

# ALLOCATION SCHEME



## 1.1 Introduction

**1.1.1** This allocation policy explains the rules that determine how Norwich City Council (known throughout this document as 'the council') allocates social housing properties in the city. It sets out the priorities and procedures that the council will follow in the letting of social housing to applicants on its housing register.

**1.1.2** The Registered Providers (Housing Associations) that are part of the scheme are known throughout this document as 'scheme landlords'. These are listed at Appendix A.

## 1.2 Background

**1.2.1** The allocation scheme is also known as Home Options. Under the scheme, the council and scheme landlords advertise their properties for rent on a weekly basis at the website, **[www.norwichhomeoptions.org.uk](http://www.norwichhomeoptions.org.uk)** and invite bids on each property from applicants who are registered with the scheme.

**1.2.2** Norwich is an area of very high housing need and it must be remembered that Home Options does not produce any more affordable housing but provides a fairer, more efficient and transparent way of allocating the social housing available.

## 1.3 Scheme objectives

**1.3.1** The key objectives of the scheme are:

- To meet the legal requirements for the allocation of social housing.
- To focus resources on those in the most need.
- To operate a scheme which is, fair, transparent and easy to use.

- To help meet the housing needs of Norwich residents
- To allow scheme users, through the transparent nature of the scheme, to have an understanding and control of their housing situation and, therefore, to make more informed decisions.
- To make best use of Norwich's social housing stock.
- To encourage and support, balanced and sustainable communities.
- To provide a full housing options service that offers a range of other housing options, services and advice to find the solution best suited to each applicant's particular needs.
- To prevent homelessness and reduce the use of temporary accommodation through an effective prioritisation system.
- To operate the scheme so that it improves accessibility and customer service for vulnerable groups in Norwich.

## 1.4 Statement on choice

**1.4.1** The council and scheme landlords are committed to enabling applicants to play a more active role in choosing where, and in what property type and tenure they live.

**1.4.2** The length of time an applicant has to wait before getting an offer is affected by the choices they make. Applicants that will only consider a particular area or property type may limit their chances of being successful and face a much longer wait than an applicant who is prepared to consider a broad range of areas and types of property.

## 1.5 Legal framework

**1.5.1** This allocation scheme complies with the legal framework for allocating social housing, laid down in the 1996 Housing Act and takes account of central government guidance.

## 1.6 How does the scheme work?

**1.6.1** Home Options is a choice based lettings scheme. The council and scheme landlords advertise their vacant properties to those on the housing register. The adverts include a detailed description of the property. Applicants on the register can then bid for the property of their choice as long as they meet the qualifying criteria.

**1.6.2** The successful applicant will be selected from those who have bid for the property who meet the stated qualifying criteria. Selection will be based on the highest needs band, followed by the banding date where there is more than one applicant from the same band.

**1.6.3** Feedback will be provided on what demand there was for previously advertised properties. This will help applicants to make more informed choices, including consideration of other housing options.

**1.6.4** This policy and a summary scheme guide are available free of charge at the website [www.norwichhomeoptions.org.uk](http://www.norwichhomeoptions.org.uk). A paper copy of the full policy is available upon request from City Hall at a cost of £25.00.

## 2 Application procedure

### 2.1 Who can apply?

**2.1.1** To apply for a social housing property in Norwich an applicant must be registered with Home Options.

**2.1.2** Applications to Home Options can be made in person at City Hall or over the telephone on 0344 980 3333. All applications will involve a discussion of an applicant's housing need with an adviser.

**2.1.3** Home Options is a scheme which is based on verification. All applicants will be required to provide evidence of their household circumstances including income, savings and housing history.

**2.1.4** The council will decide in each case as to whether the people included in the application by the applicant will be considered as a part of the household for purposes of assessing housing need.

**2.1.5** The council will generally not consider the following as members of an applicant's household:

- Anyone who falls within legislation prohibiting them from having recourse to public funds or is an asylum seeker
- Non-dependant adult children who have not lived within the household throughout their adult lives
- Other adult relatives
- Any family member not resident in the UK at the time of the application
- Friends and acquaintances
- Lodgers
- Live in help
- Young people living away from home as students with a rent liability.

**2.1.6** Only dependent children that form a permanent part of the household can be considered. Only if an applicant is evidenced to have access to a child for four or more nights a week can they be classed as part of the applicant's household when making an assessment.

**2.1.7** Where children are subject to a shared residency arrangement they are only considered to need one home of adequate size.

**2.1.8** Temporary arrangements or contact arrangements cannot be considered and household size will be determined upon evidence that any living arrangements are permanent, for example a residency order.

**2.1.9** Household members can only appear on one Home Options application.

**2.1.10** Households that have been accepted to adopt or foster a child will be assessed as if they have assumed parental responsibility upon written confirmation from Norfolk County Council being provided.

**2.1.11** Where an applicant feels that an additional bedroom is needed for a carer, we will only allow this where we have evidence of the need for permanent night-time care from a non-family member who requires their own bedroom to sleep in on a continuing basis. 'Waking care' will not be taken into consideration.

**2.1.12** Where the family unit is not currently residing together, the assessment will be based on the part of the household that occupies accommodation that provides them with the most suitable housing providing there is a reasonable expectation that they should reside together. In such circumstances, local connection will be based on that part of the household with the longest residency in Norwich.

**2.1.13** Where an applicant has been assessed in accordance with the Mental Capacity Act 2005 as being unable to hold or to manage a tenancy, they may be suspended from the register until a suitable advocate is appointed to act on their behalf.

**2.1.14** For an applicant to become a tenant and enter into a tenancy agreement, they must have the mental capacity to understand the contract. If an applicant does not have the capacity to understand the contract, an application should be made to the Court of Protection by an advocate for the tenancy agreement to be signed on their behalf.

**2.1.15** Unborn children will not be considered until the birth and the applicant has provided a copy of the birth certificate.

## 2.2 Eligibility. Who can make an application?

**2.2.1** Residents of the UK who are over 18 years old can apply to Home Options however this does not guarantee an application will be taken or that the applicant will be re-housed under the scheme.

**2.2.2** By law, there are defined groups of applicants who cannot be re-housed through the scheme. There are also exceptions or restrictions to an application which may apply.

**2.2.3** Under the Housing Act 1996, local authorities must consider whether applicants are eligible for housing assistance. The council will apply the relevant legislation that is in place at the time of application.

**2.2.4** A person or persons will be ineligible if they are a person from abroad who is ineligible for an allocation of housing accommodation by virtue of being subject to immigration control within the meaning of the Asylum and Immigration Act 1996 unless of a class of person prescribed by regulations made by the Secretary of State.

**2.2.5** Eligibility for housing assistance can be affected if there is a change in the immigration status of the applicant(s), and therefore eligibility for an allocation of housing will be kept under review. The applicant is responsible for informing the council of any change in their immigration status.

**2.2.6** The Home Options team will determine the eligibility of an applicant, based on immigration status, by applying the legislation that is in place at the time of the application and the point of allocation.

**2.2.7** Applicants whose households include a restricted person(s) will not be afforded preference if they are only homeless or in priority need as a consequence of the presence of a restricted person(s).

**2.2.8** The council will not allow a joint application or grant a joint tenancy where one of the applicants is a person from abroad who is ineligible.

## 2.3 Qualification for housing in Norwich

**2.3.1** The Localism Act 2011 allows councils to make local decisions about who qualifies for social housing in their area in order to ensure that local objectives and the needs of local residents are met.

**2.3.2** The decision that an applicant does not qualify for an allocation may occur at the time of joining the housing register, at any time during the life of the application, at the time the applicant is allocated a property, or when the applicant has bid and has been short-listed for a property. The Home Options team will make the decision.

### 2.3.3 Residential qualification

To ensure that the council's housing policies benefit local people, applicants have to meet the following criteria in order to qualify for Home Options.

- Currently live in Norwich and have been resident for at least the last six months.

If applicants cannot provide satisfactory evidence that they meet these criteria, an application will not be taken.

**2.3.4** Exceptional circumstances will be considered. Examples are:

- Somebody who needs to live in Norwich to be near specific medical care or family support unavailable elsewhere.
- Applicants over 60 who require sheltered housing in Norwich.
- The applicant needs to move to Norwich where failure to meet that need would cause extreme hardship to themselves or others.
- Households accepted as homeless under the Housing Act 1996 where the council has accepted a full duty to rehouse.
- Care-leavers with an overarching connection to Norwich who, due to their care needs have been placed out of area by Children's Services.
- Applicants that can demonstrate a lifelong connection to Norwich which has been broken for only a short time.

**2.3.5** The council is committed to ensuring that Service personnel and their families have access to appropriate accommodation when they leave the armed forces. Under the terms of the Armed Forces Covenant, to which the council is signatory, the local connection criteria does not apply to the following:

- Those who are currently serving in the regular forces or who were serving in the regular forces at any time in the five years preceding their Home Options application.
- Bereaved spouses or civil partners of those serving in the regular forces where (i) the bereaved spouse or civil partner has recently ceased or will cease to be entitled to reside in Ministry of Defence accommodation following the death of their spouse or civil partner and (ii) the death was wholly or partly attributable to their service.

- Existing or former members of the reserve forces who are suffering from a serious injury, illness or disability which is wholly or partly attributable to their service.

Under these terms, the council is able to ensure that former service personnel in housing need are awarded preference in line with the priority need bands.

**2.3.6** The residential qualification does not apply to tenants of social housing needing to move for work-related reasons where failure to meet that need would cause hardship, who can evidence that they meet the criteria set out in the 2015 Regulations (SI 2015/967).

**2.3.7** Residents in prison, bail hostel, student accommodation, hospital or approved premises or those households placed in temporary accommodation in Norwich by another local authority will not gain a local connection and time spent in such premises will not count toward local connection.

### **2.3.8 Focus on those in most need**

Home Options policy aims to manage expectations realistically and to focus resources on those in most need of them. Therefore, having considered the provisions made in the Localism Act 2011, the following applicants will not qualify:

- Applicants who are tenants of scheme landlords who are in the process of carrying out a right to buy on their property.
- Applicants who are tenants of scheme landlords and are in the process of carrying out a mutual exchange.

- Applicants who have been housed through the scheme will not be able to reapply for Home Options for a 12 month period from the commencement of their new tenancy. This restriction does not apply where the household circumstances have changed and the property is no longer suitable or where there are extenuating circumstances.
- Applicants who have been housed through the council's private sector leasing scheme (Let NCC) or through a loan from the council's homeless prevention fund will not be able to reapply for Home Options for a 12 month period from the commencement of their new tenancy.

This restriction does not apply where the household circumstances have changed and the property is no longer suitable or where there are extenuating circumstances.

- As applicants detained in prison are unable to take up occupation, Home Options applications will only be considered upon their release.
- Existing homeowners and owner-occupiers will not be accepted onto the scheme unless there are extenuating circumstances. Examples of extenuating circumstances could be someone who requires sheltered housing or someone who has been accepted as statutorily homeless.
- Applicants subject to multi-agency public protection arrangements can only access the register with the consent of the Housing Options manager. Each case will be considered on its own merits in determining whether an application will be accepted.

### 2.3.9 Behaviour

The council, scheme landlords and Norwich residents have a right to expect certain standards of behaviour. The council has the power to determine whether, in its opinion, applicants or members of their household have been guilty of unacceptable behaviour serious enough to determine that they should be disqualified from the Home Options scheme.

Some examples of the type of behaviour that could mean that an applicant does not qualify for the Home Options scheme are:

- Serious rent arrears which, in the council's view, would entitle the landlord to a possession order.
- Causing deliberate damage to a property.
- Causing anti-social behaviour such as nuisance to neighbours, discriminatory behaviour or harassment, violence or intimidation to the community or to council staff.
- Providing false information to the council or contriving circumstances to improve banding.
- Conviction for using or allowing a property to be used for illegal or immoral purposes, including offences involving illegal drugs.
- Committing domestic abuse.
- Conviction for an offence in the property or in the area of the property.
- Eviction from hostel or temporary accommodation.
- Being convicted of, issued with or accepted a sanction for Benefit or Council Tax fraud within the last five years.

These examples relate to both current and former tenancies and apply no matter who the landlord is, when they happened or what form of tenancy was held. Paragraphs 5.0.4 & 5.0.5, together with Appendix Y, deal with the way in which applicants may demonstrate that they have addressed past behaviour in order to requalify.

## 2.4 Assessment of applications

### Legal background

**2.4.1** All applicants who are eligible and who qualify for Home Options will be placed in the appropriate banding based on an assessment of their housing needs. This is to ensure that the council allocates homes to those in the greatest assessed need and to ensure that its legal obligations are met.

**2.4.2** The council is required by law to give reasonable preference in the scheme to people with high levels of assessed housing need:

- People who need to move on welfare or medical grounds (including grounds relating to a disability),
- People who need to move to a particular locality of the city to avoid hardship to themselves or others,
- People living in unsanitary, unsatisfactory or overcrowded housing, and
- People who are homeless within the meaning of the Housing Act 1996, and people who are owed a particular statutory duty by any local housing authority under section 190(2), 193(2) or 195(2) (or under section 65(2) or 68(2) of the Housing Act 1985 or who are occupying accommodation secured by any such authority under section 192(3).

**2.4.3** Applicants outside the reasonable preference categories can also be given additional consideration to meet local priorities.

**2.4.4** Applications are processed by the council's Home Options team, in accordance with this policy.

### The housing need bands

Each application will be assessed to determine the level of housing need of the household and placed into one of five bands:

**Emergency band:** Urgent priority

**Gold band:** High priority

**Silver band:** Medium priority

**Bronze band:** Urgent/High/Medium priority but with reduced preference

**Low need band:** No priority

Banding will only be awarded where the applicant's circumstances have been verified.

**2.4.5** An applicant's circumstances and therefore their level of housing need and banding is susceptible to change. As such, an applicant's Home Options banding is kept under continuous review.

The criteria for being placed in each band are as follows:

### Emergency band

**2.4.6** This band is intended to meet the needs of applicants in extreme circumstances and will only be issued in certain situations where an applicant needs an urgent move to ensure their well-being or safety.

Emergency status will only be valid for six weeks and the applicant is expected to accept the first suitable available property which they successfully bid for. Circumstances where emergency status may be awarded include:

- Applicants accepted by the council as statutorily homeless under part VII of the Housing Act. If statutorily homeless and placed in emergency band, the applicant will make two bids per week with the guidance of their homeless assessment officer. Where the applicant does not bid, their homeless assessment officer may place bids on their behalf if a suitable property is available. The council will discharge its homeless duty into the first suitable property that is offered. Should the homeless applicant not be successful within the six week time period they will be offered the next available property suitable to their needs. In either circumstance, if a homeless applicant refuses the offer of a suitable property the council will view its statutory homeless duty as having been discharged.
- Applicants required to move as determined by the police for witness protection reasons.
- An applicant has an extremely urgent medical assessment, as determined by a Housing Options team leader or manager or in more complex cases by the council's assessment panel.
- Those applicants requiring urgent hospital discharge where their current accommodation is totally unsuitable for their needs.
- Those applicants required to leave their homes as a result of an emergency prohibition order served in relation to the premises under the Housing Act 2004 or as the result of action taken by the Norfolk Fire and Rescue Service.
- Applicants with a combination of high needs as determined by a Housing Options team leader or manager.
- Those applicants under threat of immediate and serious violence as determined by the police and a Housing Options team leader or manager.
- Other very extreme circumstances as determined by the Housing Options manager or the council's assessment panel.

## Gold band

### 2.4.7 Homelessness and homeless prevention

Applicants who are homeless or threatened with homelessness who are likely to lose their accommodation through no fault of their own, for which there is no legal redress, in the next 12 weeks, who are assessed by the council's housing advice team as likely to be in priority need and who are receiving and acting upon housing advice from the council to prevent homelessness.

The council reserves the right to withdraw gold band awarded on the grounds of homeless prevention if the applicant is not bidding for all suitable properties, refuses the offer of a suitable property or fails to act on the advice of their housing adviser in order to prevent their becoming homeless.

### 2.4.8 Severe medical need

High medical needs directly relating to the applicant's accommodation or need for accommodation as determined by a Housing Options team leader or manager, or by the council's assessment panel.

Medical priority is only awarded where an applicant needs urgent re-housing due to a strongly evidenced, serious and enduring medical condition or disability, which is severely and permanently affected by their current accommodation.

Examples of severe medical need determining the award of gold band:

- The applicant is housebound through mobility issues and moving to alternative accommodation would alleviate this.
- The applicant's life is at risk.
- The applicant is unable to move around their current accommodation, and cannot access kitchen or bathing facilities.
- A member of the household is severely disabled and needs substantial adaptations to help meet their needs but these cannot be carried out in their current accommodation.
- The applicant has a terminal illness and alternative accommodation would allow for suitable care to be provided.
- The applicant has a severe and enduring medical condition which is significantly exacerbated by poor housing conditions and the accommodation cannot be repaired and no other remedies are available.

This list is not exhaustive.

#### **2.4.9 Welfare**

Where the applicant or member of their household is being seriously and adversely affected by their current accommodation and there is an urgent need to move for welfare reasons.

This may include situations such as:

- Infirmary due to old age.
- The need to give or receive care.
- The need to recover from the effects or threats of violence or physical or emotional abuse.
- A vulnerable applicant is being exploited within their accommodation putting them at risk.
- To help avoid a residential placement where an applicant, with the necessary support mechanisms in place, is capable and best suited to independent living.
- Vulnerable applicants leaving local authority care who are assessed as needing to move on (as determined by a Housing Options team leader or manager following the required evidence and risk assessment being submitted from Children's Services), where the applicant has completed a tenancy awareness course and there is a suitable support package in place so that it is reasonably expected that any tenancy will be sustained.
- This list is not exhaustive and other exceptional circumstances will be considered.

Assessment will be subject to a thorough investigation of all the circumstances and the degree of priority awarded will depend on the circumstances of the case.

#### **2.4.10 Housing Conditions**

Applicants have no access to a kitchen and/or bathroom.

Or

A prohibition order or demolition order has been served in relation to the applicant's dwelling by the council's private sector housing team. This indicates that the property contains one or more category 1 hazards that probably cannot be remedied.

Or

An improvement notice has been served in relation to the applicant's dwelling by the private sector housing team and

- The remedies that are needed to reduce the hazard will require the property to be vacated for a significant period of time
- The cost of the remedies are beyond the means of the applicant (where applicable)
- The remedies will make the property unsuitable for occupation by the applicant

In such cases the award of priority banding is dependent upon individual circumstances, which will be considered on a case by case basis by a Housing Options team leader or manager.

#### **2.4.11 Overcrowding**

Applicants lack two or more bedrooms.

#### **2.4.12 Under-occupation/council interest**

Tenants of council or scheme landlord accommodation are under occupying by two or more bedrooms and prepared to move to significantly smaller accommodation, or are occupying a substantially adapted property that they no longer require.

#### **2.4.13 Supported Housing/Hostels**

Applicants in supported housing/hostels who participate in the Norwich hostel move on agreement (appendix V) and are assessed as needing to move on as determined by a Housing Options team leader or manager following the required evidence and risk assessment being submitted from an accredited supporting agency. The applicant must have completed an approved tenancy awareness course and there will be a suitable support package in place so that it is reasonably expected that any tenancy will be sustained.

#### **2.4.14 Decommissioning**

Where a cabinet decision has been made to decommission a council property, gold band will be awarded to any tenant having to move home as a result.

#### **2.4.15 Violence/Harassment**

Where there is significant evidence of serious harassment or violence, where a change of accommodation could be reasonably expected to alleviate the problem and there is no other remedy.

#### **2.4.16 Multiple Needs**

Applicants with a combination of medium needs.

## Silver band

### 2.4.17 Homelessness and homeless prevention

Applicants who are homeless or threatened with homelessness, who are likely to lose their accommodation through no fault of their own, for which there is no legal redress, in the next 12 weeks, who are assessed by the council's housing advice team as not likely to be in priority need and who are receiving and acting upon housing advice from the council to prevent homelessness.

Or

Applicants with no identified priority need who have been verified by the council as having no settled accommodation and are 'rough sleeping' or 'sofa surfing'.

### 2.4.18 Medical

Significant medical needs directly relating to the applicant's accommodation or need for accommodation as determined by a Housing Options team leader, manager or by the council's assessment panel. For example:

- Applicants with an evidenced, enduring and significant medical or disability problem which seriously affects their ability to manage in their current accommodation, where a move would resolve the issue and no other remedy is available.

### 2.4.19 Welfare

Where the applicant or member of their household is being seriously and adversely affected by their current accommodation and there is a significant need to move for welfare reasons.

### 2.4.20 Housing Conditions

A hazard awareness notice has been served by the council's private sector housing team. In relation to a category 1 or 2 hazard at the applicant's dwelling and:

- The remedies that are needed to reduce the hazard will require the property to be vacated for a significant period of time or
- The cost of the remedies are beyond the means of the applicant (where applicable) or
- The remedies will make the property unsuitable for occupation by the applicant

A suspended improvement notice or prohibition order exists but a foreseeable change in the applicant's circumstances will cause it to become active and result in a high priority situation.

In such cases the award of priority banding is dependent upon individual circumstances, which will be considered on a case by case basis.

### 2.4.21 Overcrowding

Applicants lack one bedroom.

### 2.4.22 Under-occupation

Applicants in council or scheme landlord accommodation, who are under occupying by one bedroom and are willing to move to smaller accommodation.

### **2.4.23 Children in flats or maisonettes**

Applicants with children aged 10 or under and living in accommodation without a garden on the same level as the property.

Where a household includes a child or children aged six or under and the applicant lives in a property on the second floor or above (eg third storey) where there is no lift access, an extra unit of priority will be added. Please note that any combination of issues related to children in flats would not normally exceed gold band.

### **Bronze band (reduced preference)**

#### **2.4.24 Priority but no two year residential connection**

Applicants with one of the verified needs as detailed in emergency, gold or silver band but do not have a two year residential connection to Norwich. Please see section 2.5 for how residential connection is assessed.

#### **2.4.25 Homelessness**

Applicants who, following a homelessness application have been determined to be in priority need but are intentionally homeless.

#### **2.4.26 Reduced preference**

Applicants with one of the assessed needs as detailed in emergency, gold or silver band but who have been assessed for reduced preference as set out in section 2.5.

### **Low need band**

All other applicants to the scheme will be placed in the low need band:

#### **2.4.27 Adequately housed**

Applicants who live in a property that is adequate to meet their needs in terms of property type, size and facilities.

#### **2.4.28 Supported Housing/Hostels**

Applicants in supported housing/hostels and undergoing a resettlement programme and either not yet ready to move on or not engaging fully with the programme (based on the required evidence from an accredited supporting agency)

Or

Applicants in supported housing/hostels who do not participate in the hostel move on agreement.

#### **2.4.29 Deliberate worsening of circumstances**

Applicants who are assessed by the council as having deliberately worsened their housing circumstances through their own actions or omissions. This includes applicants who would otherwise be in a priority band.

## 2.5 Assessment of reduced preference

**2.5.1** Section 167 (2A) of the Housing Act (1996) as amended by the Homelessness Act 2002 allows allocation schemes to give reduced preference where the behaviour of an applicant (or member of their household) affects their suitability to be a tenant.

In such circumstances, where tenancy conditions have been breached, a Housing Options team leader or manager will assess whether the applicant's behaviour merits their not qualifying for Home Options or whether an application can be taken and reduced preference applied.

**2.5.2** An applicant will be given reduced preference if the council is satisfied they:

- Are a current or former tenant of any landlord with rent arrears or other debts owed but these are not at a level where possession action would normally be taken.
- Are a current or former tenant of any landlord who has failed to maintain a rented property in a proper and reasonable condition or has otherwise breached their tenancy conditions.

**2.5.3** This is not a blanket policy. In exceptional circumstances, applicants will be given additional preference despite meeting one of the criteria outlined above. Examples of where this may be appropriate are:

- Where a scheme landlord seeks discretion as current rent arrears are caused by welfare reform due to under-occupation and the applicant is seeking to downsize, is keeping to a repayment arrangement and is working with the landlord to address arrears.
- Where a person is fleeing violence and has rent arrears.

### 2.5.4 Assessment of residential connection

An applicant with no two year residential connection but who due to their needs would otherwise be in emergency status, gold or silver band will have their priority downgraded by the council to bronze band unless one of the following exceptions apply:

- The applicant needs to move to Norwich where failure to meet that need would cause extreme hardship to themselves or others.
- Households accepted as homeless under the Housing Act 1996 where the council has accepted a full duty to rehouse.
- Care-leavers with an overarching connection to Norwich who, due to their care needs, have been placed out of area by Children's Services.
- Households accepted by the Housing Options manager under the National Witness Protection Scheme.
- Members of HM regular armed forces or who were serving in the regular forces at any time in the five years preceding their Home Options application, bereaved spouses or civil partners of those serving in HM regular armed forces or existing or former members of the reserve forces who are suffering from a serious injury, illness or disability which is wholly or partly attributable to their service.

### **2.5.5 Significant financial resources**

Applicants that have sufficient income or savings which it would be reasonable for them to use to meet their housing need whose circumstances determine that they would otherwise be in emergency, gold or silver band will have their priority downgraded by the council to bronze band.

### **Assessment of overcrowding**

**2.5.6** The council will use the following guidelines to assess the level of overcrowding.

- Couples, married couples and civil partners are expected to share a bedroom.
- A room intended as a bedroom but used for another purpose will still be classified as a bedroom.
- Where a child has a home elsewhere but chooses to live with another adult, this will not be counted when assessing overcrowding.
- A single person or couple can occupy one bedroom.
- Two children of the same gender are expected to share a bedroom up to the age of 16. When the oldest child is 16 years old, the family is classed as lacking one bedroom.
- Two children of different gender are expected to share a bedroom until the oldest child is six, at which time the family is classed as lacking one bedroom.
- Where adults aged 16 or over are sharing a room, but not living as a couple, they will be classed as lacking one bedroom.
- Where two children of the same gender have an age gap of eight or more years between them and have to share a bedroom the household will be classed as lacking one bedroom.

### **Assessment of multiple/cumulative need**

**2.5.7** Where a household's circumstances meet more than one assessed housing need, this will be taken into account by the council when prioritising the applicant. When a household has two or more housing needs within any one band, they will be moved one band higher to take into account the multiple needs.

### **Assessment of medical needs**

**2.5.8** Priority will be awarded based on information supplied by the applicant

**2.5.9** The role of the medical panel is to assess the degree of medical need relating to an applicant's current accommodation and whether this merits additional priority to move to a more suitable property.

**2.5.10** A Housing Options team leader, manager and/or assessment panel will assess each case on its merits to determine whether medical priority should be awarded.

**2.5.11** Where someone's ill health is not directly related to their present housing, then medical priority will not be awarded.

**2.5.12** Where the medical panel has assessed that an applicant has a specific medical need for an adapted property, their Home Options application will be given an accessibility rating, which gives additional preference over applicants not in need of adaptations when bidding for adapted properties.

### Assessment of welfare needs

**2.5.13** This will be carried out, in most cases, by a Housing Options team leader or manager. In complex, non-standard cases the case may be referred to the council's assessment panel.

**2.5.14** Each case will be assessed on its merits to determine whether welfare priority should be awarded. The Home Options team leader or assessment panel will look at whether the situation is serious and enduring, whether it is directly affected by the applicant's present housing and whether it would improve if the applicant were re-housed.

### Assessment of housing conditions

**2.5.15** This will be carried out by the council's private sector housing team. Assessment will be carried out in line with the Housing, Health and Safety Rating System and priority awarded as set out in the bands above.

### Assessment of homelessness

**2.5.16** This will be carried out by the council's advice and homelessness service in line with the Housing Act 1996 as amended by the Homelessness Act 2002 and priority awarded as set out in the bands above.

Assessments for applicants who are members of staff or elected members of the council:

**2.5.17** Applications from elected members or members of their family will be dealt with by the Housing Options manager. The award of a priority band and/or an allocation to elected members or to members of their family will need to be authorised by the Chief Executive Officer.

**2.5.18** Applications from staff members will be dealt with by the Housing Options manager. The award of a priority banding and /or an allocation to staff members will need to be authorised by the council's Director with responsibility for housing.

## 2.6 Determination of application date

**2.6.1** All applications will be awarded an application date by the council. This is usually the date on which the Home Options application was made. The date will determine who is successful in being offered a property where two or more people from the same band bid on the same property.

## 2.7 Change in circumstances

**2.7.1** If an applicant's circumstances change it is their responsibility to inform the council so that their application can be reassessed. Examples of changes of circumstances could include the serious deterioration in a medical condition, threat of homelessness or an increase in household size due to the birth of a child. Following the reassessment, if the applicant moves into a higher band their application date will be the date that the council was notified of, or provided with evidence of, their change of circumstances. Alternatively, if an applicant moves into a lower band than the application date will revert to the original date they applied for Home Options.

**2.7.2** If a proof of pregnancy is provided (MATB1) the unborn child will be classed as a child for the purposes of property size eligibility only and there will be no change to banding.

## 2.8 Revision of applications

**2.8.1** Every Home Options applicant is sent a revision form on the anniversary of their application to ensure that their circumstances are kept up to date. They are required to update, sign and return the form to confirm they wish to remain on the housing register. The Home Options application will automatically be cancelled if the form is not returned.

## 2.9 Property size qualification

Each applicant will be assessed by the council, to determine what size of property they qualify for. It is expected that participating landlords will seek to maximise occupation of available properties. A general guide showing property size qualification for different household sizes is set out in a table at Appendix X however, each participating landlord may choose to take account of local issues in determining what household size is eligible to bid for a property. This will be made clear at point of advertisement. Any potential affordability or housing benefit issues arising from this will be discussed with the applicant prior to their accepting the tenancy.

## 2.10 Notification of applications

**2.10.1** Once a Home Options application has been assessed the applicant will receive notification from the council confirming the band in which they have been placed.

## 2.11 Cancellation of applications

**2.11.1** Applications will be cancelled by the council for the following reasons:

- The applicant requests cancellation.
- The applicant's circumstances change and they are no longer eligible.
- The applicant's circumstances change and they no longer qualify.
- The applicant fails to return a revision form.
- The applicant is found to have made a false or deliberately misleading statement in connection with their application.
- The applicant moves outside the Norwich boundary.
- The applicant has refused offers or failed to attend viewings on five occasions.

## 2.12 Review of applications

**2.12.1** Where an applicant has failed to make a bid on Home Options within a twelve month timeframe, where there have been suitable properties available to meet their housing need, then their application may be reviewed and may be cancelled.

**2.12.2** Where an applicant has bid for five properties, which they have refused or where they have failed to attend the viewing without good cause, then their circumstances and banding will be reviewed. If these refusals are considered by a Housing Options team leader or manager to be unreasonable or without grounds, then the Home Options application will be cancelled.

## 2.13 Misrepresentation or withholding of information

**2.13.1** It is a criminal offence for anyone to try and obtain accommodation from the council by knowingly giving a false statement or withholding information.

**2.13.2** Failure by an applicant, or someone acting at their instigation, to inform the council of changes to their application, deliberately withholding information relevant to, or misrepresenting his/her housing circumstances, may result in criminal prosecution. If found guilty the applicant could be liable to a fine and/or imprisonment.

**2.13.3** An applicant who has deliberately withheld or misrepresented any information which would be relevant to the assessment of their housing circumstances, will be considered by the council not to qualify for Home Options and their application will be cancelled for a minimum 12 month period.

**2.13.4** The landlord may seek possession of a tenancy that was granted as a result of a false statement and may also attempt to recover any costs incurred.

**2.13.5** If we suspect that an applicant has given false information or withheld information, we will investigate. The Home Options application will be suspended while the investigation is carried out.

## 3. Accessing the housing options

### 3.1 Finding a home

Once applicants are registered on Home Options they can start looking for a social housing property of their choice.

### 3.2 Advertising of vacant properties

**3.2.1** Social rented properties will be advertised on a weekly basis.

**3.2.2** Social rented properties will be advertised in two main categories. These will be

- For all applicants.
- For existing (transfer) tenants of the council and scheme landlords only.

By these means the council will seek to ensure that at least 20% of allocations made through Home Options are to existing tenants.

**3.2.3** Properties will be advertised in the following ways:

- In a newsletter
- On the **[www.norwichhomeoptions.org.uk](http://www.norwichhomeoptions.org.uk)** website

The scheme guide and website explains in detail how and where to access the advertised properties.

The Home Options bidding cycle runs for the seven days from Wednesday midnight each week.

### 3.3 Promotion of other housing options

**3.3.1** Information will also be provided about the other housing options we will be promoting through the scheme including:

- Help to stay in your current home (Renewal Grants/Loans etc.)
- Rent Deposit Schemes
- Mutual exchanges
- Help to access properties for shared ownership

### 3.4 Property descriptions

**3.4.1** Properties advertised will, wherever possible, carry a photograph of the property or similar and will have a description of the property. This description will usually include the following information:

- The type of property (house, flat etc.)
- The tenure of the property (social rented housing, affordable rent, shared ownership etc.)
- The number of bedrooms the property has
- The location of the property
- The level of accessibility the property has for people with mobility problems/wheelchair users
- Any services provided to the property eg wardens, caretaker etc.
- The heating type the property has
- Any age restrictions on the property (sheltered etc.)
- Whether pets are allowed
- Availability of outside space (garden etc.)
- The rent of the property and the service charges (split weekly/monthly).

Social rented properties can sometimes have two different rent levels of 'social rent' and 'affordable rent' and each landlord has their own criteria for which rent level applies to which type of property. This should be clearly explained on each advert, where this is relevant.

- Special information (location of bus routes/ other amenities etc.)
- Whether the property is available to all applicants or transfer applicants only.

**3.4.2** Applicants must qualify for the size of property as advertised.

**3.4.3** The landlord will ascribe tenancy type(s) for their advertised properties.

### 3.5 Bidding/application process

**3.5.1** Provided the applicant meets the stated qualifying criteria they can bid for the property by the deadline given.

**3.5.2** Other housing options. Each property/housing option will specify how an applicant can apply for it. There is no limit on the number of these properties/housing options an applicant can apply for.

### 3.6 Deadlines for bids

**3.6.1** Bidding closes at midnight every Wednesday. Bids received after the specified deadline will not be considered unless there are extenuating circumstances. Any such retrospective bids have to be agreed by the Housing Options manager and a record kept of the reasons for acceptance of the retrospective bid held on record for audit purposes.

## 3.7 Bidding methods

**3.7.1** Applicants can bid in the following ways:

- On the website, **www.norwichhomeoptions.org.uk**
- In person at City Hall
- Over the telephone to the Home Options team.

**3.7.2** The scheme guide and website explains in detail how and where to bid.

## 3.8 Disqualified bids

**3.8.1** Applicants are restricted to making two bids for social rented properties per week. Applicants will not be considered for any property for which they do not meet the qualifying criteria. For example, a single person would not be considered for a three-bedroom property.

**3.8.2** Where an applicant has been awarded a priority banding to reflect a housing need has bid for a property which does not meet this housing need, their bid will not be considered. For example an applicant in a priority band based on a medical need for a ground floor property will not be considered if they have bid for a house or upper floor flat.

## 3.9 Selection of the successful bids

**3.9.1** At the end of the advertising cycle a shortlist will be drawn up from all applicants that have applied for a property. The offer of accommodation will be made to the person in the highest band that meets the qualifying criteria. If there is more than one applicant in the band, the offer will be made to the applicant who has been waiting the longest within that band. If the applicant with the highest priority refuses the property it will be offered to the next highest bidder and so on.

**3.9.2** In order to maximise use of adapted properties, where a property has had adaptations to improve accessibility, the scheme landlord has the right to allocate the property to the applicant that has bid who is in greatest need of those specific adaptations at that property. As such, an occupational therapist may be invited to viewings of adapted properties to advise on suitability.

**3.9.3** A risk and support needs assessment will be carried out for all applicants. As a result, restrictions may be placed on the area or property which the applicant will be considered for. Applicants will not be offered a property where a risk to themselves or others has been identified.

## 3.10 Making the offer

**3.10.1** The successful applicant will be contacted by the landlord whose property they have applied for to arrange an accompanied viewing. More than one applicant may be invited to the viewing. Photographic identification from the applicant will be required at the viewing.

**3.10.2** Applicants will usually be contacted within three working days of the shortlist for the property closing. If an applicant cannot be contacted following multiple attempts the next person on the shortlist will be contacted. It is therefore important that all applicants ensure they are contactable or else they may lose out on a property they have applied for.

**3.10.3** Applicants have 48 hours to decide whether to accept the offer of accommodation. If no response has been received after this time, the next person on the shortlist will be offered the property.

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

**3.10.5** Scheme landlords reserve the right to carry out an assessment on applicants to ensure the particular property is appropriate. If the landlord deems the property not to be suitable for the applicant, the property would then be offered to the next applicant on the shortlist.

**3.10.6** Offers of accommodation may be withdrawn if it is found that the information supplied by the applicant was incorrect or if they are deemed due to their behaviour to not qualify (eg if they have accrued rent arrears that were not previously known about).

## 3.11 Feedback

**3.11.1** The scheme landlords give feedback as to the results of the properties that have previously been advertised at the 'recent lets' section of the website, [www.norwichhomeoptions.org.uk](http://www.norwichhomeoptions.org.uk) and in the Home Options newsletter.

**3.11.2** The information provided for each property will be:

- The address
- Number of bids
- Band of the successful applicant
- Application date of the successful applicant

**3.11.3** The council will never include any personal details of successful applicants in the feedback.

**3.11.4** This feedback is important to applicants as it will help to identify which property types and areas are most popular and so where their best chances are of making a successful bid. It will also allow applicants the knowledge to decide whether they would be better served by pursuing alternative options to social housing.

## 3.12 Properties excluded from the scheme

**3.12.1** The council reserves the right to exclude certain properties and housing schemes from the allocations system. Examples of where this may occur are:

- Where a property is needed urgently to deal with an emergency.
- Special housing schemes such as Housing with Care Schemes for the elderly will also be let outside the allocations scheme.

## 3.13 Direct lets

**3.13.1** In certain circumstances the council will allocate properties directly to applicants, outside of the usual process.

**3.13.2** Illustrative examples of direct lets are as follows:

- Where an allocation is required to ensure protection of the public, for example, following a decision made by a Multi-Agency Public Protection Panel meeting, or where an applicant has been referred as part of the witness protection scheme.
- Where the council or a scheme landlord has entered into a special arrangement with a support agency in order to accommodate especially vulnerable or challenging clients. Any such arrangement will be governed by an agreement signed off by the Head of Housing.
- Where a customer's home is being repaired and they need to be moved from the property on a temporary or permanent basis.
- Where a statutory homeless household has failed to secure an offer of accommodation through Home Options, six weeks after homelessness approval.

**3.13.3** A tenancy may also be allocated by the council or scheme landlord, regardless of other priorities, where the applicant has enjoyed established occupancy of the property, has a reasonable expectation of a property of that type and would be a suitable tenant, (e.g. non-secure tenants, or carers or family members with no succession rights.) In deciding whether to make an offer of a tenancy the landlord will consider whether the property is of a suitable size and type for the applicant's household and the conduct of the applicant in terms of rent arrears and tenancy conditions.

Decisions to allocate properties outside of Home Options will be authorised by the Housing Options manager and held on record.

## 3.14 Sensitive lets

**3.14.1** Sensitive lets are used where a specific issue has been identified in a particular area or block, making a property unsuitable for allocation to some applicants. When considering a sensitive let, instead of allocating a property to the applicant at the top of the list, the council will consider the suitability of each applicant who has bid for the vacancy. This will be based on information held about the applicant and on knowledge of the property, its location or neighbours.

**3.14.2** The council will only use sensitive lets in exceptional circumstances. In order to ensure that all decisions on sensitive lets are accountable, transparent and monitored, all decisions have to be agreed by the Housing Options manager and the respective manager of the scheme landlord and a record held on file.

## 3.15 Local lettings plans

Local lettings plans are used by landlords to develop policies and letting arrangements that:

- Respond to local housing need and demand
- Help to suitably match applicants to properties; and
- Help them to achieve a balanced housing mix within a particular area.

The main aim of a local lettings plan is to build a strong and sustainable community.

**3.15.1** Local lettings plans are generally used when allocating new build housing for the first time. New build developments are unusual in terms of housing allocations because of the number of properties that are available for let in a short period of time in one area.

This makes sure that:

- new build programmes meet the widest possible range of needs; and
- the council avoids the creation of groups of vulnerable households in specific communities.

In order to make sure that all decisions on local lettings agreements are accountable, transparent and monitored, all decisions have to be agreed by the Housing Options manager and the respective manager of the scheme landlord and a record held on file.

## **3.16 Sheltered housing**

**3.16.1** Sheltered housing is accommodation designed specifically for older people. Residents may pay an additional charge as well as basic rent, for support services.

**3.16.2** The minimum age for the landlord to consider an applicant for sheltered housing will be clearly stated when each property is advertised.

**3.16.3** The council and scheme landlords may carry out a needs and risk assessment for customers who bid for sheltered housing properties, to ensure the services provided are appropriate to their needs. This will be done as part of the offer process.

**3.16.4** In exceptional circumstances, younger people may be considered if they require additional support and cannot be re-housed in any other type of accommodation.

## **4. Statement on equal access**

The council and scheme landlords are committed to ensuring equality of opportunity in all elements of the scheme. This means that we seek to ensure that priority for housing is based on housing need and that housing policies are fair to all sections of the community regardless of age, disability, gender, marriage and civil partnership, pregnancy and maternity, race, religion or belief, or sexual orientation.

We want our services to be accessible to everyone who lives in Norwich. If you need extra help to be able to use our services, such as translation and interpretation services, large print or signing, please tell us.

All applicants for housing or rehousing may be asked to provide details of age, disability, gender, marriage and civil partnership, pregnancy and maternity, race, religion or belief, or sexual orientation. This is to allow us to assess the application properly as well as to monitor who is allocated housing, and to ensure that properties are being offered and allocated fairly.

## 4.1 Advice and assistance

**4.1.1** The council will ensure that everybody in Norwich seeking housing can easily access the information and assistance they require to use the scheme effectively and we will provide advice on the range of housing options open to them. Staff will be available throughout office hours to provide advice and assistance on the full range of housing options available through the scheme.

## 4.2 Vulnerable groups

**4.2.1** Due to the nature of Home Options, particularly the need for applicants to be proactive in the process, the council realises it is essential that vulnerable and excluded people can participate effectively. The council will therefore ensure all relevant staff are well trained so that they can assist vulnerable applicants to access and use the scheme.

**4.2.2** All literature will be available in a large font and written in plain and unambiguous language. The website is compatible with screen readers and has browse aloud capability.

**4.2.3** The council will also hold an 'assisted applicants list' for those who, due to their vulnerability, require additional help with the scheme. This additional help includes helping applicants bid for available homes or sending the property brochures directly to people who cannot access the internet.

**4.2.4** The 'assisted applicants list' can be accessed by applicants or their support workers informing the council. This service will only be available for the most vulnerable clients as determined by the council.

**4.2.5** To ensure vulnerable groups are not being disadvantaged under the scheme, the council will monitor systems to ensure all groups are using the scheme successfully.

## 5. Reviews of decisions

Notifying an ineligible or non-qualifying applicant:

**5.1** The council will notify an applicant in writing of any decision that they:

- Are ineligible for Home Options
- Do not qualify to join Home Options.

In each instance, the council will give clear grounds for the decision.

**5.2** An applicant can ask for a review of certain decisions made regarding Home Options. These are:

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

**5.3** A request for a review of a decision must be made in writing within 21 days of receipt of the decision. The decision will be reviewed by a Housing Options team leader or manager or, in complex cases, an assessment panel. Reviews will be carried out within 28 days of the request being received and the applicant will be notified in writing of the decision on review, with reasons, within a further 14 days. The council may extend these timescales if there are exceptional circumstances.

**5.4** In requesting a review of their qualification for Home Options, the applicant will normally be expected to show that they have addressed issues which caused them not to qualify for the scheme over a minimum 12 month period, clearly demonstrating to the council's satisfaction that their behaviour has been addressed and they are able to independently maintain a tenancy. The applicant's individual circumstances will be fully considered as part of any review and each case will be treated on its merits.

**5.5** Where an applicant does not qualify for Home Options through rent arrears, the council has set out in Appendix Y the repayment arrangements and timeframes expected to be maintained in order for the applicant to demonstrate that the issue is being satisfactorily addressed.

**5.6** An applicant does not have the right to ask for a further review. If an applicant is still unhappy following the review, they can make a complaint through the council's complaints procedures.

## **5.1 Complaints procedure**

**5.1.1** If an applicant is dissatisfied with any aspect of the management of their Home Options application, other than where a review can be made, they should follow the council's complaints procedure, details of which can be found at the website **[www.norwich.gov.uk](http://www.norwich.gov.uk)**.

## **5.2 The Local Government Ombudsman**

**5.2.1** If a complainant is not satisfied with the action the council takes, he or she can send a written complaint to the ombudsman. A complainant must give the organisation an opportunity to deal with a complaint first, using its complaints procedure.

The Local Government Ombudsman can be contacted at:

**Local Government Ombudsman  
PO Box 4771  
Coventry CV4 0EH**

Tel: **0300 061 0614**

Website: **[www.lgo.org.uk](http://www.lgo.org.uk)**

## 6. Confidentiality statement

**6.1** All applications for housing will be dealt with in a confidential manner. Information held under the scheme will not be disclosed to any third party, except in accordance with data protection legislation.

**6.2** When an application is made to Home Options, the applicant will be asked to give permission for information to be obtained from, or shared with, third parties, which would be required to enable the Home Options assessment or an allocation of housing to proceed.

**6.3** By submitting an application, the applicant agrees to information sharing with scheme landlords.

## 7. Monitoring/changes to the scheme

### 7.1 Scheme monitoring

**7.1.1** The scheme will be monitored directly by the Housing Options manager. The manager will, where necessary make recommendations for changes to the scheme, taking into consideration the following:

- Application and bidding data, property turnover and demand
- That the highest needs applicants and those who are vulnerable are using the scheme effectively
- The scheme's performance in meeting its agreed targets
- Feedback from applicants and stakeholders
- That the scheme continues to address local housing issues.

### 7.2 Changes to the scheme

**7.2.1** The council reserves the right to expand, change or alter any element of the scheme, as and when required, to meet changes in housing need, capacity, resources and legislation. Any major changes to the scheme will be carried out through a report of the Housing Options Manager to the council executive, following consultation with scheme landlords.

# APPENDIX A



## **Scheme Landlords**

- Broadland Housing Association
- Orwell Housing Association
- Cotman Housing Association
- Orbit East Housing Association
- Guinness Trust
- Flagship Peddars Way Housing Association
- Wherry Housing Association
- Saffron Housing Trust
- Hastoe Housing Association
- Places for People Housing Association
- Habinteg Housing Association
- Granta Housing Society
- Victory Housing Trust
- Norwich City Council
- North Suffolk Housing Association

# APPENDIX X



## Household Detail

## Property Group

Single applicant with no other household members

Bedsit

1 bed flat

1 bed bungalow

1 bed house

2 bed flat/maisonette above ground floor

Applicant with partner

1 bed flat

1 bed bungalow

1 bed house

2 bed flat/maisonette above ground floor

Applicant with 1 child of 10 or under

2 bed ground floor flat/maisonette

2 bed flat/maisonette above ground floor

2 bed bungalow

2 bed house

Applicant with 1 child over 10

2 bed ground floor flat/maisonette

2 bed bungalow

2 bed house

2 bed flat/maisonette above ground floor

3 bed flat/maisonette above ground floor

Applicant with 2 children of **mixed gender** both under 6

2 bed ground floor flat/maisonette

2 bed flat/maisonette above ground floor

2 bed bungalow

2 bed house

Applicant with 2 children of the **same gender** both under 16 and one 10 or under

2 bed ground floor flat/maisonette

2 bed flat/maisonette above ground floor

2 bed bungalow

2 bed house

Applicant with 2 children of the **same gender** both under 16 and both over 10

2 bed ground floor flat/maisonette

2 bed bungalow

2 bed house

2 bed flat/maisonette above ground floor

3 bed flat/maisonette above ground floor

Applicant with 2 children of the **same gender** one 16 or over and one 10 or under

3 bed ground floor flat/maisonette

3 bed bungalow

3 bed house

Applicant with 2 children of the **same gender** at least one 16 or over and both over 10

3 bed ground floor flat/maisonette

3 bed bungalow

3 bed house

3 bed flat/maisonette above ground floor

Applicant with 2 children of **mixed gender** at least one of whom is aged 6 or over and at least one 10 or under

Applicant with 2 children of **mixed gender** at least one of whom is aged 6 or over and both over 10

Applicant with 3 children **mixed gender** all under 6

Applicant with 3 children of the **same gender** all under 16 and at least one 10 or under

Applicant with 3 children of the **same gender** all under 16 and all over 10

Applicant with 3 children of **same gender** at least one 16 or over and one 10 or under

Applicant with 3 children of the **same gender** at least one 16 or over and all over 10

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed flat/maisonette above ground floor

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed flat/maisonette above ground floor  
3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed ground floor flat/maisonette  
4 bed bungalow  
4 bed house

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed flat/maisonette above ground floor  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed flat/maisonette  
4 bed bungalow  
4 bed house

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed ground floor flat/maisonette  
4 bed bungalow  
4 bed house

Applicant with 3 children of **mixed gender** at least one 6 or over and one 10 or under

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed ground floor flat/maisonette  
4 bed bungalow  
4 bed house

Applicant with 3 children of **mixed gender** at least one 6 or over and all over 10

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed flat/maisonette above ground floor  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed flat/maisonette  
4 bed bungalow  
4 bed house

Applicant with 4 children of the **mixed gender** all under 6

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed ground floor flat/maisonette  
4 bed bungalow  
4 bed house

Applicant with 4 children of the **same gender** all under 16 and at least one 10 or under

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed ground floor flat/maisonette  
4 bed bungalow  
4 bed house

Applicant with 4 children of the **same gender** all under 16 and all over 10

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed flat/maisonette above ground floor  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed flat/maisonette  
4 bed bungalow  
4 bed house

Applicant with 4 children of **same gender** at least one 16 or over and at least one 10 or under

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed flat/maisonette  
4 bed bungalow  
4 bed house  
5 + bed house

Applicant with 4 children of the **same gender** at least one 16 or over and all over 10

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed flat/maisonette above ground floor  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed flat/maisonette  
4 bed bungalow  
4 bed house  
5 + bed house

Applicant with 4 children of **mixed gender** at least one 6 or over and at least one 10 or under

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed ground floor flat/maisonette  
4 bed bungalow  
4 bed house  
5 + bed house

Applicant with 4 children of **mixed gender** at least one 6 or over and all over 10

3 bed ground floor flat/maisonette  
3 bed bungalow  
3 bed house  
3 bed flat/maisonette above ground floor  
3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed flat/maisonette  
4 bed bungalow  
4 bed house  
5 + bed house

Applicant with 5 or more children

3 bed (2 receptions) ground floor flat/maisonette  
3 bed (2 receptions) bungalows  
3 bed (2 receptions) house  
4 bed flat/maisonette  
4 bed bungalow  
4 bed house  
5 + bed house

# APPENDIX Y



Where an applicant does not qualify through rent arrears alone and is seeking a review of the decision, the guideline repayment arrangements and timeframes expected to be maintained in order for the applicant to demonstrate that they are suitable to be a tenant are set out as follows:

- Applicants with a cumulative debt outstanding of £500-£700 are likely to be ineligible unless they have a repayment plan in place and adhered to for a minimum of six months, or the rent account is cleared, whichever is sooner. If the debts relate to a former tenancy it is expected that the applicant can evidence a minimum six months settled accommodation with an up to date rent account and no tenancy issues.
- Applicants with a cumulative debt outstanding of £700-£1000 are likely to be ineligible unless they have a repayment plan in place and adhered to for a minimum of nine months or the rent account is cleared, whichever is sooner. If the debts relate to a former tenancy it is expected that the applicant can evidence a minimum nine months settled accommodation with an up to date rent account and no tenancy issues.
- Applicants with a cumulative debt outstanding of over £1000 are likely to be ineligible unless they have a repayment plan in place and

adhered to for a minimum of twelve months or the rent account is cleared, whichever is sooner.

If the debts relate to a former tenancy it is expected that the applicant can evidence a minimum twelve months settled accommodation with up to date rent account and no tenancy issues.

Where the council assesses that, in the cases above, that an applicant becomes eligible for Home Options, a reduced preference will apply for so long as the debt exists.

Where an applicant does not qualify through their behaviour and is seeking a review of the decision, they are expected to be able to evidence that they have successfully addressed the issue which caused them not to qualify through successfully maintaining a tenancy for an appropriate period of time without any recurrence.

For example, where an applicant does not qualify through perpetrating anti-social behaviour, it would be necessary to demonstrate that they have maintained their tenancy with no instances of anti-social behaviour for an appropriate period.

In such instances the appropriate period of time will relate to the severity of the issue and will be confirmed to the applicant at the point they are advised that they do not qualify.



If you require help with filling out this form or require the form in another language or format, ie large print or Braille, then please contact:

**Norwich HOME OPTIONS team at:**  
Norwich City Council, City Hall,  
St Peters Street, Norwich NR2 1NH.  
Tel 0344 980 3333, fax 01603 430583  
or email [homeoptions@norwich.gov.uk](mailto:homeoptions@norwich.gov.uk)