or another qualification rule, due to exceptional circumstances.

The bands are:

Band 1 – Urgent priority statutory housing need to move: these are applicants that are owed a statutory award of 'reasonable preference' but whom the Council also believes should also be awarded 'additional preference' based on their very urgent housing need.

Band 2 – High priority statutory high housing need to move:

This band consists of applicants that are owed a statutory award of 'reasonable preference' under the policy and have been awarded band 2 priority based on their assessed high housing need.

Band 3 – Moderate priority statutory moderate housing need to move:

This band consists of applicants with a statutory need but that need is assessed as moderate and a lower housing need than for Bands 1 and 2.

Band 4 – Low priority low housing need to move: e.g., people in Houses in Multiple Occupation (HMOs), elderly applicants who qualify for older person housing only.

Note although most shortlists will be based on the applicant's band and date registered in that band for applicants with multiple needs within the same band they will be given additional priority meaning they would normally go to the top of any shortlist for that Band

based on their cumulative need. If the shortlist contains several applicants with multiple needs within their band they will be ranked in the date order that they were registered for that Band.

Applicants owed any statutory homelessness duty as set out in the policy will not usually be given additional priority for multiple needs unless the council accepts a relief duty for a person who has already been awarded medical priority band 1.

4.4 Quota for applicants owed a homeless duty

In order to reduce the financial impact on the Council for homeless households occupying temporary accommodation, and to ensure that the Council is able to meet its legal duty to provide suitable temporary accommodation at all times, the Council may decide to target a percentage of all annual lettings (a quota) for allocation to applicants owed a homeless duty residing in temporary accommodation. If a quota target is adopted it will normally be set at the start of each financial year and may change during the year according to demand pressures.

The Council may wish to apply quotas for other groups and information about any quota if set for the homeless or for any other needs group will be detailed on the Council's website.

4.5: The detailed criteria for the 4 Bands

Welfare or hardship needs

Examples may include:

Band 1	Applicant or partner is pregnant and within the third trimester and living in an HMO.
Band 2	<ul style="list-style-type: none">• Child in need – applicant's accommodation poses a risk to any child who is a permanent member of the applicant's household. This will occur where the child or children are the subject of a child protection plan and the Child Protection Conference recommends rehousing as being important for the welfare of the child.• Applicants who currently spend more than 25% of their net income on privately renting a property where a move would prevent financial crisis due to high rent.• Applicants who are having difficulty meeting their rent and where moving would prevent significant financial hardship. An assessment of this would be completed such as an income and expenditures form.

Band 3	<ul style="list-style-type: none"> • Applicants who are currently renting a pre-1919 property with an Energy Performance Certificate (EPC) rating of E, F or G where a move would prevent financial crisis due to energy bills. An assessment of this would be completed such as an income and expenditures form. • Applicants who need to move closer to a relative to provide or receive assessed care and/or support and where moving would prevent significant physical, psychological or financial hardship. • Applicants who do not currently reside within the borough but have paid employment or a confirmed offer of paid employment within the borough and where moving would prevent significant financial hardship. The applicant's main place of work must be located within the borough and the employment would normally need to be for at least 16 hours per week and on a contract that is permanent or expected to last for a period of at least 12 months).
---------------	--

Domestic abuse, violence and harassment

Examples may include:

Band 1	<ul style="list-style-type: none"> • Applicants with an urgent need to move immediately due to domestic abuse, where a move would prevent further abuse. The definition of domestic abuse used to assess applicants under the policy is the definition set by the Domestic Abuse Act 2021 which includes both physical and non-physical forms of domestic abuse. • Applicants with an urgent need to move immediately due to violence or significant threats of violence that are likely to be carried out, where a move would prevent further violence. • Applicants with an urgent need to move immediately due to severe harassment, where a move would prevent further harassment. <p><i>The Council recognises that some circumstances may be exceptional and cannot be effectively resolved through the use of an injunction or other legal action or remedies. In the interests of fairness to all applicants these circumstances are kept to a minimum.</i></p> <p><i>These urgent needs will be assessed based on supporting evidence from relevant professionals such as senior officers within the Police or other agencies as necessary in conjunction with a Council approved risk assessment.</i></p> <p><i>Verification may also be given by a formally established organisation such as the Risk Assessment Management Panel under the countrywide Multi Agency Public Protection arrangements (MAPPA), Multi Agency risk Assessment Conference (MARAC) or the National Witness Support</i></p>
---------------	--

	<i>Scheme. Supporting evidence from the Rugby Community Safety Partnership, Violence Reduction Unit or similar organisations / alliances may also be considered.</i>
Band 2	<ul style="list-style-type: none"> Applicants who need to move due to threat of domestic abuse, violence or harassment but who are not in immediate danger. This will be assessed based on evidence from a relevant agency such as the Police as necessary in conjunction with a Council approved risk assessment.
Band 3	<ul style="list-style-type: none"> Applicants who have been suffering from ongoing anti-social behaviour e.g. noise nuisance, verbal abuse or property damage <u>and</u> where rehousing is the only effective solution. The applicant must have reported issues to their landlord and/or the Police for action <u>and</u> engaged in support. The Council must be satisfied that sufficient action has been taken by the landlord and/or the Police but despite this it has not been possible for the issues to be satisfactorily resolved.

Homelessness or risk of homelessness

Band 1	<ul style="list-style-type: none"> Applicants owed the Main Housing Duty under Section 193(2) by Rugby Borough Council Applicants who have lost a 'life' tenancy due to domestic abuse and are owed a statutory homelessness duty by Rugby Borough Council. Applicants who are owed the Relief duty under Section 189B (2) by Rugby Borough Council where, at the point of duty acceptance, they are considered likely to be owed the Main Housing Duty under Section 193 if the relief duty were to end unsuccessfully. This will only apply where the applicant is in temporary accommodation provided by the Council. Applicants owed a Relief duty under Section 189B (2) by Rugby Borough Council where reasonable preference has already been awarded for a medical need.
Band 2	<ul style="list-style-type: none"> Applicants who are owed the Relief duty under Section 189B (2) by Rugby Borough Council.

	<ul style="list-style-type: none">• Applicants whose Relief duty under Section 189B (2) owed by Rugby Borough Council has been brought to an end and they are determined to be homeless but not in priority need, and therefore not owed the Main Housing Duty.• Applicants who are pregnant or with children who are at risk of exclusion from the family home. The Council must be satisfied that the applicant's living arrangement with family is short-term and very insecure, and that the applicant has no tenancy or ownership rights. The applicant's Prevention Duty under Section 195(2) by Rugby Borough Council has ended because the applicant's family have agreed to continue to accommodate the applicant for at least six months.
Band 3	<ul style="list-style-type: none">• Applicants whose Relief duty under Section 189B (2) owed by Rugby Borough Council has been brought to an end and they have been assessed as being intentionally homeless, and therefore not owed the Main Housing Duty.• Applicants owed the Main Housing Duty under Section 193(2) by Rugby Borough Council where the Relief duty was brought to an end due to their deliberate non-cooperation.• Applicants owed the Prevention Duty under Section 195(2) by Rugby Borough Council.• Applicants who meet the reasonable preference criteria as set out in the Housing Act 1996 (2) but have no local connection.

Medical or mobility needs
Examples may include:

Band 1	<p>Band 1 for Emergency Medical Need is only for applicants who have a severe progressive or life-threatening medical condition or disability. They need to move immediately because either their accommodation or housing circumstances are unsuitable, and do not meet their medical needs and poses an immediate and serious danger to them. The applicant's accommodation cannot be adapted to be made suitable. Applicants with an Emergency Medical Need may be in the following circumstances:</p> <ul style="list-style-type: none"> • Applicant cannot access toilet or bathing facilities in their current accommodation due to limited mobility. • Applicant cannot be discharged from hospital. • Applicant has a terminal medical condition (within 12 months) and rehousing is urgently required to enable the provision of suitable care. • Applicant is housebound due to severe mobility issues and cannot safely leave their accommodation without assistance. • Applicant has an assessed need to move to wheelchair suitable accommodation.
Band 2	<ul style="list-style-type: none"> • Applicants who have a severe, long term, medical condition (chronic or progressive) or disability and have a high need to move because their home is directly detrimental to their medical condition. • Occupational Therapist recommendation confirms that applicant requires a level access shower (wet room), downstairs toilet or ground floor / level access accommodation. • Applicants with a long-term medical condition (chronic or progressive) who are vulnerably housed i.e., sofa-surfing or in some form of temporary housing, that does not meet their medical need.
Band 3	<ul style="list-style-type: none"> • Applicants who have mobility issues and struggle with steps/stairs. For example, they need a level access shower (wet room), downstairs toilet or ground floor / level access accommodation. • Applicants who have a significant physical or mental health condition that is directly affected by their accommodation. Rehousing would make their condition easier to manage. The Council must be satisfied that the applicant has meaningfully attempted all other solutions first, and rehousing is the only effective solution. Evidence from a relevant medical professional is required. • Applicants who have an evidenced need for an additional bedroom e.g. for overnight care from a non-resident carer, or to accommodate a substantial amount of medical equipment, as determined by this council.

	<ul style="list-style-type: none"> • Where one or more household members have an evidenced need for their own bedroom as they are unable to share as determined by this council • Applicants who have a terminal illness which is not significantly affected by their current accommodation but where, moving nearer to essential wellbeing support/care would significantly improve their quality of life.
--	---

Overcrowding and size

Band 1	<ul style="list-style-type: none"> • Where a household is either statutory overcrowded or overcrowded by 3 or more bedrooms as defined in the policy
Band 2	<ul style="list-style-type: none"> • Where a household is overcrowded by 2 bedrooms as defined in the policy
Band 3	<ul style="list-style-type: none"> • Where a household is overcrowded by 1 bedroom as defined in the policy

Disrepair or poor housing conditions

Examples may include:

Band 1	<ul style="list-style-type: none"> • Applicants who are residing in a private sector property that is not safe to live in, where remedial works are not possible, and the property is subject to a demolition or prohibition order. • Applicants who are residing in a private sector property which poses a Category 1 hazard under the Housing Health and Safety Rating System (HHSRS). The Council must be satisfied that the issues cannot be remedied by the landlord within a reasonable time period (normally six months) <u>and</u> as a result the continued occupation will pose a considerable risk to the applicant's health. For example, major structural defects including subsidence, flooding, collapse of roof, severe damp etc.
Band 2	<ul style="list-style-type: none"> • Applicants who are living in accommodation that permanently lacks modern facilities such as a bathroom, kitchen or inside toilet (for example touring caravans or houseboats). This does <u>not</u> include applicants with communal access to shared facilities.

	<ul style="list-style-type: none"> Applicants who are living in accommodation that permanently lacks an adequate supply of hot or cold water, electricity, gas or heating in the living area. The Council must be satisfied that a permanent supply cannot be provided.
Band 3	<ul style="list-style-type: none"> Applicants who are living in accommodation where one or more key building components have significant disrepair issues. This includes external walls, roof, external windows/doors, chimneys, central heating boilers, gas fires, storage heaters, plumbing and electrics. The Council must be satisfied that the issues cannot be remedied by the landlord within a reasonable time period (normally six months). Applicants with a child aged under five who reside in an upper floor flat defined as 1st floor and above, that is accessed via a communal stairwell (inside or outside) within a block of flats. This will only apply if the child is a permanent household member.
Band 4	<ul style="list-style-type: none"> Applicants over the age of 55 and who are living in accommodation where the kitchen or bathing facilities are shared with another household to whom they are not related. For example, within a house in multiple occupation (HMO).

Management need

Band 1	<ul style="list-style-type: none"> Rugby Borough Council tenants who are under occupying and release a property with two or more bedrooms by moving to a property with fewer bedrooms. This includes where applicants have succeeded to a Council tenancy following the death of a relative. Rugby Borough Council tenants who have succeeded to a Council tenancy following the death of a relative but cannot remain in the property (e.g. because the property would be under-occupied).
Band 2	<ul style="list-style-type: none"> Rugby Borough Council tenants who release a wheelchair adapted property (or a property with major adaptations) and move to a lesser or non-adapted property. Rugby Borough Council tenants who are affected by re-designation. Rugby Borough Council tenants whose home will be demolished or required for major works within 12 months, and they are unable

	<p>to return. Properties must be within a Council approved clearance or regeneration area/Scheme.</p> <ul style="list-style-type: none"> • Rugby Borough Council tenants who release a general needs property by moving into older persons Independent Living accommodation only. • Registered Provider tenants who are under occupying and release a property with two or more bedrooms by moving to a property with fewer bedrooms. This will only apply where Rugby Borough Council has nomination rights for the property being released. • Applicants who are not eligible to succeed to a Council tenancy following the death of a relative. This will only apply where the applicant has lived in the property with the tenant for at least 12 months prior to the tenant's death and remains in the property.
Band 3	N/A

Armed Forces

Band 1	<p>Applicants with urgent housing need and have no access to other accommodation.</p> <ul style="list-style-type: none"> • Applicants who are serving (and will soon leave) the regular forces who are suffering from serious injury, illness, mental ill health or disability which is attributable to the person's service. • Applicants who have recently ceased (or will cease to be entitled) to reside in accommodation provided by the MOD following the death of their spouse or civil partner who has served in the regular forces and whose death was attributable (wholly or partly) to that service. • Applicants who are serving or have served in the reserve forces and are suffering from a serious injury, illness or disability which is attributable to the person's service. <p>These applicants may need to provide discharge documents (or equivalent) or a certification of cessation of entitlement to occupy a service quarter.</p>
---------------	---

Band 2	<ul style="list-style-type: none"> • Applicants who are serving in the regular forces and will be discharged within 6 months. • Applicants who have separated or are divorced spouse or civil partner of a serving member of the armed forces and as result of the separation or divorce will have to leave service accommodation provided to the member of the armed forces and their family by the Ministry of Defence. • Applicants who are the bereaved spouse or civil partner of a member of the armed forces who was serving in the armed forces when they died and where their death was not attributable to that service. • Applicants who were serving in the regular forces in the last 5 years and have applied to join the Waiting List within that 5-year period and had served for 5 years or more. <p>An award to an applicant who is or was serving in the armed forces award will not normally apply for applicants who is being discharged or left the armed forces because of a dishonourable discharge.</p>
Band 3	N/A

Ready for “move-on”

Band 1	<ul style="list-style-type: none"> • Warwickshire Care Leavers approaching their 18th birthday who are ready for move on from care. Evidence of accredited tenancy readiness program has been provided along with an approved Pathway Plan. Applications may be submitted within 6 months of their 18th birthday via the Care Leavers ‘Move on Protocol’ but offers of accommodation will not be made until the successful applicant reaches aged 18 with the exception of applications made by the House Project. • Warwickshire Care Leavers aged 18-21 years who are ready to move on from an extended placement such as Staying Put or Supported Lodgings who have been in band 2 for over 12 weeks without an offer or who are within 16 weeks of placement being due to end. • Applicants on the Rugby Borough Pathway Scheme who are ready to “move on” into independent accommodation. Evidence that the
---------------	---

	<p>applicant is ready must be provided for example a “move on” report.</p> <ul style="list-style-type: none"> Applicants in supported accommodation and are ready to “move on” into independent accommodation where a “move-on protocol” is in place with Rugby Borough Council and where the accommodation provider affords Rugby borough Council 100% nomination rights to the vacancy. Evidence that the applicant is ready must be provided for example a “move on” report.
Band 2	<ul style="list-style-type: none"> Warwickshire Care Leavers aged 18-21 years moving from an extended placement such as Staying Put or Supported Lodgings. Evidence of accredited tenancy readiness program has been provided along with an approved Pathway Plan. If the application is submitted before the young person is ready to move on, an offer of accommodation will not be considered until the Personal Adviser confirms readiness for move-on. Applicants in supported accommodation and are ready to “move on” into independent accommodation where a “move-on protocol” is in place with Rugby Borough Council. Evidence that the applicant is ready must be provided for example a “move on” report.
Band 3	<ul style="list-style-type: none"> Applicants in supported accommodation and are ready to “move on” into independent accommodation (evidence that the applicant is ready must be provided for example a “move on” report) where there is no “move-on protocol” in place between Rugby Borough Council and the supported accommodation project.
Band 4	<ul style="list-style-type: none"> Applicants who are neither an owner nor a tenant at their current accommodation and have no security of tenure. This might include lodgers or adult children living with parents who would like to be rehoused. Absent parents who are vulnerably housed i.e., sofa-surfing or in some form of temporary housing who have co-parenting responsibilities, but the child is not a permanent member of the household.

4.6: Advertising properties

The Council operates a choice-based lettings (CBL) policy for available Council-owned properties and nominations to available properties owned by registered provider housing association landlords. Available homes are advertised weekly on our website and applicants are invited to bid to become the new tenant of the home. Information on bidding and how to bid is also available online.

Adverts will clearly indicate any restrictions on bidding (e.g., where properties have been adapted and/or are specifically for people with disabilities) and will detail any particular criteria that apply (e.g., any affordability criteria).

Available properties will normally be advertised on a weekly basis and applicants given a restricted timeframe to place a bid. The bidding rules and deadlines will be available to applicants. We will not accept any bids received after the deadline.

4.7: The bidding and selection process

Properties are advertised weekly when noticed is received. An applicant may express an interest through bidding on any advertised property that meets their needs.

- Bids will only be registered if the applicant is on the housing register
- Applicants will not be contacted individually if their bid is unsuccessful, however the results of the bids will be advertised on a regular basis on the Council's CBL website
- Applicants can express an interest on a maximum of 5 properties in any single bidding cycle
- Bids can be withdrawn at any time prior to the closing date
- When the applicant wishes to bid for more than one property they will be prompted to capture their preference in numerical order,
- Bids will be accepted from nominated representatives of the applicant. To make a bid on behalf of an applicant the representative will be required to give the Housing Application Reference Number, National Insurance Number and date of birth for the first applicant
- Bids received after the advertised closing date and time will not be accepted under any circumstances
- At the end of each lettings cycle the bids will be sorted in order of:
 - a) Meeting the lettings criteria as stated in the property advert
 - b) Date order from Bands 1 to 4. Where an applicant has bid for more than one property and is top of the short list for more than one property, they will be offered the property for which they first bid.
- Applicants are encouraged to check their Housing Online housing portal to ensure the bids they have placed are recorded and the order of priority reflects their preferences

Assisted bids

The Council reserves the right to place a bid on behalf of the applicant (Assisted Bidding).

If the applicant has not reasonably bid for a suitable property within 12 weeks of their Band 1 award, the local authority reserves the right to place bids on the applicant's behalf.

Applicants owed a band 1 homeless duty can bid for properties of their choosing for the 1st 4-weeks of the 12-week period following their band 1 award.

Their Homelessness Prevention Officer will place bids on their behalf on all suitable properties between weeks 4 and 12.

At the end of the 12-week period the Homelessness Prevention Officer will consider extending the period or making a Direct offer of accommodation.

Applicants awarded band 2 or band 3 (relief or prevention duties) will have bids placed on all suitable properties for them by their Homelessness Prevention Office from the 1st bidding cycle following the date of the award.

4.8: Offer of accommodation

This section sets out the procedure that will apply to making an offer of accommodation once an applicant has been selected from a shortlist of successful applicants bidding for that property.

We will carry out verification checks on all applicants. These checks are to ensure that all the information we hold relating to an application is up to date. Verification checks may be carried out as part of a pre-tenancy interview process or we may carry out a home visit prior. If the property advertised is a housing association home the association are likely to carry out their own verification checks.

We will contact the successful applicant at their last notified address, email address or telephone number to complete verification check. If the successful applicant does not respond to this contact within two working days their bid will be disregarded and the next shortlisted applicant will be contacted.

Following a successful verification check the successful applicant will be offered the property. They will be invited to view the property when it is ready to let. At the viewing, they will be offered the tenancy of the property and invited to sign their tenancy agreement for the property. There may be times where a viewing would be prior to the letting but will be stated by the officer at the time of offer. If an applicant requests more time to make a decision, they will be asked to contact the lettings team with their decision by 9.30am on the next working day.

If the applicant refuses the offer of a tenancy or fails to contact the lettings team with their decision by 9.30am on the next working day, the next shortlisted applicant will be invited to view and accept an offer of the tenancy of the property, and so on until an offer is accepted.

From time to time it may be necessary to arrange multiple viewings of a property. In these circumstances, the decision on whether to accept a tenancy must be made at the viewing. The offer of a tenancy will be made to the top bidder present, if refused to the next ranked bidder and so on until the offer of a tenancy is accepted.

Where two or more bidders have the same effective date of application within a band, the Council will normally give priority to the applicant with the earliest original date of application.

The Council will disregard the highest shortlisted bidder and invite the next shortlisted Bidder to view in the following circumstances:

- Where priority is given to a particular group and the applicant is not in that group
- Under the terms of this allocations scheme, the applicant does not meet the criteria for the property bid for
- The applicant failed to respond within two working days to a request to arrange pre-tenancy interview and verification check
- The applicant fails to attend an arranged viewing
- Where a property is adapted bidders may be shortlisted on which applicant's circumstances best match the adaptations in the property advertised.
- The applicant is a tenant of the Council or a registered provider and following their successful bid they are found to have committed anti-social behaviour or to have rent arrears, or their current property is found not to meet the leaving standard, or they have committed any other breach of tenancy conditions
- Following their successful bid, an applicant is found to not qualify for the housing register
- Since joining the Housing Register an applicant has become ineligible.
- On verification of the applicants' details, the priority band has been incorrectly awarded due to the information received by the applicant or due to mistakes in the assessment of the application itself.
- The applicants' circumstances have changed since the priority band was awarded and the applicant is no longer entitled to the same level of priority.
- The Council or the Housing Association landlord for the property being advertised has evidenced housing management reason not to offer the property to the person selected

As part of the pre offer verification checks applicants will be expected to provide evidence of their identify and the identity of anyone to be rehoused with them, as well as their current address before any tenancy can be agreed. A home visit may be required to confirm this.

If the Council discovers the details are incorrect, no offer of accommodation may be made.

Applicants will only be offered one property at a time. Once an offer has been made to an applicant they will not be shortlisted or able to be considered for other offers of accommodation they have bid for until the current offer is refused.

As part of the offer we will provide details of the property and make arrangements to view it as quickly as possible. Applicants are expected to decide whether to accept or refuse the offer at the viewing and will also be offered the opportunity to sign for the tenancy at the viewing. If applicants do not inform the Council of their decision immediately or within 24 hours of the viewing the offer may be withdrawn and the property allocated to the next suitable bidder.

If an applicant does not reply to an invitation in writing, by letter or email, to view a property within 2 working days the offer will be deemed to have been refused and the property will be offered to the next applicant on the shortlist who qualifies for that offer. This will then count as one of the applicant's 2 reasonable offers unless a satisfactory explanation for the applicant's failure to respond is accepted by the Council.

Where the offer is to an applicant owed a statutory homeless duty, the process and timescales outlined above may differ. The Homelessness Prevention Team will look on a case-by-case basis. A property will not be reoffered until the Council have been informed of the applicant's refusal or failure to attend the appointment to view and have made a decision whether or not to enforce the offer to end the homeless duty owed.

A suitable and reasonable offer of accommodation is defined in appendix 2 of the policy.

There may, unfortunately, be exceptional circumstances where, following a viewing or notification of offer an offer may still be withdrawn. This can be done up to the point before a tenancy is signed. Examples of reasons when a property offer may be withdrawn are:

- The property is not suitable for the households needs
- The property fails to become available
- The offer has been made in error
- The property is required for an emergency for another applicant or tenant
- It transpires that the rent would not be affordable

There must be clear grounds for refusing or bypassing applicants who are top of any shortlist and these will be recorded by the Council, or a partner Housing Association where the property advertised is owned by them.

4.9: Acceptance of an offer made under the choice-based lettings bidding system or through a direct offer

If an applicant accepts an offer of a Council tenancy and the property is ready for letting, they will be invited to sign for the tenancy and complete all necessary paperwork.

The council reserves the right to withdraw an offer where the property has been pre-allocated and there is an unexpected delay in the ready to let date.

Where the offer is of a joint tenancy, then both parties to the tenancy must attend the letting appointment to sign the paperwork. If only one-party attends, the letting will not proceed, and the offer of a tenancy will be withdrawn.

If an applicant is a tenant of the Council or a local registered provider, they must give up vacant possession of their existing property and the keys must be returned to the Council's customer service centre or to the registered provider, by an agreed date. The tenant will be liable for both rents once the tenancy agreement is signed until the keys have been returned.

When the tenancy agreement has been signed, the tenant's housing register application will be cancelled. A new housing register application must be completed if the tenant wishes to be considered for re-housing in the future and there is a new housing need.

DRAFT

Section 5: Appendices

APPENDIX 5.1: DEFINITION OF A REASONABLE OFFER

Where accommodation is offered an applicant will normally be expected to accept an offer of a property that meets their specified needs. Reasonable offers are those that are deemed as suitable and appropriate to meet the housing and medical needs of the household concerned and are affordable to the applicant and his or her household.

The suitability criteria used to determine whether an offer to end a main homeless duty owed under Section 193(2) of the Housing Act 1996) or a relief of homelessness duty owed under Section 189b, will be the criteria set down in the Suitability of Accommodation Order England 2012, as amended by Section 12 of the Homelessness Reduction Act 2017, relevant case law and statutory guidance.

These criteria only apply to an offer of social housing or private rented housing made with the intention of ending a full homeless duty. Where an offer is made to any other banded applicant who is not owed a full homeless duty it is for the council to decide on the facts of the case whether the offer is suitable using the guidance in this appendix to help the officer make the decision.

The Council will consider that a property is reasonable if all of the following criteria are met:

- It is located in an area that the Council considers to be suitable for the applicant and their household. This could include accommodation located outside of the Rugby area
- If it is affordable for the applicant and his or her household based on his or her financial circumstances at the time of offer
- It is sized in accordance with the criteria in this Policy
- It complies with any recommendation made by a medical or other relevant advisor.

In determining the reasonableness of the offer the Council will consider the following:

- a) The significance of any disruption to the employment, education or caring responsibilities of the applicant or a member of the household
- b) The accessibility of medical or other support facilities that are currently used by the applicant or a member of the household
- c) The accessibility of local services, including places of worship, amenities, and transport
- d) Its duty to safeguard children under Section 11 Children Act 2004
- e) Its public sector equality duty under Section 149 Equality Act 2010
- f) If a suitable property is located outside of the borough's boundary then the Council has to take into consideration the distance from the applicant's existing accommodation in the borough.

The above are matters for the Council to determine based on the facts of the case.

Guidance for assessing officers on how the Council will assess reasonable and unreasonable refusals:

1) Property size

The property must be the appropriate size for the household's needs at the time of making the offer. Where the family composition has changed, so that the property offered is too small or large for the applicant's needs, the refusal will be recorded as reasonable.

It is the applicant's responsibility to ensure that they register any change in their circumstances that will affect the number of bedrooms to which they are entitled.

Where the applicant refuses a property because it is too small on grounds of the need for an additional or larger bedroom(s) due to medical/mobility factors, but it meets the lettings standard, this will normally be considered to be an unreasonable refusal unless the applicant provides new medical information at the offer stage that is accepted by the Council.

2) Property type

It will not be considered to be a reasonable refusal due to a dislike of the property type. Therefore, an applicant cannot reasonably refuse an offer because for example, it is in a tower block, it does not have a garden or a particular heating system, it is on a wrong floor, or does not have a lift. If the applicant states medical grounds for refusing the property, these should already have been disclosed and considered as part of the assessment of their application, unless new information is submitted that is accepted by the Council.

Where specialist accommodation is offered to a household inappropriately, this is considered to be a reasonable refusal. This may be for example:

- a) Offers of wheelchair standard housing to households which do not have wheelchair users;
- b) Offers made to disabled applicants which are unsuitable for their needs, for example where they are unable to open a door entry system because the doors are too heavy;
- c) Offers of sheltered housing where the applicant is not of the appropriate age.

3) Property condition

Where a property is refused on grounds of repair/decoration, this will be considered an unreasonable refusal unless the voids team decides to withdraw the property from letting for further works to be carried out.

4) Area of choice

An offer will still be considered reasonable even if it is not within an applicant's area of choice.

5) Hate Crime & harassment

Where an applicant from an ethnic minority household refuses the property prior to viewing because the previous tenant was rehoused as a result of prejudice or racial harassment, or there is a known problem of prejudice related harassment in the vicinity of the property, the refusal is considered reasonable in accordance with the councils hate crime and anti social behaviour policies.

6) Choice of landlord

An applicant cannot choose whether they are rehoused by a specific Housing Association. Therefore, any refusal for example by an applicant of a property because it is a Private Registered Provider property with no 'Right to Buy', or 'Right to Acquire', or the rent is higher than another social landlord will not be considered to be reasonable (unless in the example of the rent level the assessment is that the offer is unaffordable for the applicant in question).

7) Pets

One of the conditions of the tenancy agreement is that a tenant must obtain the written consent of the landlord before keeping domestic pets.

Any intention to keep a pet must comply with the Council or Private Registered Provider tenancy terms and conditions, which means that permission must be sought and agreed prior to signing the tenancy agreement for the property. Therefore, any refusal on the basis that permission has not been granted to keep a pet is not reasonable.

5.2 Financial Help for Housing Related Costs:

Help with paying rent.

Housing Benefit is paid in some circumstances by local councils to help pay your rent. Housing Benefit has been replaced with **Universal Credit** as of 17 October 2018 for most people. If you are receiving Universal Credit you may need to claim money towards your rent through Jobcentre plus.

You may still get Housing Benefit to help you pay your rent if you're on a low income and:

- Are of State Pension Age or
- Are living in temporary accommodation, or specified accommodation where care and support is being provided.

How much benefit you receive from either Housing Benefit or Universal Credit will depend on your circumstances and how much you must pay.

Find out who can claim Housing Benefit and Universal Credit and how much you could receive.

- [Housing benefit eligibility](#)
- [What you'll get](#)
- [Calculator: check what you may be entitled to](#)

Eligibility, for Council Tax discounts and exemptions

Council Tax Reduction is paid by local councils to help pay your council tax. It replaced council tax benefit in 2013.

Local Housing Allowance

You should contact the Council in that area for details of the Local Housing Allowances to see the maximum amount of financial help that may be available through Housing Benefit or Universal Credit towards your rent or check on the [Directgov website](#).

Usually, the shared accommodation rate is used for single private renters under the age of 35 but there are some exceptions to this:

- you live with your partner.
- you are a care leaver under 25.
- you have experienced domestic abuse.
- you lived in a hostel or refuge for at least 3 months.
- you get disability benefits but do not need overnight care.
- you are a former prisoner aged 25 to 34 covered by MAPPA.
- you are a survivor of modern slavery.

Please see [Shelter](#) website for more information.

Discretionary Housing Payments

If you pay rent for your home and receive Housing Benefit or the housing cost element of Universal Credit you can apply for discretionary awards towards your rent and or council tax.

https://www.rugby.gov.uk/info/20011/council_tax/14/discretionary_awards/3

A **Budgeting Loan** can help pay for:

- furniture or household items.
- rent in advance.
- costs linked to moving house.

You are only eligible for a Budgeting Loan if you've been on certain benefits for 6 months.

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit

You can't get a Budgeting Loan if:

- You are currently claiming Universal Credit
- You owe more than £1,500 in total for Crisis Loans and Budgeting Loans

How to apply:

<https://www.gov.uk/budgeting-help-benefits>

It is faster to apply on-line; alternatively, you can obtain a form SF500 from your local Jobcentre Plus or download and print from the website.

Social Fund: Telephone: 0800 169 0140

Check if you are entitled to any grants:

<https://grants-search.turn2us.org.uk>

Rugby Borough Council Homeless Prevention Fund loans to help with tenancy deposits and rent in advance for persons whom a homelessness duty is owed.

Warwickshire Local Welfare Scheme

Planned help in furnishing accommodation with basic furniture and appliances for vulnerable groups, this includes:

- care leavers.
- victims of domestic violence.
- former armed forces personnel.
- those resettling in a community after a custodial term.

Freephone 0800 408 1448 or 01926 359182 or email:

warwickshirelocalscheme@warwickshire.gov.uk

Furniture Poverty

There are numerous buy and sell sites on Facebook and Gumtree, and charity shops where cheap furniture and household items can be found.

Free household furniture and items_ <https://www.ilovefreegle.org>
<https://www.freecycle.org>

<https://endfurniturepoverty.org/find-furniture>

[Rugby Bareboards Trust](#) helping people on low income to furnish their homes.

Emmaus homeless charity has a store in Coventry where essential items can be purchased at low prices.

<https://emmaus.org.uk/coventry-warwickshire/shop/red-lane-shop-coventry/>

[Helping Hands House2Home](#) furniture and household goods for people recently housed and on a low income.

Warwickshire Cost of Living Support

Warwickshire Household Support Fund

This fund is designed to be used to support households facing financial challenges due to the cost of living rises, particularly those including children and pensioners to ensure that they can access the support they need to afford food, energy, and associated costs.

The fund is administered through the **Warwickshire Local Welfare Scheme**.

The Household Support Fund is available to provide short-term financial support to meet immediate needs and help those who are struggling to afford the essentials.

Due to the limited amount of funds available, we will prioritise items necessary for day to day living such as food, energy, and water.

The Local Welfare Scheme also provides support towards food, energy, or other essentials. This is given either in vouchers, emergency food parcels or with credit for energy.

Freephone 0800 408 1448 or 01926 359182 or email: **Warwickshire Household Support Fund**

This fund is designed to be used to support households facing financial challenges due to the cost of living rises, particularly those including children and pensioners to ensure that they can access the support they need to afford food, energy, and associated costs.

The fund is administered through the **Warwickshire Local Welfare Scheme**.

The Household Support Fund is available to provide short-term financial support to meet immediate needs and help those who are struggling to afford the essentials.

Due to the limited amount of funds available, we will prioritise items necessary for day to day living such as food, energy, and water.

The Local Welfare Scheme also provides support towards food, energy, or other essentials. This is given either in vouchers, emergency food parcels or with credit for energy.

Freephone 0800 408 1448 or 01926 359182 or email:
warwickshirelocalscheme@warwickshire.gov.uk

For more information about financial support, housing, money, and debt go to
www.warwickshire.gov.uk/facinghardship

Food supply help and advice.

For a range of food solutions for people who may be isolated, vulnerable or in financial crisis visit www.warwickshire.gov.uk/foodsupport

Foodbanks in Warwickshire Food support if you are in financial difficulty. If you need a food parcel because you're unable to afford food, contact your local food bank.

Find details at www.warwickshire.gov.uk/foodbanks

Free school meals.

Low-income families whose children are eligible for free school meals will be offered meals for those children by their schools, during term time. Apply at <https://www.warwickshire.gov.uk/education-learning/apply-free-school-meals/2>

Help with energy costs.

If you are struggling to pay energy bills or manage energy debt, find schemes, grants and benefits to help at <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/find-schemes-grants-and-benefits-help-home-energy>

Cold Weather Payments.

You may get a [Cold Weather Payment](#) if you're getting certain benefits. This scheme runs between 11/11/2023 and 31/03/2024. You'll get £25 for each 7-day period of cold weather between these dates.

Cost of Living Payment for households on means- tested benefits, including Universal Credit, Pension and Tax Credit, will receive an additional payment of £900 for this year (2023/24)

Disability Cost of Living Payment £150 will be paid to those on a qualifying disability benefit from DWP or the MOD.

Warm Home Discount is £150 off your heating bills if you get Pension Credit or live in a low-income household.

Help with household costs <https://www.warwickshire.gov.uk/managing-money-debt/benefits-welfare/1> **schemes include:**

- [Act on Energy - energy advice on reducing bills, grants, and heat for health](#)
- [British Gas Energy Trust](#)
- [GOV.UK - Household energy grants, energy saving and renewable energy](#)
- [Orbit Better Days](#)
- [Severn Trent Water - Trouble paying bills](#)
- [Severn Trent Water - The Big Difference Scheme](#)
- [Warm home discount scheme](#)

Help for Households <https://helpforhouseholds.campaign.gov.uk> see what support is available to help with the cost of living and save money with energy savings tips.

- Travel costs.
- Childcare costs.
- Energy costs.
- Cheaper broadband.

Help with your TV Licence.

The Simple Payment Plan was created for those in financial difficulty.

Qualifying customers can choose from either a fortnightly or monthly payment plan that spreads the cost of a TV Licence over 12 months, this means you make smaller payments more frequently, helping you to better manage your finances.

TV Licensing accepts referrals to the Simple Payment Plan from not-for-profit organisations such as charities or your local authority money advice department. It cannot accept referrals from commercial organisations.

If you would like to speak to someone about your finances, you can contact your local authority debt advice team or there are many not-for-profit organisations offering free, confidential, and independent advice. Any not-for-profit organisation providing this service can refer you to us to join the Simple Payment Plan. More information on the simple payment plan and how to access it can be [found here](#).

There are other **TV licence concessions**, which you might be eligible for depending on your circumstances. **There are concessions available for:**

- People who are [aged 75 or over and receive Pension Credit](#).
- People who are [blind \(severely sight impaired\)](#).
- People who live in qualifying [residential care](#) and are disabled or over 60 and retired.

5.3 Finding Accommodation:

To secure private sector accommodation you could look through local newspapers, as these carry details of properties that are available for letting. Free copies of local newspapers are available for you to read at local libraries.

Homes for rent are sometimes advertised in shop windows or on notice boards, and you could consider putting an 'Accommodation Wanted' card up on one of these yourself. There are several accommodation websites that may be useful in your search: if you do not have access to the internet at home, you may wish to go to your local library and use the internet facilities available there. If you do not have access to the internet, please let your Support Worker or Housing Officer know.

You could also ask your friends, family, or colleagues: if you are a member of a local club, sports team, or Church, then ask other members and participants.

You may find it easier to get accepted by landlords if you approach them directly. Landlords who do not use a letting agent are less likely to carry out credit checks, but they may need proof of your financial circumstances and renting history. Social media groups and online forums in your area may have details of properties available to rent direct from landlords.

When searching for accommodation and viewing any properties present your circumstances positively to the landlord or agent. Do not assume any landlord will not accept Housing Benefit or Universal Credit claimants. Letting to someone who needs Housing Benefit or Universal Credit to help pay the rent can be the safest way of letting to a tenant when it is set up correctly.

No DSS policies are bans on renting to tenants who claim universal credit or housing benefit.

No DSS policies and adverts are unlawful discrimination. You can complain if you see these adverts or if an agent will not deal with you because you claim benefits. Shelter the charity for homelessness and housing can help you to challenge [DSS discrimination](#). If you already pay rent to a private landlord and claim benefits, offer bank statements and references to show a good rent payment history.

You may be asked to provide [a guarantor](#) for the tenancy. Guarantors sign an agreement to cover costs if a tenant does not pay their rent or for damage. They are usually relatives or close friends. They may need to pass a credit or affordability check. You could persuade a landlord or agent that you do not need a guarantor if you can show you can afford the rent.

Some landlords do not want to let to tenants who claim benefits because universal credit and housing benefit are paid in arrears. You could offer rent in advance for the first 2 months of the tenancy. This should cover waiting time for a benefit application or change of address. You usually get your benefit on the same day each month so you could set up a direct debit for future payments. Don't arrange a bank transfer until you're sure the tenancy is going ahead. If you must pay cash, always get a receipt.

You can apply for a DWP loan if you don't have enough for rent in advance. The loans are interest free. There are limits on how much you can get. They are paid back through [deductions from your benefit payments](#). Find out how to apply for a:

- [budgeting advance](#) if you get universal credit or
- [budgeting loan](#) if you get another low-income benefit.

Many landlords and agents ask for a tenancy deposit. It must be [protected in a scheme](#). You can't be asked to pay more than the equivalent of 5 weeks' rent as a deposit. You should get it back at the end of the tenancy unless the landlord deducts money for things like damage or rent arrears.

Landlords and agents must get your permission to run a credit check. You can't be charged for it. Be honest if you don't think you'll pass a credit check. You could suggest an alternative. If you've shown the property is affordable and that you can provide references, a guarantor or rent in advance, there may be no need for a credit check.

If you are realistic and able to find accommodation in an area where you can afford to live, we may be able to help if your landlord wants a deposit or rent in advance. Consider looking for accommodation in areas out of our district close by where rents may be lower. We can help you to apply for money to cover any rent deposit or rent in advance.

You should contact the Council in that area for details of the Local Housing Allowances to see the maximum amount of financial help that may be available through Housing Benefit or Universal Credit towards your rent or check on the [Directgov website](#).

The shared accommodation rate is used for single private renters under the age of 35.

Online Lettings and Accommodation Services

There are several accommodation websites that may be useful in your search for accommodation.

www.zoopla.co.uk
www.gumtree.co.uk
www.rightmove.co.uk
www.needaproproperty.com
www.dssmove.co.uk
<https://www.openrent.co.uk>
<https://www.idealflatmate.co.uk>
www.spareroom.co.uk
homes.trovit.co.uk/rent
https://www.home.co.uk/for_rent/by_town.htm?county=warks
<https://www.dwellings.co.uk/property-to-let>

You can search on- line to find estate and lettings agents in the Warwickshire area:

www.zoopla.co.uk/find-agents/estate-agents/warwickshire

Other Accommodation Services and Websites

[NACCOM](#) temporary accommodation and support for those facing destitution in the UK asylum and immigration system.

5.4 Partnership with Registered Providers

We work in partnership with the following Registered Providers (housing associations) operating in the borough.

- **Bromford** - [We invest in homes and relationships so people can thrive.](#)
0330 1234 034
- **Clarion** - [Clarion Housing Association](#)
0300 500 8000
- **Citizen Housing** - [Citizen](#)
0300 790 6555
- **Housing & Care 21** - [Housing 21 - Retirement Living and Extra Care retirement properties for older people of modest means](#)
0370 192 4000
- **London & Quadrant (L&Q)** - [L&Q Group | Leading Housing Association & Residential Developer](#)
0300 456 9996
- **Midland Heart** - [Housing Association - Midland Heart](#)
0345 6020 540
- **Orbit** - [Orbit - Leading Housing Group in the UK | Not For Profit | Orbit](#)
0800 145 6818
- **Paragon Asra Housing (PA)** - [Home | PA Housing](#)
0300 123 2221
- **Platform** - [Housing Association | Platform Housing Group](#)
- **Sage** - [Sage Homes | Providers of quality, affordable homes](#)
0208 168 0500

- **Sanctuary** - [Sanctuary | Leading Housing and Care Provider](#)
0808 168 3474
- **Walsall Housing Ground (WHG)** - [Home - whg Housing Association](#)
0300 555 6666

Midland Heart, Clarion, WHG, and Sanctuary Housing Associations let some of their properties from their own housing waiting lists or via third party websites. To register with these organisations, go to:

- <https://www.sanctuary.co.uk/find-home/rent-home>
- <https://www.midlandheart.org.uk/find-a-home/homes-to-rent/>
- www.whg.uk.com/rent-a-home
- <https://www.myclarionhousing.com/find-a-home/rent-a-home/homefinder-uk>

Housing Information and Advice for people aged 55 and over:

- [EAC HousingCare](#) information and advice for older people
- [Housing 21](#) **Extra-care for aged over 55** Web Ellis Court and Farmers Court Rugby
- [Anchor Bell Walk, Rugby, Hillmorton, CV21 4ES](#) **sheltered bungalows for aged over 55.**
- [Moving Soon](#) **Sheltered accommodation** in Warwickshire
- [Town Thorns](#) **Sheltered accommodation** in Easehall.
- **Queensway Court** Leamington Spa and **Tithe Lodge** Southam Extra care housing for aged over 55 contact Orbit 0800 678 1221 (Local connection to Warwickshire needed)

5.5 RIGHT TO MOVE QUALIFYING CRITERIA

Right to Move – Statutory guidance on social housing allocations for local housing authorities in England

An existing social housing tenant (living outside of the Rugby area) will not be disqualified on the grounds of no residential connection if they: have reasonable preference under s166(3)(e) because of a need to move to the Rugby area because the tenant works in Rugby or needs to move to take up an offer of work.

Whether or not the applicant meets the above criteria isn't solely determined by the need to move for work, but that it would cause them hardship if they were able to do so.

Definition of Work

- Work should be a permanent contract or one with a minimum term of 12 months.

- Work should be of 16 or more hours a week (unless it can be demonstrated that the earnings are substantial).
- Work should not be voluntary.
- Work can include apprenticeships.
- The relevant district should be the main place of work.
- In the case of self-employed tenants, work should be regular as opposed to intermittent.

Distance, time and travel costs

When determining hardship, the time taken to travel to work and the cost of the travel should be taken into account. The Council considers the following criteria may suggest hardship:

- Travel time to get to work is in excess of two hours each way (personal or public transport depending on circumstances).
- Travel costs are more than £30 per day or 25% of net income from the employment or there is no transport available at all.

Other factors

These factors are all considered on a case-by-case basis as to whether hardship would be faced by the applicant if they could not move:

- Would failure to move mean the applicant would lose an opportunity to gain a better job/promotion, an apprenticeship, increase hours/pay or move from unemployment to employment.
- If the nature of work likely to be available closer to the applicant's home.
- Personal factors including care responsibilities and medical conditions affected by the tenant not being able to move closer to work.
- Any other situation where hardship would be demonstrable if the tenant could not move.

Discretion

Every application will be dealt with on a case-by-case basis allowing all circumstances and variables to be considered.

Proof of Work

A combination of the following can be used as to prove that work or a job offer is genuine:

- Contract of employment (particularly if stating main place of work).
- Wage slips showing hours worked (particularly if zero hours contract) but they are unlikely to evidence the location of work.
- A letter offering employment (it is likely that the employer will be contacted to confirm acceptance).
- A letter from an employer to prove the work and location.

Right to Move Quota

No more than 1% of all lettings will be prioritised for Right to Move applicants based on the total of the previous year's lettings by the Council.

Disclaimer: Rugby Borough Council does not take any responsibility for the content of external websites including accuracy.

Appendix 2: A summary of amended Banding Criteria

BANDING (Green = Current Policy / No colour = Revised Policy)	1+	1	2	3	4
Hardship Grounds					
Has an urgent need to move to a specific area and serious hardship (financial or personal) would be caused if they did not move		√			
Non-urgent need to move to a specific area and serious hardship (financial or personal) would be caused if they did not move			√		
Welfare Grounds					
Has an urgent need to move, and failure to move would have a serious impact on the wellbeing of the applicant		√			
High need to move to a specific area			√		
Welfare and hardship needs					
Child in need – accommodation poses a risk to any child who is a permanent member of the applicant's household. Subject to Child Protection Plans			√		
Spend more than 25% of their net income on privately renting a property where a move would prevent financial crisis due to high rent.			√		
Renting a pre-1919 property with an Energy Performance Certificate (EPC) rating of E, F or G where a move would prevent financial crisis due to energy bills.				√	
Having difficulty meeting their rent and where moving would prevent significant financial hardship.			√		

Applicant or partner is pregnant and within the third trimester and living in an HMO.		√			
BANDING (Green = Current Policy / No colour = Revised Policy)	1+	1	2	3	4
Need to move closer to a relative to provide or receive assessed care and/or support and where moving would prevent significant physical, psychological or financial hardship.				√	
Do not currently reside within the borough but have paid employment or a confirmed offer of paid employment within the borough and where moving would prevent significant financial hardship.				√	

BANDING (Green = Current Policy / No colour = Revised Policy)	1+	1	2	3	4
Violence and serious harassment					
Cannot continue to live in their current home due to serious harassment or violence		√			
Domestic abuse, violence and harassment					
Urgent need to move immediately due to domestic abuse, where a move would prevent further abuse.		√			
Urgent need to move immediately due to violence or significant threats of violence that are likely to be carried out, where a move would prevent further violence.		√			
Urgent need to move immediately due to severe harassment, where a move would prevent further harassment.		√			
Threat of domestic abuse, violence or harassment but who are not in immediate danger.			√		
Suffering from ongoing anti-social behaviour e.g. noise nuisance, verbal abuse or property damage and where rehousing is the only effective solution.				√	

BANDING (Green = Current Policy / No colour = Revised Policy)	1+	1	2	3	4
Homelessness or at risk of homelessness					
Assessed as statutorily homeless owed a main duty		√			
Owed a prevention or relief duty for whom social housing is deemed the only appropriate tenure		√			
Owed a prevention or relief duty with local connection to Rugby borough			√		
Assessed as homeless but do not have priority need			√		
Assessed as statutorily homeless owed a main duty but have a property related debt and without a sustained payment arrangement in place				√	
Owed a prevention or relief duty with no local connection				√	
Owed a prevention or relief duty with local connection but have a property related debt and without a sustained payment arrangement in place, or criminal conviction				√	
Those deemed to be intentionally homeless as the result of an adverse main duty decision				√	
Those homeless applicants who do not engage with prevention and relief activities required of them (including refusal of a suitable and final offer)				√	
Owed the Main Housing Duty under Section 193(2) by Rugby Borough Council		√			
Applicants owed a Relief duty under Section 189B (2) by Rugby Borough Council where reasonable preference has already been awarded for a medical need.		√			
Have lost a 'life' tenancy due to domestic abuse and are owed a statutory homelessness duty by the Council.		√			

Owed the Relief duty under Section 189B (2) by RBC where, at the point of duty acceptance, they are considered likely to be owed the Main Housing Duty under Section 193 if the relief duty were to end unsuccessfully. Applicable if applicant is in TA provided by the Council.		√			
Owed the Relief duty under Section 189B (2) by Rugby Borough Council.			√		
Relief duty under Section 189B (2) owed by the Council has been brought to an end and deemed homeless but not in priority need, and therefore not owed the Main Housing Duty.			√		
Applicants who meet the reasonable preference criteria as set out in the Housing Act 1996 (2) but have no local connection.				√	

BANDING (Green = Current Policy / No colour = Revised Policy)	1+	1	2	3	4
Pregnant or with children who are at risk of exclusion from the family home.			√		
Relief duty under Section 189B (2) owed by the Council has been brought to an end and have been assessed as being intentionally homeless, and therefore not owed the Main Housing Duty.				√	
Owed the Main Housing Duty under Section 193(2) by the Council where the Relief duty was brought to an end due to their deliberate non-cooperation.				√	
Owed the Prevention Duty under Section 195(2) by Rugby Borough Council.				√	
Medical / Disability					
Unable to continue to live in their current accommodation due to medical need or disability		√			
Is experiencing a significant detrimental effect on the ability to live independently in the current accommodation			√		
A move to a suitable housing would improve the applicant's health				√	
Emergency medical need only for applicants who have a severe progressive or life-threatening medical condition or disability. Need to move immediately		√			
Applicants with a long-term medical condition (chronic or progressive) who are vulnerably housed i.e., sofa-surfing or in some form of temporary housing, that does not meet their medical need.			√		

Have a severe, long term, medical condition (chronic or progressive) or disability and have a high need to move because their home is directly detrimental to their medical condition.			√		
Occupational Therapist recommendation confirms that applicant requires a level access shower (wet room), downstairs toilet or ground floor / level access accommodation.			√		
Have mobility issues and struggle with steps/stairs. E.g. need a level access shower (wet room), downstairs toilet or ground floor / level access accommodation.				√	
Have a significant physical or mental health condition that is directly affected by their accommodation.				√	
Require an additional bedroom e.g. for overnight care from a non-resident carer, or to accommodate a substantial amount of medical equipment.				√	
One or more household members have an evidenced need for their own bedroom as they are unable to share.				√	
Have a terminal illness not significantly affected by their current accommodation but where moving nearer to essential wellbeing support/care would significantly improve their quality of life.				√	

BANDING (Green = Current Policy / No colour = Revised Policy)	1+	1	2	3	4
Overcrowding and Size					
The current property is short of 3 or more bedrooms		√			
The current property is short of 2 bedrooms			√		
The current property is short of 1 bedroom				√	
Is either statutorily overcrowded or overcrowded by 3 or more bedrooms as defined in the policy		√			
Overcrowded by 2 bedrooms			√		
Overcrowded by 1 bedroom				√	

BANDING (Green = Current Policy / No colour = Revised Policy)					
	1+	1	2	3	4
Condition of Current Property					
Required to leave their home due to an emergency Prohibition Order (served under HA 2014)		✓			
Properties assessed as having a lack of facilities / subject to statutory Prohibition or Demolition Orders. Inc conditions seriously detrimental to health and defects cannot be readily remedied		✓			
RBC tenants being decanted to enable regeneration or improvements of properties		✓			
Disrepair or poor housing conditions					
In a private sector property that is not safe to live in, where remedial works are not possible, and the property is subject to a demolition or prohibition order.		✓			
In a private sector property which poses a Category 1 hazard under the Housing Health and Safety Rating System (HHSRS).		✓			
In accommodation that permanently lacks modern facilities such as a bathroom, kitchen or inside toilet (for example touring caravans or houseboats). Excludes with communal access to shared facilities			✓		
In accommodation that permanently lacks an adequate supply of hot or cold water, electricity, gas or heating in the living area.			✓		
In accommodation where one or more key building components have significant disrepair issues				✓	
With a child aged under five who reside in an upper floor flat defined as 1st floor and above, that is accessed via a communal stairwell (inside or outside) within a block of flats.				✓	
Applicants over the age of 55 and who are living in accommodation where the kitchen or bathing facilities are shared with another household to whom they are not related. For example, within a house in multiple occupation (HMO).					✓

BANDING (Green = Current Policy / No colour = Revised Policy)					
	1+	1	2	3	4
Under Occupation					
Council tenants moving on affordability grounds		√			
Council tenants moving from family sized property to a more suitable sized accommodation		√			
Management need					
RBC tenants who are under occupying and release a property with two or more bedrooms by moving to a property with fewer bedrooms.		√			
RBC tenants who release a wheelchair adapted property (or a property with major adaptations) and move to a lesser or non-adapted property.			√		
RBC tenants who have succeeded to a Council tenancy following the death of a relative but cannot remain in the property (e.g. because the property would be overcrowded).		√			
RBC tenants who are affected by re-designation.			√		
RBC tenants whose home will be demolished or required for major works within 12 months, and they are unable to return.			√		
RBC tenants who release a general needs property by moving into older persons Independent Living accommodation only.			√		
Registered Provider tenants under occupying and release a property with two or more bedrooms by moving to a property with fewer bedrooms.			√		
Not eligible to succeed to a Council tenancy following the death of a relative.			√		

BANDING (Green = Current Policy / No colour = Revised Policy)					
	1+	1	2	3	4
Armed Forces					
Have connection with the Armed Forces as set out in the Armed Forces Covenant	√				
Bereaved, divorced or separated spouses or civil partners of those serving in the armed forces	√				
Serving (and will soon leave) the regular forces who are suffering from serious injury, illness, mental ill health or disability which is attributable to the person's service.		√			
Have recently ceased (or will cease to be entitled) to reside in accommodation provided by the MOD following the death of their spouse or civil partner who has served in the regular forces and whose death was attributable (wholly or partly) to that service.		√			
Serving or have served in the reserve forces and are suffering from a serious injury, illness or disability which is attributable to the person's service.		√			
Due to be discharged within 6 months after serving for 5 years or more. They had previously been living in the Rugby area immediately before joining the armed forces.			√		
Have to leave service accommodation provided by MOD due to separation/divorce and previously have been living in the Rugby area.			√		
Bereaved spouse or civil partner of a member of the armed forces where the applicant or the member of the armed forces had previously been living in the Rugby area and who was serving in the armed forces when they died and where their death was not attributable to that service.			√		
Serving in the regular forces in the last 5 years and have applied to join the Waiting List within that 5-year period. Lived in the Rugby area immediately before joining the armed forces or since leaving.			√		

BANDING (Green = Current Policy / No colour = Revised Policy)					
	1+	1	2	3	4
Those leaving short-term Supported Housing					
In short-term supported housing (up to 2 years) and are required to move on to alternative accommodation urgently		✓			
Ready for “move-on”					
Warwickshire Care Leavers approaching their 18th birthday who are ready for move on from care.		✓			
Warwickshire Care Leavers aged 18-21 years who are ready to move on from an extended placement. Have been in band 2 for over 12 weeks without an offer or who are within 16 weeks of placement being due to end.		✓			
Warwickshire Care Leavers aged 18-21 years moving from an extended placement			✓		
In supported accommodation and are ready to “move on” into independent accommodation where a “move-on protocol” is in place with Rugby Borough Council.			✓		
In supported accommodation and are ready to “move on” into independent accommodation. No “move-on protocol” in place between Rugby Borough Council and the supported accommodation project.				✓	
Neither an owner nor a tenant at their current accommodation and have no security of tenure. E.g. lodgers or adult children living with parents who would like to be rehoused.					✓
Applicants in supported accommodation and are ready to “move on” into independent accommodation where a “move-on protocol” is in place with Rugby Borough Council and where the accommodation provider affords Rugby borough Council 100% nomination rights to the vacancy. Evidence that the applicant is ready must be provided for example a “move on” report.		✓			
Applicants on the Rugby Borough Pathway Scheme who are ready to “move on” into independent accommodation. Evidence that the applicant is ready must be provided for example a “move on” report.		✓			
Absent parents who are vulnerably housed i.e., sofa-surfing or in some form of temporary housing who have co-parenting responsibilities, but the child is not a permanent member of the household.					✓

Appendix 3 : Rural Allocations Policy - Proposed change to Local Connection Criteria

The existing policy

A local connection to a parish is established if the applicant has, at the time of registration on the Housing Waiting List:

- been continuously resident within the parish, or adjoining parish, for the last 5- years
- been a person, or persons residing permanently in the parish, or an adjoining parish for 5 years, or more, within the previous 20-years
- has a contract of employment at a workplace within the parish, or adjoining parish, and this work is not of a casual or temporary nature
- current family associations within the parish, i.e. parents, sons, daughters, brothers or sisters who have lived within the parish, adjoining parish, for the last 5-years
- Someone needing care from a person in the Parish

If there is not an applicant that meets the above local connection criteria, we will adopt the following approaches, listed in order of how we will use them:

- Firstly, we will consider applicants resident in the parish, or adjoining parishes that have lived there from 4-years down to 12-months; those having been resident longest receiving highest priority
- Secondly, if there are still no qualifying applicants we will then consider those resident in the surrounding parishes, initially resident for 5 years, then if there is no suitable applicant, those that have lived there from 4-years down to 12- months; those having been resident longest receiving highest priority

Finally, if there is still no qualifying applicant in the adjoining or surrounding parishes we will consider other applicants resident within the borough initially resident for 5- years, then if there is no suitable applicant, those that have lived there from 4-years down to 12-months; those having been resident longest receiving highest priority. The Rural Allocation Policy applies to all villages and rural communities within the boundaries of the borough, with the exception of the town of Rugby and the villages of Dunchurch and Long Lawford.

New local connection and priority criteria – Revised Rural Allocations Policy

For some properties in rural settings a local connection will need to be established.

Properties may be advertised with the specific rural connection criteria required or applicants may be matched directly for an offer using the rural connection criteria.

1. People who currently live in the rural settlement and have done so continuously for at least the last two years and who require a move.
2. People who have lived in the rural settlement for at least two years out of the last 10 years.
3. People who used to live in the rural settlement and who have immediate family (mother, father, adult son, daughter, brother or sister) living in the rural settlement and have done so for at least five years.
4. People who are employed in the rural settlement in permanent paid work, and have been for at least 12 months.
5. People who have adult relatives living in the rural settlement to whom it is essential to live near in order to give or receive care or significant support. For example, elderly relatives who need help with shopping, personal care, transportation to hospital or GP appointments, young families who need help with child care or couples and single people living independently for the first time.

If there is not an applicant that meets the above local connection criteria, we will adopt the following approaches, listed in order of how we will use them:

The property will be advertised twice; and if remains unallocated will be advertised for a third time with the above criteria removed.

The Rural Allocation Policy applies to all villages and rural communities, with a population of under 3,000 within the boundaries of the borough. This is defined in this policy as a rural settlement.

EQUALITY IMPACT ASSESSMENT (EqIA)

Context

1. The Public Sector Equality Duty as set out under section 149 of the Equality Act 2010 requires Rugby Borough Council when making decisions to have due regard to the following:
 - eliminating unlawful discrimination, harassment and victimisation, and other conduct prohibited by the Act,
 - advancing equality of opportunity between people who share a protected characteristic and those who do not,
 - fostering good relations between people who share a protected characteristic and those who do not, including tackling prejudice and promoting understanding.
2. The characteristics protected by the Equality Act are:
 - age
 - disability
 - gender reassignment
 - marriage/civil partnership
 - pregnancy/maternity
 - race
 - religion/belief
 - sex/gender
 - sexual orientation
3. In addition to the above-protected characteristics, you should consider the crosscutting elements of the proposed policy, such as impact on social inequalities and impact on carers who look after older people or people with disabilities as part of this assessment.
4. The Equality Impact Assessment (EqIA) document is a tool that enables RBC to test and analyse the nature and impact of what it is currently doing or is planning to do in the future. It can be used flexibly for reviewing existing arrangements but in particular should enable identification where further consultation, engagement and data is required.
5. The questions will enable you to record your findings.
6. Where the EqIA relates to a continuing project, it must be reviewed and updated at each stage of the decision.
7. Once completed and signed off the EqIA will be published [online](#).
8. An EqIA must accompany all **Key Decisions** and **Cabinet Reports**.
9. For further information, refer to the EqIA guidance for staff.
10. For advice and support, contact:

Rebecca Ewers
Corporate Equality & Diversity Officer
rebecca.ewers@rugby.gov.uk
01788 533509

Equality Impact Assessment

Service Area	Housing Advice and Benefits
Policy/Service being assessed	Housing Allocation Policy 2025
Is this a new or existing policy/service? If existing policy/service please state date of last assessment	New policy
EqlA Review Team – List of members	Daniel Khan
Date of this assessment	26 January 2025
Signature of responsible officer (to be signed after the EqlA has been completed)	

A copy of this Equality Impact Assessment report, including relevant data and information to be forwarded to the Chief Officer for Legal and Governance.

Details of Strategy/ Service/ Policy to be analysed

<u>Stage 1 – Policy to be analysed</u>	
(1) Describe the main aims, objectives and purpose of the Strategy/Service/Policy (or decision)?	<p>The main aims of this proposed housing allocations policy is:</p> <ul style="list-style-type: none"> • To have a Housing Allocations Policy in accordance with the requirements of The Housing Act 1996 (Part VI) as amended. The Housing Allocations Policy determines priorities and defines the procedures to be followed in allocating social housing. • To ensure those who are most need are prioritised for social housing. • To set out who is and who is not eligible for housing, who is qualified to join the housing register and how this assessment is made. • To set out how to apply for housing. • Choice Based Lettings (CBL) <p>The key objectives of this proposed housing allocation policy are to:</p> <ul style="list-style-type: none"> • Meet the legal requirements placed on the Council to give appropriate priority to applicants who fall under the Housing Act “reasonable preference groups”. This is to ensure that social rented housing is let to those in greatest need. • Provide a fair and transparent system by which people are prioritised for social housing. • To comply with The Tenancy Standard by providing a fair and transparent system which takes the needs of tenants and prospective tenants into consideration. • Promote the development of sustainable mixed communities. • Make efficient use of our resources and those of the private registered providers with social housing stock in the Rugby area.

(2) How does it fit with Rugby Borough Council's Corporate priorities and your service area priorities?

The proposed housing allocations policy fits with the following Corporate Priorities:

A Fair Rugby - To reduce inequalities and improve housing across the borough.

The policy seeks to reduce inequalities by:

- Determining priorities and defining procedures to be followed in allocating social housing
- Ensuring those who are most need are prioritised for social housing
- Clearly defining who is and who is not eligible for housing, and who is qualified to join the housing register and how this assessment is made
- Providing choice for people to enable them to bid for Council and Private Registered Provider homes through the Council's Homechoice portal for applicants to view and place bids on a weekly basis.

A Healthier Rugby - To support people to live healthier, longer, and more independent lives:

The policy seeks to reduce inequalities by:

- Providing Local Lettings Plans and a Rural Allocations Policy to prioritise properties to people who wish remain in their communities and who satisfy the respective lettings criteria
- Empowering applicants through the Choice Based Lettings System to express their preferences of where they wish to live and make informed choices about their housing
- Providing clear information about available properties and the selection process applicants will be able understand their options about the properties they are choosing to live in to meet their housing needs.

Appendix 4

<p>(3) What are the expected outcomes you are hoping to achieve?</p>	<p>The proposed changes to the allocations policy, underpinned by the Choice-Based Letting model, aim to create a more equitable, transparent, and effective housing allocation system.</p> <p>These changes will not only enhance the Council's response to homelessness but also align with the broader objectives of the Council's Corporate Strategy, fostering a stronger and more inclusive community.</p>
<p>(4) Does or will the policy or decision affect:</p> <ul style="list-style-type: none"> • Customers • Employees • Wider community or groups 	<p>The policy and the decision will affect:</p> <ul style="list-style-type: none"> • Customers – promotes the opportunity of choice in the bidding of a desired property and its location. Vulnerable customers and people unable to use technology to bid for properties will be provided with a paper version of properties available to bid for and will be supported to bid online. Use of computers and support to use them should be made available. • Employees – changes to work processes and practices will be needed from the changes to the policy and a new CBL system of allocation • Wider community or groups – the policy mainly is for individuals as opposed to the wider community generally. Groups such as veterans are prioritised for social housing.
<p>(5) Will the policy or decision involve substantial changes in resources?</p>	<p>Resources will be required for the development of the IT system to enable the changes within this report and from the proposed housing allocation policy.</p> <p>A continued resource for a consultant to implement CBL and the ongoing upkeep of the system once they have completed the task is likely to be required.</p> <p>Additional officer resources may also be needed for implementation of the IT system, transfer of data and system changes, this has not yet been fully costed as it is dependant on which changes are agreed within the policy.</p>

Stage 2 - Information Gathering

As a minimum you must consider what is known about the population likely to be affected which will support your understanding of the impact of the policy, e.g. service uptake/usage, customer satisfaction surveys, staffing data, performance data, research information (national, regional and local data sources).

(1) What does the information tell you about those groups identified ?

Waiting List Information

Banding – as at 7 January 2025	Number of Applicants
Band 1/1+ (cumulative urgent need/urgent priority)	47
Band 2 (medium priority)	105
Band 3 (low priority)	211
Total	363

There are four new bands within the proposed housing allocation policy:

- 1 Urgent priority statutory housing need to move
- 2 High priority statutory high housing need to move
- 3 Moderate priority statutory moderate housing need to move
- 4 Low priority, statutory low housing need to move

Appendix 2 of the Cabinet report details the criteria for these bands. Highlighted for this EqlA and providing a positive impact are domestic abuse, violence and harassment cases and ongoing anti-social behavior which will be given urgent Band 1 priority, Private sector property that is not safe to live in, and serving personnel (and will soon leave) of the regular forces who are suffering from serious injury etc. in addition to care leavers ready for move on will also receive maximum priority.

Property Type as at 7 January 2025	Number of Applicants
General Needs	297
Independent Living	63
General + Independent	3
Wheelchair Accessible	11
Total	363

Appendix 4

The Census 2021 shows an ageing population for Rugby. Ground floor properties, independent living (sheltered and supported) as well as wheelchair accessible will be required to meet these housing needs.

Classification	2011_Rugby_%	2021_Rugby_%
85 years and over	2.4	2.4
75 to 84 years	5.6	6.6
65 to 74 years	9.4	9.2
50 to 64 years	18.3	19.2
35 to 49 years	22.4	20.6
25 to 34 years	12.6	13.6
20 to 24 years	5.2	4.9
16 to 19 years	4.9	4.1
10 to 15 years	7.5	7.6
5 to 9 years	5.6	6.2
4 years and under	6.3	5.6

The proposed housing allocation policy gives additional preference to Rugby Borough Council tenants who release a property under various criteria freeing up larger 3 and 4 bed family homes.

Bedroom Requirements	Number of Applicants
1 Bedroom	125
2 Bedrooms	82
3 Bedrooms	96
4 Bedrooms	61
4+5 Bedroom	9
5 Bedrooms	3
5+ Bedroom	2

<p>(2) Have you consulted or involved those groups that are likely to be affected by the strategy/ service/policy you want to implement? If yes, what were their views and how have their views influenced your decision?</p>	<p>The proposed housing allocations policy will require public consultation and statutory consultation with Registered Providers following approval at Cabinet and Council.</p> <p>The stakeholders who have been consulted so far have been elected members, members of the community and relevant organisations, as well as a leading consultant in homelessness, Andy Gale.</p> <p>The consultation highlighted the importance of ensuring that all applicants have a fair chance to access housing, particularly vulnerable groups, including individuals experiencing homelessness and those with complex needs. The policy has therefore been designed to give additional preference to these groups.</p> <p>Feedback indicated a strong desire for the allocations policy to support the Council's commitment to addressing homelessness. Participants advocated for mechanisms that not only prioritise those currently homeless but also facilitate pathways to stable housing for individuals at risk of homelessness.</p> <p>The consultation underscored the necessity of a transparent allocations process. Stakeholders expressed the need for clear communication regarding how decisions are made and the criteria used for allocations. This transparency is vital in building trust within the community and ensuring that residents feel informed and valued in the decision-making process.</p> <p>In response to the feedback received, we propose to adopt a Choice-Based Letting (CBL) model as the primary allocation method. This approach aligns with our commitment to fairness and transparency while empowering applicants to take an active role in selecting their housing options.</p>
---	--

Appendix 4

(3) If you have not consulted or engaged with communities that are likely to be affected by the policy or decision, give details about when you intend to carry out consultation or provide reasons for why you feel this is not necessary	Consultation with public and Registered Providers plus any other interested party as determined throughout the committee cycle during April and May 2025		
<u>Stage 3 – Analysis of impact</u>			
<p>(1) <u>Protected Characteristics</u> From your data and consultations is there any positive, adverse or negative impact identified for any particular group, which could amount to discrimination?</p> <p>If yes, identify the groups and how they are affected.</p>	Protected Characteristic	Nature of Impact Positive, Neutral, Adverse (explain why)	Extent of impact Low, medium, high
	Age	Neutral	
	Disability	Positive Preference is given to medical or mobility needs	Medium
	Sex	Positive Preference is given to children of different gender over the age of 10 years sharing a bedroom	High
	Gender reassignment	Positive Preference is given to a child sharing a bedroom over the age of 10 but not yet 16, and is transitioning and is receiving specific medical treatment	High
	Marriage/civil partnership	Neutral	

Appendix 4

	Pregnancy/maternity	Positive – priority is given within homeless legislation and homelessness is a preference in the housing allocations policy	High
	Race	Neutral	
	Religion/belief	Neutral	
	Sexual Orientation	Neutral	
<p>(2) <u>Cross cutting themes</u></p> <p>(a) Are your proposals likely to impact on social inequalities e.g. child poverty, geographically disadvantaged communities? If yes, please explain how?</p> <p>(b) Are your proposals likely to impact on a carer who looks after older people or people with disabilities? If yes, please explain how?</p>	Description of impact	Nature of impact Positive, Neutral, Adverse (explain why)	Extent of impact Low, medium, high
	Socio-economic e.g.: child poverty, income level, education level, working hours/occupation, family/social support, access to good nutrition	Positive as the policy seeks to provide preference to low income households and disadvantaged communities for housing.	Medium
	Environmental e.g.: housing status, transport links, geography, access to services, air quality, noise pollution	Positive as the new choice based letting scheme provides a choice of which property and place where the applicant wishes to live, which will support the building of stronger communities	Medium
(3) If there is an adverse impact, can this be justified?	Not applicable		

Appendix 4

(4) What actions are going to be taken to reduce or eliminate negative or adverse impact? (This should form part of your action plan under Stage 4.)	Not applicable
(5) How does the strategy/service/policy contribute to the promotion of equality? If not, what can be done?	A fair and transparent approach to gaining preference to access housing through the policy and being allocated housing. Applications for housing capture equality monitoring data which will be analysed.
(6) How does the strategy/service/policy promote good relations between groups? If not, what can be done?	The policy aims to promote good relations between groups by clearly defining who is receiving preference for housing through the banding system. Using a choice based lettings system applicants may choose the property they wish to live in and if they have enough points through the banding system they will be allocated to the property.
(7) Are there any obvious barriers to accessing the service? If yes how can they be overcome?	There are some barriers associated with skills to access the website to make bids. They will be overcome through a customer support role of providing a paper version of properties which are coming available to bid for and help to make bids either in person, website chat or on the phone. The housing advice and support team and help from charities supporting people will be available. There may be a need for interpretation services.
<u>Stage 4 – Action Planning, Review and Monitoring</u>	
	Reliable data is crucial in understanding housing needs, to enable the Council to meet housing needs through its own investment or by directing developers and Registered Providers through the planning system to build the size and types of homes required to meet those needs.

If No Further Action is required then go to – Review and Monitoring	EqlA Action Plan				
(1) Action Planning – Specify any changes or improvements that can be made to the service or policy to mitigate or eradicate negative or adverse impact on specific groups, including resource implications.	Action	Lead Officer	Date for completion	Resource requirements	Comments
	Staff training on the new policy	Matthew Taylor	2025	Existing resources	
	Staff training on the new CBL system	Matthew Taylor	2025	Existing retained consultant and existing resources	
	Statutory Registered Provider consultation on the policy	Daniel Khan	April/May 2025	Existing resources	
	Public Consultation on the policy	Daniel Khan	April/May 2025	Existing Resources	
(2) Review and Monitoring State how and when you will monitor policy and Action Plan	The policy and its implementation is required to be kept under review. An annual review should be prepared for Cabinet.				

Please annotate your policy with the following statement:

‘An Equality Impact Assessment on this policy was undertaken on (date of assessment) and will be reviewed on (insert review date).’

Amendments and Additions to the Council's Housing Allocation Policy – Appendix 5

5.5 Rural Allocation Policy

- 5.6 To provide clarity and ensure that housing in rural areas are allocated to those with strongest local connection to the rural areas, a new criteria for allocating properties is set out at appendix 3.
- 5.7 The new criteria aims to logically prioritise applicants in descending order based on the 'strength' of their connection with the village or rural settlement village where there is a new development or a vacancy occurs.

5.8 Overcrowding and Bedroom size

- 5.9 When assessing overcrowding and size of home, the Council will take into consideration gender and overcrowding due to a child over the age of 10 but not yet 16, and is transitioning and is receiving specific medical treatment is outlined in the policy.

5.10 Banding System and Reasonable Preference

- 5.11 The proposed housing allocations policy simplifies and creates a transparent banding arrangement by introducing four amended queues with an additional band (Band 4) for applicants assessed as having low priority and low housing need. See table below:

Band	Current Policy	Band	Propose Policy
+1	Cumulative urgent housing need or covered by Military Covenant	1	Urgent priority statutory housing need to move
1	Those with urgent housing need		
2	Those with a high housing need	2	High priority statutory high housing need to move
3	Those with a moderate housing need	3	Moderate priority statutory moderate housing need to move
		4	Low priority, statutory low housing need to move

- 5.12 Applicants with multiple housing needs within the same Bands will be granted additional priority and placed on top of the shortlist for that Band, based on their cumulative housing need.

5.13 Banding Criteria

- 5.14 To promote transparency and provide clarity the proposed housing allocation policy provides new banding criteria. For details, please see Appendix 2.

Current Policy		Proposed Policy	
1	Hardship Grounds	1	Welfare and hardship needs
2	Welfare Grounds		
3	Violence and serious Harassment	2	Domestic abuse, violence and harassment
4	Homelessness	3	Homelessness or risk of homelessness
5	Medical / Disability	4	Medical or mobility needs
6	Overcrowding and Size Criteria	5	Overcrowding and size
7	Condition of current property	6	Disrepair and poor housing conditions
8	Under occupation	7	Management need
9	Serving / Former members of the Armed Forces	8	Armed forces
10	Thos leaving short term Supported Housing	9	Ready for move on

5.15 Refusal of Suitable Offer

- 5.16 The current process for reviewing priority and considering an application as ‘withdrawn’ in the absence of justifiable reasons for refusing 2 offers of suitable accommodation will be revoked.
- 5.17 Under the proposed housing allocation policy, where applicants refuse 2 offers of suitable accommodation, they will be removed from the housing register for 12 months unless there has been any material change during the 12-month period rendering the offers of accommodation no longer suitable.
- 5.18 Applicants who have been accepted as statutorily homeless and refuse the 1 offer of suitable accommodation, the Council in line with its homelessness review procedure will discharge its homelessness duty and the applicants will lose their priority banding ‘due to homelessness duty owed by the Council’.
- 5.19 The Council will re-assess their applications and in case of any presenting housing need as defined by the policy, applicants will be placed in the appropriate band and owed a second suitable offer. Where there is no housing need, they will be removed from the housing register.

5.20 Non Qualification Rules and Residential Connection

- 5.21 The criteria to have lived in the borough for 3 out of the last 5-years remains.
- 5.22 The criteria on the duration of contract employment have been increased from 6 to 12 months.
- 5.23 The criteria on ‘zero hours’ contract have been amended. The requirement to have *worked in the borough during the previous 4-weeks* have been replaced with working 16 hours per week on permanent ‘zero-hours’ contract, based on average of over a 3-month period.

5.24 Clarifications on self-employment are provided at para 2.3 of the proposed housing allocation policy.

5.25 Exceptions to Residential Connection Rule

5.26 The proposed housing allocation policy introduces additional circumstances where exceptions to the residential connections criteria will be made. They are as set out in para 1-8 section 2.3 of the proposed policy but include:

5.27 Non-residents at the date of application due to:

- Receiving medical or respite care, or
- Serving a custodial sentence and is imminently due to be released, or
- In another type of institution e.g. mental health, refuge, rehabilitation.

5.28 In these circumstances the applicant must have been living in Rugby for at least 12 months prior to their current circumstances.

5.29 Unacceptable Behaviour

5.30 A detailed section provides grounds for disqualification on the basis of unacceptable behaviour and conditions for exclusion and re-application.

5.31 The following conditions subject to specific periods have been changed:

- Criminal offence related to property or vicinity of property within 2 years preceding the date of application;
- Criminal offence considered by the Council serious enough for the applicants to be a risk to other tenants in the last 10 years; and
- Civil/criminal actions or sanctions relating to tenancy or property within the last 5 years.

5.32 Sufficient Financial Resources

5.33 Non qualifying rule on household income has been amended as follows:

	Current Policy	Proposed Housing Allocation Policy*
Couple or single person with children	Gross £54,990+	Gross £55,000+
Single person without children	Gross £30,500	Gross £32,000+
Have savings (in line with UC and HB)	£16,000+	£16,000+

5.34 Other notable changes in terms of income assessments include the following:

- Income from dependent and/or non-dependent adult children will be considered

- Only the income of the applicant, their partner or joint applicants will be considered.

*Income levels will increase in line with CPI per annum.

5.35 Housing Related Debt

5.36 The provision to reduce priority banding by 2 bands where the applicant fails to maintain repayment arrangement has been withdrawn and replaced with new conditions in the proposed housing allocation policy.

5.37 The proposed housing allocation policy provides detailed information on circumstances which constitute housing related debt and outlines the following thresholds to determine if the level of debt is permissible. Applicants with debts:

- over £2,000 will be automatically be disqualified unless the debt is reduced or a repayment plan is being adhered to;
- between £501- £1999 will be eligible to join the housing register unless the debt is reduced or a repayment plan is being adhered to;
- for housing-related debts of £1 - £499 an applicant will still be considered for an offer of accommodation with no penalty.

5.38 However, they will be suspended from being able to bid or considered for an offer of property until have made repayment commitments as per below:

- 6 months where the debt is £1,000 or over
- 3 months where the debt is between £500 and £999
- There are no penalties for housing related debts between £1-£499.

5.39 The proposed housing allocation policy also elaborates on applicants renting in the private sector and rules on debts owed to previous landlords within the last 5 years.

5.40 False information

5.41 The period of exclusion from the housing register on the basis of false or misleading information will be reduced from the stated 2 year period to 12 months.