

## **Summary of proposed changes to our Housing Allocations Policy**

This document sets out the proposed key changes to our existing Housing Allocations Policy. You can read the full version of this policy [here](#). Alternatively, you can email us at [tenant.involvement@tendringdc.gov.uk](mailto:tenant.involvement@tendringdc.gov.uk) or phone us on 01255 686690 to request a paper version of this document.

### **Fostering and adoption**

Those seeking to foster/adopt will be assessed on welfare grounds and will be expected to provide verification of their approval and registration from Social Services

### **European Economic Area Nationals**

EEA nationals that move to the United Kingdom from 1<sup>st</sup> January 2021 will generally have no recourse to public funds and will not generally be eligible for social housing, unless they:

- Fall under a government exemption as set out in government Eligibility Rules (eg; having a refugee status), or
- Are eligible and have been granted indefinite leave to remain by the UK government

### **Joint Tenancies**

Joint tenancies will only be granted to couples who are married or in a registered civil partnership. For cohabiting couples or those related (like brother or sister) joint tenancies will be considered on a case-by-case basis and only if all parties have lived together for at least 12 months.

### **Those not eligible to join the Housing Register**

This will now include:

- An applicant or a member of their household, who have been responsible for unacceptable behaviour.
- Those applicants who were successfully housed via a mutual exchange within 12 months from the start of their tenancy
- Applicants who are not considered ready to sustain a tenancy because of age or need for specialist support or who are currently residing in supported housing and not ready to move on.
- Applicants who lack capacity to hold a tenancy.
- Former social housing tenants who have been evicted for anti-social behaviour, rent arrears or other breaches of their tenancy agreement.

### **Exemptions to three year residency criteria**

Applications exempt from the 3-year residency criteria now include those fleeing domestic abuse as defined in the Domestic Abuse Act 2021 and those meeting the revised Armed Forces criteria.

Applications from those accepted for a homeless prevention or relief duty and who do not meet the 3-year residency criteria are to be placed in one band lower than the band they would have been placed in had they met the 3-year residency criteria.

### **LGBTQ+ couples**

LGBTQ+ couples are now included with civil partners and co-habiting couples who will be treated in the same way as married applicants.

### **Sufficient finances**

The definition of those with sufficient finances or means to be able to meet their own housing need and will not qualify to join the housing register has been expanded to include

- Owning properties in the UK and/or abroad
- Own a residential caravan or mobile home, or a caravan or mobile home on a seasonal holiday park
- Ownership of a property under a shared ownership scheme, or they own or have an interest in a residential property but choose to rent it out.
- Sufficient capital to buy or sufficient income to raise a mortgage to buy:
  - Single person household with earnings of £30,000 or more, savings of £16,000 or more in bank accounts, ISA's, capital or equity in a property
  - Households of more than one person with earnings of £50,000 or more, savings of £16,000 or more.

The 'living in unaffordable' priority has been removed and those on benefits are treated the same as those in employment. The Council believe it is acceptable to spend up to 40% of a household's total income on rent or mortgage

### **Unacceptable or poor behaviour**

The definition of unacceptable or poor behaviour has been expanded to include:

- All forms of housing related fraud
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- Being a perpetrator of domestic abuse because this is a ground for possession
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- Causing nuisance to neighbours including substantiated noise complaints and the impact on the existing community and not just those considered to be sensitive.

These are examples of unacceptable behaviour that will be considered even if a Notice Seeking Possession has not been served on the applicant and/or their household, or a conviction obtained.

These grounds define the types of behaviour that the Council will consider when deciding whether an applicant should be disqualified from joining the Housing Register.

## **Allocation of ground floor flats and adapted properties**

Priority for ground floor flats will usually be given to applicants who have a medical condition, which means that ground floor accommodation is required.

Where the Council considers (on the advice of an Occupational Therapist and through a Housing Needs Report) that an applicant has a requirement for a significantly adapted property, the application will be 'flagged' to show this.

## **Applicants from those living in supported housing**

Applicants in supported housing schemes that are ready to move onto permanent accommodation will be nominated by their support provider under a quota arrangement with the council. These applicants will still need to meet the 3-year residency criteria before being accepted onto the housing register.

## **Tenants of other registered housing providers who are downsizing**

Tenants of other registered providers in the Tendring area who, through downsizing, will be releasing a home larger than they need will be assessed as follows:

- Releasing one bedroom will be placed in Band B provided the registered provider agrees in writing to offer the vacant property to the Council for nomination.
- Those who will be releasing a home and the registered provider does not agree to offer the vacant property to the Council, will be assessed purely on their housing need.

## **Employment criteria**

The Employment criteria has had the addition of an applicant having their place of work within the Tendring district (not just the company being registered in the district)

## **Banding**

Changes to Band A, B and C. There are a number of changes which are highlighted in red in the draft policy.

Band E is used as an administrative 'pending assessment' whilst the Housing Allocations team await additional information before being able to make a full assessment. It is updated to the relevant Band A to D once the verification process has been completed.