Draft Version 2.4

APPENDIX B

Shropshire Affordable Housing Allocation Policy & Scheme



Working together to meet Shropshire's Accommodation Needs

This document is also available in Braille, large print, audio and other languages upon request

WELSH

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URDU

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Shropshire HomePoint

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Introduction

This overarching Affordable Housing Allocation Policy and Scheme applies only to the Unitary Shropshire Council Local Authority Area and does not include Telford and Wrekin. References to the 'county' or 'Council' refer to Shropshire excluding Telford and Wrekin, which is a separate local housing authority.

Affordable housing is provided by organisations collectively known as Registered Providers (RPs). In Shropshire this is a mixture of Shropshire Council owned and managed properties and those of Registered Providers of Social Housing, often called Housing Associations.

The Shropshire HomePoint Partnership is the means adopted by the Council and a number of other Registered Providers to determine allocation of housing stock through a jointly operated choice-based lettings scheme.

To maximize the benefits to applicants on the Housing Register, the scheme also acts as a means to provide nominations and referrals to other non-partner Registered Providers and Landlords.

The purpose of the Allocation Scheme is to determine the degree of housing need and priority for housing of those people seeking affordable housing in Shropshire. Shropshire HomePoint is a partnership between Shropshire Council and Shropshire Housing Group. Shropshire HomePoint holds and maintains the countywide Housing Register and advertises properties of member Landlords that become available for letting and sale.

Other prominent Landlords that allocate their properties through Shropshire HomePoint include:

- Bromford Housing Group
- Marches Housing Association
- Raglan Housing Association
- Sanctuary Housing

- Severnside Housing
- Shropshire Rural Housing Association
- South Staffordshire Housing Association
- Trident Housing Association

Shropshire HomePoint

Shropshire HomePoint does not actually allocate housing. Once it is determined who has greatest priority for a property that has been advertised through Shropshire HomePoint, the relevant Landlord will review applications, check the information that has been provided on the application form is correct and then make an offer of accommodation based on eligibility, level of housing need and date of registration on the Shropshire HomePoint Housing Register.

Aims of the Allocation Policy and Scheme

The demand for, and indeed need for, affordable housing exceeds available supply in the county. Therefore this housing allocation selection scheme endeavours to meet the following aims:

- To allow for the greatest degree of choice possible in the allocation of affordable housing;
- To ensure that those who have the greatest need of housing have the greatest opportunity to secure it;
- To help contribute to the development of sustainable communities;
- To help the Council meet other identified strategic aims, including those surrounding Supporting People and prevention of homelessness etc;
- To assist in achieving mobility for existing tenants;
- To make the best use of available housing resources;
- To ensure that local people have preference in the allocation of housing in the county;
- To contribute to mobility within affordable housing;
- To promote independence;
- To contribute towards tackling social exclusion and poverty by creating an open and accessible system for allocating affordable housing;
- To contribute towards tackling discrimination;
- To enable the authority to meet its statutory duties including duties owed to homeless households under Part VII of the Housing Act 1996 as amended by the Homelessness Act 2002;
- To ensure simplicity and transparency whilst minimising subjectivity;
- To contribute towards the meeting of strategic aims of Partner Landlords.

Statement of Choice

Shropshire Council and the Partner Landlords involved in the Shropshire HomePoint Affordable Housing Allocation Scheme are committed to offering the greatest choice possible in the allocation of affordable housing in the county, whilst ensuring that housing goes to those with the greatest need.

There will be certain situations where choice cannot be offered in the allocation of housing, such as when a Landlord needs to make a direct let as a matter of urgency. These circumstances are detailed within the scheme.

With the exception of these limited circumstances, housing will only be allocated to applicants who apply for a specific property, and all applicants have the opportunity to bid for properties they are entitled to be considered for, having regard to household size and other eligibility criteria. The scheme operates on a weekly property cycle from a Thursday to the following Tuesday with applicants able to apply (bid) for one property each cycle.

This enables those seeking housing in Shropshire to identify the level of priority they are awarded within the allocation selection scheme, to develop awareness of the availability of accommodation suitable to their needs within the county, and to make informed decisions balancing their need for accommodation with the availability of properties meeting their requirements. It will also enable applicants to make an informed choice about whether they wish to seek alternative solutions to their housing needs.

Whilst keen to encourage and facilitate geographical mobility, Shropshire Council will ensure that in determining priorities for housing, preference may be given to applicants who have a local connection with the County.

Shropshire Council is committed to extending choice of housing to those who are accepted as homeless under the statutory duties contained within Part VII of the Housing Act 1996 as amended by the Homelessness Act 2002, as far as is compatible with the effective use of Council resources and the provision of temporary accommodation. Consequently those accepted as being owed the full housing duty under Part VII of the Housing Act 1996 will be given eight weeks from notification of acceptance within which to bid for properties through Shropshire HomePoint. If during the eight weeks they have not been bidding appropriately for a property, administering staff may bid on their behalf for each suitable property that becomes available and may change bids when an applicant has applied for a property that they are ineligible for. When a bid is successful for a suitable property this will then be considered a nomination for the purposes of discharging the homeless duty.

The homelessness duty may also be discharged through the offer of flexible tenancies and affordable privately rented tenancies.

Advice and Assistance

Shropshire HomePoint is an internet web-based service and is unable to provide personal appointments. Shropshire HomePoint staff are however able to signpost applicants to other sources of advice and assistance including those of dedicated teams and organisations throughout Shropshire. In particular, assistance will be provided to anyone who may have difficulty participating due to disability, learning disability, illness, age, not speaking English as a first language, or any other reason that might make it harder for them to fully participate within the scheme.

Information about the Allocation Scheme

Anyone who wishes is entitled to a free summary of the allocation selection scheme, which can be obtained from Shropshire HomePoint. A copy of this document is available to be downloaded from the Shropshire HomePoint website and from the Shropshire Council website.

Applicants to Shropshire HomePoint are also entitled to request details of information that has been used to assess their application.

When each property advertised through Shropshire HomePoint has been successfully allocated, the banding and registration date of the successful applicant will be made available on the website. This information should be sufficient for applicants to determine their prospects of success in obtaining housing, and roughly how long they are likely to have to wait to obtain such housing.

Information Required for Registration

In order to register with Shropshire HomePoint, a housing application form must be completed. The information requested on the application form is used to assess housing need and must be updated by the applicant should there be any change of circumstances. Shropshire HomePoint may also request general information to assist with assessing housing needs within the county at a strategic level. Further information may be requested if necessary to ensure proper understanding of housing circumstances and assessment of housing needs. This may include requesting information about previous behaviour (including household members), convictions and rent arrears.

Ensuring all the information provided is true and accurate is the responsibility of the applicant. Each Landlord will carry out verification checks at the point of offer to confirm the information on the application form is correct and also ensure they have completely up-to-date information.

Shropshire HomePoint may share information as appropriate within the Partnership, and with other agencies when and where this is legally required and when providing nominations and referrals to other agencies.

Applicants are advised to check carefully the full postage has been paid when sending applications or correspondence, as Shropshire HomePoint cannot collect underpaid mail.

How the Scheme Operates

In order to apply for a home with a Partner Landlord in Shropshire, an applicant needs to register with Shropshire HomePoint and can have only one active application. To register they must fill out an application form requiring relevant information about themselves and any household members they wish to have included in the application.

The application can either be completed using a paper application form or online through the Shropshire HomePoint website. Paper applications are available by post from Shropshire HomePoint, from Shropshire Council's Customer Contact Points or from participating Landlords.

The application will then be assessed by Shropshire HomePoint and placed within one of the housing needs bands explained below. Each application is also given a registration date. Once their application has been registered, applicants will receive details of their banding, a password to use when bidding for property and confirmation of their registration date.

All properties managed by the Partner Landlords that become available for letting (with the exception of those specified below) will be advertised through Shropshire HomePoint. The exact rent, service charge, for sale price, tenancy type and if applicable the length of tenancy will be clearly advertised on the property details. A definition of tenancy types is available to download from the Shropshire HomePoint website and from Shropshire Council's Customer Contact Points.

Those who are registered through Shropshire HomePoint can then bid (apply) for properties that are advertised, and Shropshire HomePoint will determine which of those bidding has the highest priority, using the guidance laid out below. The list of eligible applicants will be put forward to the Landlord, who will carry out verification checks to confirm that the circumstances on the application form still apply. Shropshire HomePoint does not allocate the property; this is a decision for the landlord. When making allocations, some landlords may apply additional criteria, for example where there are previous rent arrears. The individual Landlord's allocation criteria can be obtained directly from them.

When a property is allocated by the Landlord, notification will be given on the Shropshire HomePoint website identifying the band of the successful applicant and their registration date.

Local Connection with Shropshire

Shropshire HomePoint operates an open Housing Register. The choice-based letting scheme aims to provide opportunities for anyone to obtain housing within Shropshire, whilst providing a degree of preference to people who have a local connection with the County.

Consequently, those who have a local connection are likely to be given additional preference for rehousing. Households with no local connection will usually only be successful in a bid for a property in exceptional circumstances or where no-one else with a local connection from the band they are in (or a higher band), who has bid for the property. Date of application will only be relevant if a choice is necessary between more than one applicant with no local connection.

Red Text = CBL TFG Green Text = Operations/Stakeholder Group

Local connection is defined as:

- Applicants currently living in Shropshire Council Area
- Those that have resided in the county three of the last five years, where residence has been out of choice;
- Members of the British Armed Forces based within the county may be considered to have a local connection. Please see section below.
- Those who are employed in the area, other than of a casual nature;
- Those who have close family connections (see Glossary), who have themselves lived in the county for five or more years;
- The applicant was a permanent resident of the local area for five years as a child, and attended a local school;
- those who need to move to Shropshire for urgent social reasons such as to receive / give support

Those with Financial Resources Sufficient to Secure Alternative Accommodation

Affordable housing in Shropshire is targeted towards those households unable to afford open market housing. Reduced preference will be given to applicants who are considered to have sufficient financial resources to secure alternative accommodation.. Financial resources will be taken to include income, capital and equity in property. Reduced preference may be given to households whose income and / or capital resources exceed £63,000 (reviewed annually)

This assessment will be carried out by Shropshire HomePoint, having regard to the financial resources of the applicant and the cost and availability of alternative suitable accommodation. The assessment will also have regard to special circumstances e.g. where an older person is committed to paying for care or support costs in order to remain living independently.

Final verification will be sought at point of offer by the Landlord. As with all other decisions made by HomePoint under this policy, any applicant who is deemed to have such resources will have a right of appeal against that decision. Please see Appeals and Complaints Section below.

Hard to Let and For Sale Properties

For hard to let or for sale properties, should a period of 4 weeks pass from the date of the first advertisement without a successful applicant being found and the shortlists exhausted, Landlords will be able to advertise the property outside of Shropshire HomePoint. The property will still be let / sold according to this policy and the result published.

For properties subject to affordable housing planning conditions, this period is extended to 12 weeks. Please see next section below.

New Affordable Housing and Local Housing Need

In July 2009 the Council published Interim Planning Guidance on Affordable Housing to help increase the supply of affordable housing and meet local housing needs. Some housing developments may be subject to special planning conditions or legal restrictions applied through S.106 of the Town and Country Planning Act 1990 (as amended) imposing conditions on who is able to live in the accommodation (known as qualifying persons).

These conditions are particularly relevant in our more rural areas and aim to ensure that people with a Local Connection and Local Housing Need are given priority for rehousing, over and above people from the general Housing Register. This means for example that an applicant in Bronze Band who satisfies both the Local Connection and Local Housing Need criteria may have priority for rehousing for example over an applicant in Gold Band who does not meet these criteria. The criteria used by the Council for determining Local Connection and Local Housing Need are set out in the prevailing Interim Planning Guidance and any successor documents adopted through the Local Development Framework process. Applicants who do not meet the Local Connection and Local Housing Need criteria will normally only be considered for accommodation restricted in this way after it has been made available exclusively to qualifying persons for a period of no less than 12 weeks.

Local Letting Plans

The Shropshire HomePoint Partnership may from time to time agree a Local Letting Plan to achieve particular objectives in a neighbourhood or geographical area. Where a Local Letting Plan is in place, priority will normally be given to applicants who directly meet the criteria of the Plan. Details of each Local Letting Plan will be available on request from the Council and / or the partner Landlord. Advertisements for properties included in the Local Letting Plan will specify the required criteria. Some properties may also be restricted by S.106 Town and Country Planning Act 1990 (as amended).

Local Letting Plans are typically put in place to:

- Balance communities to achieve sustainable neighbourhoods;
- Ensure housing is available to support local employment and encourage local business development;
- To allocate empty properties brought into residential use;
- Deliver specific local strategic outcomes.

Letting Privately Rented Accommodation

Private landlords offering affordable housing to households registered with Shropshire HomePoint are permitted to use additional criteria when selecting prospective tenants. The use of a Private Landlord's Letting Plan must be agreed with Shropshire Council and referred to in the property advertisement. The Plan must also be available to applicants on request. Where more than one applicant meets the criteria within the Plan, the property should be allocated to the applicants in highest housing need, as determined by the priority banding criteria within this Policy and Scheme.

Sensitive Lets

The Shropshire HomePoint Partnership may from time to time identify specific properties for Sensitive Let. This means specific criteria will be applied to individual homes to achieve wider objectives. Where a Sensitive Let is identified, priority may be given to applicants who directly meet the required criteria. Advertisements for properties defined as Sensitive Lets will specify the required criteria.

Direct Lets

Landlords in Shropshire may from time to time need to make a direct let of a property to an applicant in exceptional or urgent circumstances, for example to facilitate or maintain essential support arrangements, or who has very specific housing requirements. Properties identified for a Direct Let will be advertised in the normal way but will not be available for bids.

Direct lets may also be routinely made to address under-occupation of homes by existing tenants or to release an adapted property when it is no longer required.

Adapted Properties

Properties which have been adapted to meet the needs of people with disabilities will be identified when advertised. Priority will normally be given to people requiring the adaptations provided.

The Partner Landlords may occasionally need to hold back properties from the Shropshire HomePoint allocation selection scheme and directly let them when the property has been specifically built or converted for an applicant with an identified medical need/s or when needed for urgent management reasons, which could include, temporarily accommodating another tenant whilst urgent repairs are carried out to their home; public safety considerations under Multi Agency Public Protection Arrangements recommendations; witness protection; or providing an immediate move to protect the safety of an existing tenant. This is not intended to be an exhaustive list. These properties will normally still be advertised by Shropshire HomePoint, but the advertisement will state that it is reserved for a direct let and other applicants are unable to bid.

Landlords will also have the right to withhold from this scheme accommodation in supported housing schemes if they consider it appropriate.

Target Allocations

The allocation of affordable housing in Shropshire is a key strategic activity. We aim to balance allocation of housing to properly reflect the diversity of housing need within the community. To achieve this balance, target allocations have been agreed for selected housing needs and are as follows:

- Moving to independent living: 10%;
- Former members of the British Armed Forces (subject to eligibility) up to 5%;
- Bronze Band: 5%;
- Community Benefit up to 5%.

Moving to Independent Living

The Shropshire HomePoint Partnership may enter into arrangements with specified supported housing projects and other supported or residential schemes whereby applicants who have been assessed as ready to move into settled independent accommodation will receive Gold Band priority. The project will contact the Housing Options Team when a resident is ready to move on through a managed process and an application will be taken from that resident who will then be awarded Gold Band.

The agreement between the Shropshire HomePoint Partnership and the scheme provider will require that, where appropriate, arrangements will be made for tenancy support.

Under this heading, Gold Band is awarded by Shropshire Council Housing Options Team.

Former Members of the British Armed Forces

Up to 5% of properties for each Partner Landlord may be targeted for Former Members of the British Armed Forces as defined in S.364 Armed Forces Act 2006, where the application is made within 5 years of discharge, they have a local connection to Shropshire and have served a minimum of 4 years with the British Armed Forces.

Those that have been dishonourably discharged will be considered individually based upon the circumstances and reasons for the discharge.

Other eligibility criteria will still apply.

Community Benefit

Up to 5% of properties for each Partner Landlord may be targeted for Community Benefit. This is not intended to be prescriptive but flexible, arranged and agreed in advance with Shropshire

Council to promote the best interests of the local community. Examples of a Community Benefit might include:

- Working Households, to promote economic growth;
- Key Workers;
- Those obtaining a Pre-tenancy Qualification, to reward potential good tenants who have attended and passed 'Good Tenant' training / qualification where applicable with individual Landlord schemes.

Other eligibility criteria will still apply.

Monitoring

Shropshire HomePoint monitors all allocations and reports them in a 'Quarterly Monitoring and Statistics Report' which is published and available to download from the Shropshire HomePoint website.

Exclusion from Registration

Applicants in Shropshire can only be excluded from registration in two main circumstances:

- 1) On the basis of their immigration status as detailed in S.160A of the Housing Act 1996 as amended by the Homelessness Act 2002.
 - Where the application form indicates that this may be an issue, Shropshire HomePoint will investigate to determine whether the applicant is eligible.
- 2) Where the applicant, or a member of their household, has been guilty of unacceptable behaviour serious enough to make them unsuitable to be a tenant. Behaviour would only meet this criterion if it was so serious that, had the applicant been a tenant of the Local Authority, the Authority would have been entitled to a possession order against them by virtue of the behaviour. This is a stringent test, relating to an entitlement to possession on the following grounds:
 - Rent arrears:
 - Nuisance or annoyance to neighbours;
 - Conviction of using for immoral or illegal purpose;
 - Damage or neglect:
 - Any other breach of tenancy agreement;
 - Conviction for arrestable offence committed in the locality of the premises;
 - Domestic violence causing other/s to leave, or the applicant being required to leave;
 - False statement to induce grant of tenancy;
 - Premium paid for assignment;
 - Tied accommodation dismissed for misconduct.

Shropshire HomePoint will investigate the behaviour to make a determination of whether these conditions are met for exclusion from the register. Where exclusion is considered on the basis

of behaviour affecting suitability to be a tenant, Shropshire HomePoint will also take account any recent changes in circumstances and demonstration of good behaviour.

Where required, applicants may be suspended for periods of 3 months to review this behaviour. The Scheme's intention is to minimise exclusion from the Housing Register and enable Landlords to determine suitability according to the property, situation and local community.

Applicants under Multi Agency Public Protection Panel Arrangements (MAPPA) may upon MAPPA's recommendation be excluded from registration and assisted separately.

Where an applicant is refused registration because of their behaviour, or that of a member of their household, they will be notified of the reasons and that they have a right to seek a review of this decision. Please see Appeals and Complaints Section below for further information.

Offers of Accommodation

Applicants have a responsibility to ensure their contact details are up to date including, change of address, contact telephone numbers and email addresses. Shropshire HomePoint publishes a list of supporting information required at point of offer which applicants are expected to have available immediately for verification. Landlords in most instances will make offers of accommodation by telephone and will allow 3 working days for applicants to respond. If you do not respond within this timescale, the offer may be withdrawn.

Where the offer of accommodation is to those with a statutory homeless duty from Shropshire Council, they will be given 3 working days for applicants to respond. If no response is received the Landlord will notify the Housing Options Team and agree whether or not to withdraw the offer.

Those applicants, with the exception of those with a homeless duty, who have made 4 or more refusals for suitable offers of accommodation within a 12 month period with an individual Landlord, may not be made a further offer by that Landlord for a period of up to 6 months. The Landlord will write to the applicant and inform them of the reasons for their decision.

Determining Priority for Housing

Based upon the criteria detailed below, applicants will be placed in one of the following:

- Priority Band;
- Gold Band;
- Silver Band;
- Bronze Band

Priority Band

Unless specified otherwise in this policy, Priority Band will normally be valid for eight weeks from date of award as notified to the applicant by Shropshire HomePoint or Shropshire Council's Housing Options Team. If accommodation has not been secured in this period there will be a review carried out. If no suitable properties have become available during the period the Priority Band will be extended for a further period, usually eight weeks, at the discretion of Shropshire HomePoint or the Housing Options Team. If the applicant has been bidding for suitable properties but has not been successful, the status may be extended. If however, the applicant has failed to bid for properties, or has been bidding for unsuitable properties, the reasons for this will be determined and if there are valid reasons the Priority Band may be extended, but where there are insufficient reasons, the Priority Band will be withdrawn and the applicant will be reassessed accordingly.

1.1 Statutorily Homeless with a Duty to Rehouse.

Where the Shropshire Council Housing Options Team has accepted a duty under Part VII of the Housing Act 1996 as amended by the Homelessness Act 2002 to provide accommodation for an applicant who:

- Is eligible for assistance;
- Is homeless:
- Has a priority need for housing;
- Is not intentionally homeless;
- Has a local connection.

If statutory homeless applicants have not obtained accommodation using the Priority Band within eight weeks, the review outlined above will take place by the Housing Options Team to decide whether to extend the eight week period. At any point if the applicant has not been bidding appropriately for a property, administering staff may bid on their behalf for each suitable property that becomes available and may change bids when an applicant has applied for a property that they are ineligible for. When a successful bid is made for a property the applicant will be notified of this and, subject to rights of review under Part VII of the Housing Act 1996 (as amended), this will constitute an offer of housing under Part VI as a discharge of the Council's homelessness duty. Should the applicant be rejected by the Landlord under their own allocation criteria, the homelessness duty will not be discharged and they will remain eligible for a further offer. If a suitable offer is refused the homelessness duty will be discharged and the applicant will cease to have Priority Band.

Under this heading, Priority Band is awarded by Shropshire Council Housing Options Team.

1.2 Agricultural Tied Accommodation is Coming to an End.

The Rent (Agriculture) Act 1976 requires a local housing authority to use their best endeavours to provide accommodation for a qualifying displaced agricultural worker. S.27 of the 1976 Act requires the authority to be satisfied:

- That the dwelling-house from which the worker is displaced is needed to accommodate another agricultural worker;
- That the farmer cannot provide suitable alternative accommodation for the displaced worker; and,
- That they ought to rehouse him or her in the interests of efficient agriculture.

In reaching a decision, the authority may have regard to the advice of an Agricultural Dwelling-House Advisory Committee (ADHAC). The role of an ADHAC is to provide advice on the question of whether the interests of efficient agriculture are served by the rehousing of the worker, and on the urgency of the application. If the authority is satisfied that the applicant's case is substantiated, it is their duty under S.28 of the 1976 Act to use their best endeavours to provide suitable alternative accommodation for the displaced worker. In assessing the priority to be given to the application, the authority are also required to take into account the urgency of the case, the competing claims on the accommodation they can provide and the resources at their disposal.

Where the ADHAC recommends rehousing, the applicant will usually be awarded Priority Band.

Under this heading, Priority Band is awarded by Shropshire Council Housing Options Team.

1.3 Verified Priority Medical Need, Where a Move Will Improve, or Prevent Deterioration of a Medical Condition.

This will apply where the applicant's (or member of their household) condition is currently directly affected by their accommodation and an urgent move is needed to have a positive effect on their medical condition, or where as a result of their condition their current accommodation is not suitable to their needs. An investigation will be carried out. For Priority Medical Need it is generally expected that the property cannot reasonably be occupied.

Under this heading, Priority Band is awarded by Shropshire HomePoint.

1.4 National Witness Protection Scheme.

Shropshire Council participates in the National Witness Protection Scheme. Applicants in need of urgent rehousing under this scheme may be awarded Priority Band and / or offered a direct let.

Under this heading, Priority Band is awarded by Shropshire HomePoint.

GOLD BAND

2.1 Assured Shorthold Tenancy S.21 Notice To Quit Given.

This status will be awarded where the Shropshire Council Housing Options Team are satisfied that a valid S.21 notice to quit has been given and Shropshire Council would owe the full homeless duty under S.193 of the Housing Act 1996 as amended by the Homelessness Act 2002.

Under this heading, Gold Band is awarded by Shropshire Council Housing Options Team.

2.2 Relationship Breakdown.

Where a couple that have separated and are forced to remain living in the same home due to financial or other limiting factors (e.g. a need to live in a particular area, but a lack of available homes in the private sector) and there is joint custody to a child or children (Please see Access to Children Section).

Under this heading, Gold Band is awarded by Shropshire Council Housing Options Team.

2.3 Young Person Leaving Care.

Where a young person who has been looked after, fostered or accommodated by the Local Authority, is engaging fully with support provided, has had a duty to rehouse accepted by Shropshire Council and deemed to be within 6 months of being ready for independent living, they can be awarded Gold Band to enable a planned move on to independent accommodation.

Under this heading, Gold Band is awarded by Shropshire Council Housing Options Team.

2.4 Moving to Independent Living.

The Shropshire HomePoint Partnership may enter into arrangements with specified supported housing projects and other supported or residential schemes whereby applicants who have been assessed as ready to move into settled accommodation will receive Gold Band. The project will contact the Housing Options Team when a resident is ready to move on through a managed process and an application will be taken from that resident who will then be awarded Gold Band.

The agreement between the Shropshire HomePoint Partnership and the scheme provider will require that, where appropriate, arrangements will be made for tenancy support.

Under this heading, Gold Band is awarded by Shropshire Council Housing Options Team.

2.5 Shropshire Council has Deemed your Home to have Category 1 Hazards, Bands A - C (Housing Health & Safety Rating System) that Cannot be Resolved or Reduced to a Category 2 Hazard Within 6 Months.

This refers to the condition of the current accommodation. This will apply where the Shropshire Council Private Sector Housing Team has deemed your home to have the presence of Category 1 Hazards, Bands A - C according to the Housing Health & Safety Rating System that cannot be resolved or reduced to a Category 2 Hazard Within 6 months.

Emergency cases will also be referred to the Housing Options Team for further investigation.

Under this heading, Gold Band is awarded by Shropshire HomePoint.

2.6 Verified Gold Medical Need, where a Move will Improve, or Prevent Deterioration of a Medical Condition.

This will apply where the applicant's (or member of their household) condition is currently directly affected by their accommodation and a move is needed to have a positive effect on their condition, or where as a result of their condition their current accommodation is not suitable to their needs. An investigation will be carried out. For Gold Medical Need it is generally expected that there is a serious and immediate need.

Under this heading, Gold Band is awarded by Shropshire HomePoint.

2.7 Severe Overcrowding - Needing 2 or More Additional Bedrooms.

Shropshire HomePoint may investigate by making further enquiries, such as contacting the Landlord. Assessment will be based on the criteria detailed below in the Bedroom Entitlement Section.

Under this heading, Gold Band is awarded by Shropshire HomePoint.

2.8 A Tenant of One of the Landlord Partners is Under-Occupying by One or More Bedrooms and Wishing to Move to a Smaller Property.

Checks will be made by Shropshire HomePoint with the Partner concerned. This criterion applies only where the property is in Shropshire. Should a joint application be made with each applicant downsizing from a Partner Landlord property, the combined number of bedrooms being released will be taken into account.

Verification of the suitability of the property will be confirmed at point of offer by the Landlord. Assessment will be based on the criteria detailed below in the Bedroom Entitlement Section.

Under this heading, Gold Band is awarded by Shropshire HomePoint.

2.9 People Experiencing Ongoing Serious Violence or Harassment who Need to Move.

All applications will be taken seriously and will be fully assessed in conjunction with Partner agencies. Where the applicant is a tenant of a Landlord there may be liaison with the Landlord

as part of the investigation. The Landlord is normally expected to try and resolve the situation before this criterion is awarded.

In some cases of harassment it may be appropriate to refer to the Shropshire Council Housing Options Team for further advice and assistance.

Under this heading, Gold Band is awarded by Shropshire HomePoint.

2.10 Discharge from the British Armed Forces.

Where a member of the British Armed Forces has a local connection to the county, has served a minimum of 4 years and is going to be discharged within 6 months or has been discharged but been unsuccessful in finding permanent suitable accommodation, Gold Band will be awarded.

Those currently based within the county will be automatically considered to have a local connection. Confirmation of discharge papers and / or employment will be required. This criterion only applies to the member of the British Armed Forces. If part of a couple separating, this criterion would not apply to their ex-partner's application. Those that have been dishonourably discharged will be considered individually based upon the circumstances and reasons for the discharge.

In some cases it may be appropriate to refer the applicant to the Housing Options Team for further advice and assistance.

Under this heading, Gold Band is awarded by Shropshire HomePoint.

2.11 A move is needed to give support to, or receive support from, close family members and/or move closer to local facilities

This would only apply where NOT moving would cause physical, emotional or financial hardship.

Under this heading, Gold Band is awarded by Shropshire HomePoint.

SILVER BAND

3.1 Loss of Security of Tenure.

This status will be awarded when a household has been found to be in; priority need but is intentionally homeless; is homeless without a priority need; and / or is homeless but is not owed the full homelessness duty by Shropshire Council's Housing Options Team under S.193 of the Housing Act 1996 as amended by the Homelessness Act 2002.

Under this heading, Silver Band is awarded by Shropshire Council Housing Options Team.

3.2 Relationship Breakdown.

Where a couple with no dependents have separated and are forced to remain living in the same home due to financial or other limiting factors (e.g. a need to live in a particular area, but there a lack of available affordable homes in the private sector).

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.3 Verified Silver Medical Need, where a Move will Improve, or Prevent Deterioration of a Medical Condition.

This will apply where the applicant's (or member of their household) condition is currently directly affected by their accommodation and a move is needed to have a positive effect on their condition, or where as a result of their condition their current accommodation is not suitable to their needs. An investigation will be carried out. For a Silver Medical Need it is generally expected that there is a moderate and variable level of medical need.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.4a The Shropshire Council has Deemed your Home to have Category 1 Hazards, Bands A - C (Housing Health & Safety Rating System) that Can Be Resolved or Reduced to a Category 2 Hazard within 6 Months.

This refers to the condition of the current accommodation. This will apply where the Shropshire Council Private Sector Housing Team has deemed your home to have the presence of Category 1 Hazards, Bands A - C according to the Housing Health & Safety Rating System that can be resolved or reduced to a Category 2 Hazard within 6 months.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.4b Shropshire Council has deemed your Home to have the Presence of Category 2 Hazards, Band D, (Housing Health & Safety Rating System).

This will apply where the Shropshire Council Private Sector Housing Team has deemed your home to have the Presence of Category 2 Hazards, Band D according to the Housing Health & Safety Rating System.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.5 Overcrowding - Needing 1 or More Additional Bedrooms.

Shropshire HomePoint may investigate by making further enquiries, such as contacting the Landlord. Assessment will be based on the criteria detailed below in the Bedroom Entitlement Section.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.6 The Applicant is Sharing Essential Facilities with a Separate Household Not Included with them in the Application.

Shropshire HomePoint staff will validate that there is sharing of essential facilities such as, the bathroom, toilet or kitchen with a separate household. The application will also need to record members of the separate household and any relationship if applicable.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.7 The Applicant's Family is Forced to Live Apart.

Where a family that has previously lived together find themselves in circumstances where it is impractical to reside in the same house, due to financial, work or other commitments.

The address of each member of family should be verified, with confirmation from employers; or relevant reasons sought. Where families are forced to live apart because there is no accommodation available for them to live together, they should be referred to the Shropshire Council Housing Options Team for further advice and assistance.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.8 Supported Accommodation Required.

This applies where an applicant has a need for accommodation with a greater level of support, that is available within the Shropshire HomePoint scheme.

For those specifically requiring Sheltered Accommodation, an assessment may be carried out to verify eligibility. Please see the Sheltered Accommodation for Older People Section below.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.9 The Applicant has a Child Under 10 or is Pregnant and Lives in a 2nd Floor Flat or Above.

A certificate from a doctor to confirm pregnancy and or birth certificate of child will be required. Shropshire HomePoint will establish which floor the property is on.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

3.10 Applicants in, or due to be in, permanent full-time employment (20+ hours per week) which will mean excessive travel (over 1 hour each way)

Your employer will be contacted to verify that you are in permanent full-time employment and the hours you work. We will also verify your home address and the length of journey time.

Under this heading, Silver Band is awarded by Shropshire HomePoint.

BRONZE BAND

4.1 All Other Applicants.

All other eligible applicants that do not meet any of the criteria for the other bands.

Under this heading, Bronze Band is awarded by Shropshire HomePoint.

Preference within Bands

Properties will be advertised through Shropshire HomePoint as they become available and anyone registered with Shropshire HomePoint will be entitled to bid for properties, unless there is a restriction placed upon those entitled to apply for the property.

If more than one person bids for a property, preference will normally be given to an applicant with Priority Band; if no Priority Band applicant bids preference will then normally go to a Gold Band applicant; if no Gold Band applicant bids it will normally go to a Silver Band applicant; and if no Silver Band applicant bids it will go to a Bronze Band applicant. A bid for a property will not normally be considered if the applicant's household does not meet the size or any other specified requirements for that property.

If more than one person from the same band bids for a property, preference will normally be given to the person who has the earliest registration date.

Medical Assessment Procedure

Shropshire HomePoint will assess and verify medical need/s which is directly affected by the applicant's accommodation and where a move to more suitable accommodation is needed.

Information is taken from the application with any supporting evidence to determine if there is a medical need and level. In exceptional circumstances, an independent medical assessment may be sought.

Joint Applications

Joint applications can be made by:

- Husband and wife:
- A civil partnership couple;
- Partners including same sex couples;
- A Parent with a child aged 21 years or over;
- Siblings:
- Other Special Circumstances to be agreed with Shropshire HomePoint.

Where a sole application becomes a joint application, the original or earliest registration date of the two will apply. Should they later wish to separate their applications, the dates at which they each separately joined will then apply.

16 and 17 Year Olds

Applicants aged 16 or 17 year old will be expected to have support in place where needed to help maintain their tenancy and will be required to have a guarantor/s to underwrite the rent, property condition and other tenancy conditions.

All 16 and 17 years olds will be referred to Shropshire Council Housing Options Team for a joint assessment with Shropshire Council's Children's Services. Following the assessment, Children's Services will determine how best to provide assistance in the immediate and longer-term.

People in Prison

Applications will be accepted from those currently in prison provided other eligibility criteria are met. The Shropshire HomePoint Partnership works with a range of agencies to prepare people for release from prison and to prevent homelessness. While preparation for release may begin some time prior to release, bids made 1 month or more before the release date will not normally be considered.

Upon release an update application will be required and if applicable liaison with any support workers and agencies.

Emergency cases will be referred to the Shropshire Council Housing Options Team.

Sheltered Accommodation for Older People

Unless specified otherwise in the property advert, Sheltered Accommodation is intended for older people requiring this type of housing with support. Minimum age criteria may apply dependent upon the Landlord.

Please be aware that Landlords may also require their own assessment to be carried out prior to offers of accommodation.

Where appropriate, Landlords may advertise and offer Sheltered Accommodation to younger applicants depending upon the property type and medical need.

Bedroom Entitlement

The criteria below, based upon the 'Bedroom Standard', is used for the calculation of bedroom need entitlement for this policy and is the automatic default setting for properties advertised through HomePoint, unless stated otherwise on the property advert. Where possible, adverts

will show the number of bedrooms available and number of people they are suitable for to enable eligibility to be exactly matched e.g. 3 bedroom 5 persons. Adverts will also show if any restrictions apply to the type of household that can apply.

Landlords may have their own specific bedroom entitlement policies to take into account the housing stock they have available. It is their responsibility to clearly publish in the property advert any differences to the default entitlement and the reasons for this.

Those applying for properties should ensure their income, including housing and welfare benefits, is sufficient to fully cover all the rent and charges associated with the accommodation.

The number of bedrooms required for each household is calculated in accordance with age, sex, marital status composition and the relationship of the members to one another. A separate bedroom is required for each married or cohabitating couple, for any other person aged 21 years or over, for each pair of adolescents aged 10 to 20 years of the same sex, and for each pair of children under 10 years of the same or opposite sex. If that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under the age of 10 years. Additional bedroom/s required because of a medical condition/s will be considered as part of the medical assessment procedure.

For rooms only suitable for one person or a couple, this will be taken into account within the above calculation.

Pregnancy

Where a household member is pregnant, the pregnancy will only be taken into account once a medical certificate such as a MATB1 is received. Until the birth and the sex of the child or children can be confirmed the bedroom entitlement assumption will be set at the minimum number according to the above criteria.

Access to Children

In the case of divorced or separated parents / guardians, a child will typically be expected to reside with one parent / guardian as their main residence. The other parent / guardian will not normally receive any bedroom entitlement for access visits. In exceptional cases, the Shropshire Council Housing Options Team may exercise discretion, but would need to be satisfied that the child resided equally with both parents / guardians.

Fostering and Adoption

Where a household has formal evidence that subject to a suitable home becoming available, approval would be given to foster or adopt a child or children, they may be included in the bedroom entitlement calculation. Verification of fostering and/or adoption arrangements will be carried out at point of offer by the Landlord.

University / Full-Time Study Away from Home

Household members studying away from home in full-time courses will not be considered in bedroom entitlement unless they are the main applicant.

Overnight Carers

Where a household has formal evidence that an overnight carer or team of carers is needed 3 or more nights per normal week, a carer shall be included in the bedroom eligibility calculation.

Those applying for properties with an additional bedroom should ensure their income, including housing and welfare benefits, is sufficient to fully cover all the rent and charges associated with the accommodation.

Housing Debt

Applicants with housing debt such as tenant arrears, recharges and mortgage arrears will be accepted onto the Housing Register subject to the Exclusion Criteria above and provided they meet all other eligibility criteria. Applicants with housing debt are advised to set up repayment plans and seek legal and debt advice if they have not done so already,

Landlords may have their own specific criteria concerning those with current and / or former housing debt including consideration of the amount of debt and efforts made to repay arrears.

It is expected that all Landlords, where there is the full Homelessness duty accepted by Shropshire Council or under Multi Agency Public Protection Arrangements (MAPPA) or Witness Protection Arrangements in place, to fully engage with Shropshire Council's Housing Options Team to overcome any issues preventing applicants being rehoused.

Unless the Landlord has specific criteria in place and provided they meet all other eligibility criteria, the following will normally apply:

- All those with an outstanding housing debt must have or set up a repayment plan:
- Those with outstanding amounts of less than £400 can bid for and be made offers of accommodation:
- Those with outstanding amounts between £400 and £1000 may bid for and be made offers
 of accommodation providing they have a history of 13 consecutive payments at the agreed
 amount:
- Those with amounts exceeding £1000 may be suspended or excluded from the Housing Register until the amount has been reduced to below £1000, unless there are agreed extenuating special circumstances.

Verification of housing debt will be carried out at point of offer by the Landlord. It is the responsibility of each applicant / joint applicant to ensure they address outstanding amounts and set up repayment plans if required.

Convictions and Unsuitable Behaviour

All but those with the most serious convictions and unsuitable behaviour (see Exclusions) will be allowed to join the Housing Register providing they meet other eligibility criteria.

Shropshire HomePoint will investigate convictions and previous behaviour to make a determination as to exclusion from the Register. Where exclusion is considered on the basis of behaviour affecting suitability to be a tenant, Shropshire HomePoint will take into account any recent changes in circumstances and demonstration of good behaviour. Where required, applicants may be suspended for periods of 3 months to review this behaviour. It is the scheme's intention to minimise as much as possible exclusion from the Housing Register. When making allocations, some landlords may apply additional criteria, for example where there are previous rent arrears. The individual Landlord's allocation criteria can be obtained directly from them

It is expected that all Landlords, where there is the Full Homelessness Duty Accepted by Shropshire Council or under Multi Agency Public Protection or Witness Protection Arrangements in place, to fully engage with Shropshire Council's Housing Options Team to overcome any issues preventing applicants being rehoused.

Applications from Employees, Board Members, Councillors and their Relatives

Applications are monitored carefully to ensure that all allocations are made in line with this policy and no favour is given to those with close links to Shropshire Council or Partner Landlords.

Where an application is made from one of these groups, Shropshire HomePoint will if required seek approval from the Landlord and if successful, the offering Landlord will inform the relevant Partner of the offer of accommodation as a courtesy.

Property Adverts

Available properties are published each week. The scheme operates on a weekly property cycle from a Thursday to the following Tuesday with applicants able to bid (apply) for one property each cycle.

The primary means to advertise properties is the Shropshire HomePoint website, but paper copies can be obtained from visiting Partner offices throughout the county.

Those applicants with email addresses will be sent a weekly link to available properties. Those applicants that have a local connection to Shropshire, have no internet access, are unable to collect a copy and have Priority Band or Gold Band may be sent a copy by post on request

Those with recognised Special Circumstances agreed by Shropshire HomePoint may also be sent the weekly property list by post.

Mutual Exchanges

Where affordable housing tenants wish to swap their homes permanently, they will need to request the exchange directly with each of their Landlords. Shropshire HomePoint is not involved with Mutual Exchanges but should be informed if the tenant or tenants are on the Shropshire Housing Register and their circumstances change.

Non-Partner Nominations

Where a request from a non-partner Landlord for a nomination is received, Shropshire HomePoint will send them a list of potential applicants, based on housing priority and relevant eligibility criteria from the housing register and inform Shropshire Council Housing Options Team of the request.

Reciprocal Arrangements

Shropshire Council may on occasion request or agree to rehousing from out-of-county Local Authorities and Landlords through a direct let.

Change of Circumstances and Reviews

Where there is a change in circumstances, the applicant must notify Shropshire HomePoint immediately, including contact details such as change of address, telephone numbers and email addresses. Change of address will require an update application to be completed and may affect the banding. An annual review of those registered with the scheme will be carried out to ensure that details are current and the banding correct.

Rehoused through the Shropshire Housing Register

Those that have been rehoused through the Shropshire Housing Register and Shropshire HomePoint and wish to apply for properties, will need to reapply and will be assessed on their current circumstances.

Applicants with a Homelessness Duty Owed by Another Local Authority

Those applicants who have a homelessness duty owed or that has been discharged within the past 2 years by another Local Housing Authority will usually be referred back to the relevant Authority by the Shropshire Council Housing Options Team unless there are agreed exceptional circumstances.

Equal Opportunities Statement

The Shropshire HomePoint Partnership believe that it is a fundamental right for everyone to be treated fairly, with respect and dignity; in the implementation of this policy it will ensure that this right is promoted and upheld.

False Statements and Withholding Information

Applicants are required to sign paper applications and certify online applications confirming the details they have given are correct to the best of their knowledge.

This scheme falls within the provisions of Part VI of the Housing Act 1996. S.171 of the Act states:

- (1) A person commits an offence if, in connection with the exercise by a local housing authority of their functions under this Part:
 - (a) he knowingly or recklessly makes a statement which is false in material particular, or
 - (b) he knowingly withholds information which the authority has reasonably required him to give in connection with the exercise of those functions.

Shropshire HomePoint is the local housing authority's mechanism for discharging its functions under Part VI of the above Act. Consequently where S.171 applies, Shropshire Council may bring a prosecution.

Where false information is found to have been given, the applicant may also be excluded from registration for a minimum period of 12 months with Shropshire HomePoint and required to reregister. Where false information has resulted in the applicant obtaining accommodation, the relevant Landlord may bring possession proceedings for recovery of the property.

If an applicant has been found to have deliberately made their housing circumstances worse to obtain greater preference on the Housing Register, their application may be excluded as above.

Appeals and Complaints

Any applicant to Shropshire HomePoint has a right to make an appeal if they disagree with a decision made by Shropshire HomePoint such as excluding them from registration or the banding awarded them and / or make a complaint if they believe Shropshire HomePoint has done something wrong.

If an applicant wishes to appeal or complain against a decision made by a Landlord not to allocate a property to them when they have made a successful bid through Shropshire HomePoint, they will need to contact the Landlord directly and follow their individual appeals procedure.

Red Text = CBL TFG Green Text = Operations/Stakeholder Group

For decisions made by Shropshire HomePoint, the applicant should appeal / complain in writing to the Shropshire HomePoint Manager. An applicant can also appoint an advocate and once appointed, Shropshire HomePoint will deal directly with that advocate.

There are two stages to the appeal / complaints process:

• Stage 1

The appeal must be made in writing within 21 calendar days of the date of the decision letter, stating the grounds for the appeal. The appeal will be considered by the Shropshire HomePoint Manager or nominated representative, and a decision will normally be given within 21 calendar days. In complex cases it may not be possible to give a decision in 21 days and may take longer. Where this is the case the applicant will be notified in writing prior to expiry of the 21 day period.

• Stage 2

If the applicant is unhappy with the decision made by the Shropshire HomePoint Manager they may request that a further review be carried out by the Shropshire HomePoint Board of Management or their nominated representative. This request must be made in writing within 7 days. Again a decision will normally be given in 21 days, subject to extension where necessary.

If still unhappy with the outcome of the appeal, the applicant may make a complaint to the Local Government Ombudsman.

A copy of the full appeals and complaints procedure is available from Shropshire HomePoint.

Glossary and Definition of Terms

Allocation Policy

This explains the rules that determine how Shropshire Council, HomePoint and it's Partner Landlords allocate affordable housing properties. The Policy also outlines other housing options.

Affordable Housing

A general term used to describe the housing available for those eligible that cannot afford open market prices.

Affordable Rents

Affordable rents are fixed term tenancies from Landlords available to households eligible to be on the Housing Register with rent levels set at 80% of local open market rents.

Bidding for a Property

The applicant's way of telling HomePoint that they would like to live in a property. A bid of interest can be made by telephone, internet, by mail, SMS or by visiting one of the Partner offices.

Close Family Connection

This means a parent, child, brother or sister, spouse/civil partner, uncle, aunt, niece, nephew, grandchild or grandparent

Choice-Based Lettings

More commonly known as CBL. A simpler way to allocate affordable housing, by advertising available properties and asking applicants to choose for themselves the properties they would like to be considered for.

It does not mean there are more properties available, but does allow applicants to apply for the majority of housing in 1 place and with 1 application form.

Community Benefit

An allocation used to promote the best interests of the local community, detailing how the eligibility for a property departs from the standard criteria within the Allocation Policy.

Direct Let

Used in urgent situations where a Landlord directly allocates a property.

Eligibility

The term used to describe factors that match an applicant to a property. For example, the size of the household and the number of bed spaces in a property.

Housing Register

Is the list of all those registered with Shropshire HomePoint for affordable housing.

Key Worker

An essential public sector worker who may find it difficult to buy property in the area where they work.

Local Letting Plans

Used for a limited fixed period of time to achieve a wide variety of policy objectives and specifies how the eligibility for a property departs from the standard criteria within the Allocation Policy.

Mobility Schemes

Mobility Schemes are generally web-based organizations which enable affordable housing tenants to advertise their homes to swap with others across the UK. Please be aware that they may charge a fee for their services. HomePoint does not recommend or endorse any specific scheme, but does provide a list on it's website of the most well known.

Mutual Exchange

Mutual Exchanges take place when affordable housing tenants agree themselves they would like to swap their homes with each other. Permission must be given first from each of their Landlords.

Non-Statutory Homeless

A term that refers to homeless people or households to whom local housing authorities do not have a legal duty to make an offer of permanent housing.

Nomination

The term used when HomePoint provides a Landlord with the name and details of an applicant to a landlord for an offer of housing.

Registered Providers

Registered Providers of Social Housing include Local Authorities and Private Registered Providers of Social Housing (PRPSH). These are organizations that are registered by the Homes and Communities Agency (HCA) to provide affordable housing.

The PRPSH's are often more commonly known as Housing Associations.

Sensitive Let

A departure from or additional eligibility criteria to the Allocation Policy. Used for specific properties in the best interests of the local community.

S. 21 Notice

A formal document giving 2 months notice from an Assured Shorthold Tenancy to vacate a property.

Red Text = CBL TFG Green Text = Operations/Stakeholder Group

S.106 Agreement

Some properties may be restricted under agreements pursuant to S.106 of the Town and Country Planning Act 1990 (as amended), imposing conditions on who is able to bid, such as including a local connection requirement.

Shared Ownership

This scheme allows first time buyers and others (in unique circumstances) to buy a proportion of a new home and to pay rent on the remaining portion.

Shortlist

A list of applicants that have expressed an interest in a particular property advertised by HomePoint.

Shropshire HomePoint

The name of the Choice-Based Lettings Scheme in Shropshire.

Social / Affordable Housing

The term used for affordable accommodation owned or provided by a local council or Registered Provider. Please see Registered Providers definition.

Statutory Homeless

A term that refers to people or families to whom a local housing authority have a duty to make a permanent offer of housing.

CHOICE-BASED LETTINGS ADVERTISING AFFORDABLE HOUSING HOUSING REGISTER HOUSING NEEDS ANALYSIS

Shropshire HomePoint is a Choice-Based Lettings Scheme, a partnership between Shropshire Council and the Shropshire Housing Group, consisting of Meres and Mosses Housing Association and South Shropshire Housing Association.

The scheme is responsible for managing the Housing Register for Shropshire (excluding Telford and Wrekin) and advertises the available affordable housing properties of Shropshire Council and the county's leading housing associations.

Choice-Based Lettings is a simpler and easier way to allocate affordable housing by advertising it and allowing applicants to choose for themselves the properties they would like to apply for.











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