London Borough of Redbridge

Housing Allocations Scheme

October 2026

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1 Introduction

1.1 The Housing Allocation Scheme

1.1.1 The Housing Allocation Scheme is how we assess housing applications, decide priority, and how will we allocate properties in the borough. We advertise homes through our choice based letting scheme. It covers all social housing in the borough; council properties and registered providers which the council has nomination rights to let. Occasionally it may include private rented sector used to meet need on the Housing Register.

1.1.2 The challenge of balancing housing demand with supply is a common issue for many councils, and the implementation of the Allocations Scheme has to depend on the availability of social housing. With so few social housing properties in Redbridge, households who need family sized accommodation will face long average waiting times. For example, at the time of this Policy being published, the average waiting time for a family with a 3-bed need was in excess of 18 years. For families with a 4-bed need, this average wait extends to 21-years.

1.1.3 This scheme aims to provide a clear explanation of the process for allocating social homes in Redbridge. This is done by ranking applicants in a banding system, with those who meet the highest need and waiting time in the higher bands. Households who do not qualify can receive advice about finding alternative suitable and affordable accommodation in the private rented sector. For many, this provides a more realistic housing option, given the long waits for social housing in the area.

1.1.4 The Council shall ensure that all accommodation offered to homeless applicants is suitable, taking into account medical and disability needs. Eligibility assessments shall be conducted in accordance with the latest Homelessness Code of Guidance, including provisions for migrants and those with limited leave to remain.

1.1.5 The Council will continue to discharge its housing duties, such as those under the homelessness legislation, into the private rented sector (subject to suitability), as housing demand cannot be met through social housing alone.

1.1.6 As well as meeting the council's legal obligations this scheme is designed to support local priorities in Redbridge in the Housing Strategy. It will contribute towards the efficient use of our housing stock as well as supporting sustainable communities and strike a balance between the needs of existing and future social housing tenants. Housing is a strategic priority and this policy supports the council in delivering its strategic aims.

The Housing Strategy sets out four key priorities for housing in Redbridge:

- Increasing housing supply.
- Meeting housing need.
- Working with private sector landlords to improve private sector housing standards.
- Being an excellent landlord.

1.1.7 This Housing Allocation Scheme is a key part of delivering the Council's corporate objectives to commit to the community to make Redbridge a thriving, prosperous and safe part of London by:

- Increase fairness and respond to the aspirations of the borough.
- Empower our communities to help shape our borough and the services we deliver.
- Improve the quality of life and civic pride amongst our communities.
- Transform our council in tough times to be dynamic and responsive to the challenges of the future.

1.1.8 The overarching priority is to ensure the right homes are allocated to those with the highest levels of housing need. However, the scheme also allows us to support other local priorities such as supporting vulnerable residents and supporting people into work through our approach to allocating homes. We recognise the critical role that the right home plays in helping people to succeed and thrive.

1.1.9 The Council will collect and review anonymized data on housing register applicants by protected characteristic (including disability, race, and gender) on an annual basis. This data will be used to assess the impact of the Allocations Policy and ensure compliance with the Public Sector Equality Duty.

1.2 Legal Framework

1.2.1 To receive an allocation of social housing the law says you must be both eligible and a qualifying person.

1.2.1 Legislation relating to allocation policy is set out in the following:

- The Housing Act 1996, Part 6 as amended by Localism Act 2011 (England)

- The Housing Act 1996, Part 7 as amended by the Homelessness Reduction Act 2017
- Allocation of Housing (Procedure) Regulations 1997, SI 1997/483
- Allocation of Housing (England) Regulations 2002, SI 2002/3264
- Allocation of Housing and Homelessness (Eligibility) (England) Regulations 2006, SI 2006/1294 and all subsequent amendments
- Social Housing Allocation Guidance
- Tenancy Standard as set out by the Regulator of Social Housing
- 'The Allocation of Housing and Homelessness (Eligibility) (England) (Amendment) (EU Exit) Regulations 2019 (SI 2019/861)'
- Homeless Reduction Act 2017 and all subsequent amendments to 2020
- Equality Act 2010
- Data Protection Act 2018 and contained within the General Data Protection Regulation 2018 (GDPR)
- Care Act 2014
- Human Rights Act 1998
- Domestic Abuse Act 2021
- Children and Social Work Act 2017
- The Regulatory Framework for Social Housing 2019
- Armed Forces Act 2021

1.2.3 When framing the allocations policy further guidance has been derived from:

- Homelessness Code of Guidance for Local Authorities
- The Council's Housing Strategy
- The Council's Homelessness and Rough Sleeping Strategy
- The Council's Tenancy Strategy.

1.2.4 The Housing Act 1996 (as amended) requires all Local Authorities to give **'reasonable preference'** to certain groups of people who are in most housing need. These groups are set out as follows;

i. All homeless people or those threatened with homelessness as defined in Part VII of the Housing Act 1996, including people who are intentionally homeless and those who are in priority need.
ii. People who are owed a duty by any local housing authority under section 190(2), 193(2), 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)
iii. People occupying unsanitary, statutory overcrowded or otherwise unsatisfactory housing
iv. People who need to move on medical or welfare grounds (including grounds relating to a disability)
v. People who need to move to a particular locality within the district to avoid hardship to themselves or others.

1.2.5 In framing this Housing Allocation Scheme, the Council is also required to have regard to the following considerations:

a. The policy must be framed so as to give reasonable preference to applicants who fall within the categories set out in s.166a of the Housing Act 1996 over those who do not.
b. Whilst there is no requirement to give equal weight to each of the reasonable preference categories, housing authorities should demonstrate why applicants are given a particular priority.

c. There is no requirement for housing authorities to frame their policy to afford greater priority to applicants who fall within more than one reasonable preference category (cumulative preference) over those who have reasonable preference on a single non-urgent basis. However, where applicants present with multiple vulnerabilities (e.g. disability and domestic abuse), the Council will consider intersectional needs when determining banding priority.

1.2.6 Local authorities can give additional preference to other groups of people who have a reasonable preference, if they have urgent housing needs. The Allocations Code of Guidance provides the following examples to whom housing authorities should consider giving additional preference within their allocation policy because they have an urgent need to move:

- Those who need to move urgently because of a life-threatening illness or sudden disability.
- Families in severe overcrowding which poses a serious health hazard.
- Those who are homeless and require urgent re-housing as a result of violence or threats of violence, including intimidated witnesses, and those escaping serious anti-social behaviour or domestic violence.

1.2.7 The Social Housing Regulatory Act requires the Council to allocate accommodation in the fairest way possible, ensuring accessibility to suitable homes for people with disabilities and balanced award of priority. The allocation of properties should be transparent made more so by the publication of letting results.

1.3 Lettings within and outside of the scheme

1.3.1 Lettings **within** this scheme

- Allocations of new introductory and secure tenancies of Redbridge council homes.

- Nomination to registered providers for an assured or assured shorthold tenancy under the nominations arrangements with that provider.
- Transfers of an existing council or housing association tenants to an alternative Council home, including management transfers.
- Transfers of an existing Council or registered provider tenants to an alternative home under the nominations arrangements with that provider.
- The grant of a new tenancy to an applicant who does not have a statutory right to succeed to a council tenancy (a discretionary succession).
- Tenancies agreed though pan London reciprocal agreements.

1.3.2 Lettings **outside** of this scheme

- The grant of a secure tenancy following an introductory tenancy.
- Mutual exchanges.
- Statutory succession to a secure or introductory tenancy.
- Assignment of a tenancy to a person who is qualified to succeed to the tenancy on the death of a council tenant.
- Transfer of tenancy under family law (including civil partnership) legislation, pursuant to a court order.
- Letting of temporary accommodation under Part VII of the Housing Act 1996.
- Offers of private rented accommodation to homeless households to whom the council has accepted a homelessness duty and the offer is in discharge of that duty.
- Tenancies granted under section 39 of the Land Compensation Act 1973 (compulsory acquisition of homes).
- Tenancies granted under sections 554 and 555 of the Housing Act 1985 (defective homes).
- Family intervention tenancies.
- Tenancies let through the Mayor of London's "Housing Moves Scheme."

1.4 Data Protection and Confidentiality

The Council abides by the Data Protection Act 2018 and any other relevant legislation to protect applicants' personal information and will process it for the purposes stated, and in accordance with the applicants' rights. Data collected from applications for housing is processed in line with the Data Protection Act 2018 and the General Data Protection Regulation (GDPR).

1.5 Equality

Redbridge is a diverse borough which has a range of different communities who live locally. This Housing Allocation Scheme supports the aspirations in the

Corporate Strategy to "Increase fairness and respond to the aspirations of the Borough and to 'empower our communities'." In devising this policy we have complied with the Equality Act 2010 and aim to ensure that no section of the community should be excluded from the benefits and opportunities available through this scheme. The scheme has been subjected to an Equality Impact Assessment. The council will also publish an annual review derived from anonymized data, by protected characteristics such as disability, race and gender.

1.6 Force Majeure

We will not be liable for any delay in performing our obligations under this policy if the delay is caused by a Force Majeure (chance occurrence or unavoidable accident for example), provided that reasonable action and notification to customers is taken by the council. More fully, this means, circumstances beyond our reasonable control, including without limitation, strikes, lock outs, acts of God, cyber-attack, the act or omission of any governmental or other competent authority, war or national emergency.

1.7 Review of the Housing Allocation Scheme

There is not a fixed period within which the Housing Allocations Scheme needs to be reviewed. However, it does need to be consistent with the law, national and Council broader policy objectives, local levels of need and housing supply. It is therefore unlikely that a policy would remain in place for more than five years without change. Where we make minor amendments to the policy which does not require consultation (for example updating contact information), we will publicise the change and the date it was made on the Redbridge website along with the new version of the document. Substantive changes to the Policy need to be approved by the council's Cabinet after formal consultation.

1.8 Statement of Choice

i. Redbridge operates a choice based lettings scheme. This means that you can choose to bid for a property that suits your family's needs in terms of location and type of property. Available homes are advertised and you can place bids for them each week. The advert will provide information to help you decide if you want to bid. The things you can make choices about include:

- the type of property you bid for, for example a house, bungalow, flat, maisonette or studio flat
- the area of the borough you want to live in, **and**
- whether you prefer to be a tenant of the council or a registered provider.

ii. We have a single offer policy, which means you will receive one suitable offer of accommodation if you are accepted onto the Housing register unless you meet one of the exemption rules stated within this policy. We may also restrict choice if you:

- Have been awarded preference because you have been accepted as homeless.
- Have applied for discretionary succession to the tenancy of a tenant who has recently died.
- You need a type of property that is in extremely short supply (for example, a very large home or an adapted property).
- You need to move as an emergency to escape violence or a high level of risk.
- You have been granted preference as a management transfer.

iii. If you need a type of property that is in extremely short supply, such as a very large home or a home specially adapted for a disability, then we will have very few properties available, and if you wish to exercise choice, we may not be able to rehouse you. If this situation arises, we will discuss your options with you. This could apply for example, if our medical assessment recommends that certain types of housing are unsuitable for you. If for any reason you cannot live in certain areas of Redbridge as a result of a significant fear of violence or other risk, you must tell us so that we can investigate and ensure we do not offer you a property in these areas.

iv. How long you wait to be rehoused is affected by the choices you make in bidding for homes. If you choose not to bid for properties in certain areas, or on certain property types (e.g. flats) then you will wait much longer than an applicant who bids for all property types and all areas. Information on the properties that become available, the number of bids received on each property and the successful bidder can be found on the Redbridge Homes website at: http://www.redbridgeellc.org.uk/Data/ASPPages/1/2139.aspx.

v. We also publish annual information about waiting times on the council's website https://www.redbridge.gov.uk/housing/housing-advice-andoptions/waiting-times-for-housing/

vi. Generally, when we register your application, you are registered for the bed size that meets your housing need. We do not allow you to bid for a home that is larger than your entitlement. However, depending on your circumstances, we may allow you to bid a smaller one in order to alleviate overcrowding.

2. Options for housing in Redbridge

Our Officers can give you advice about your housing options. They can also give you advice about how likely you are to be offered a council or registered provider home. It is very difficult to tell you how long you may have to wait for a property. This will vary depending on the level of priority you have been awarded, where you want to live and the size and type of property you are looking for. If you are looking for a smaller home and you are prepared to consider all areas and property types then in general your wait will be shorter than for those waiting for a larger home or someone who is only able to live in a certain type of property in particular locations. There are some areas where we do not have any properties of certain sizes and types so you will have no chance of being housed in that area.

This section sets out alternative housing options for homeseekers who are on a low income or are council or registered provider tenants. While housing needs are often resolved by moving to alternative accommodation, there are also opportunities to resolve housing problems that mean you do not need to move. For example you may get help with repairs dealing with disputes with you landlord.

There is not enough social housing for everyone who needs it and you are strongly recommended to look at all the housing options which might be suitable to improve your housing situation. Even if you are in a high priority band you may still wait a long time for a social home and it may be quicker to find something suitable through another route. The best way to consider your options is to speak to one of our housing advisors who can review your circumstances and advise you on the options that might be available to you. If you are a registered provider tenant your landlord should be able to advise you about any other options not covered under this scheme.

2.1 Housing Register

The Council administers a Housing Register in order to fairly assess and record the needs of those who apply for social housing. Whilst having a Housing Register helps to organise the details of those requiring housing it does not in itself increase the number of properties that become available to be let each year. There is an extreme shortage of social housing in the borough and applicants can wait for years. This means that there is likely to be a lot of people bidding when properties are advertised.

2.2 General Housing Options

Your options may include:

- **A private rented home** – Redbridge is increasingly seeking to rehouse households in the private rented sector both within the borough, in London and outside of London. For many households it is the easiest option given the limited social homes in the area, particularly if you are not in a position to buy a home. A range of private rented housing is available in Redbridge, generally only homes let at or around the Local Housing Allowance level (housing benefit thresholds) are affordable for most households on welfare benefits or low salaries. You should always get advice if you are unsure if you can afford a particular home in the private sector so you do not take on a tenancy you cannot afford. You can contact local lettings agents and use the local newspaper papers to find private rented accommodation. There are also lots of resources on the internet and you can get information on the Redbridge website at: https://www.redbridge.gov.uk/housing/housing-advice-and-options/howto-rent-private-accommodation-and-other-options/.

- **Low cost home ownership** - These are housing schemes that help you to buy a home of your own. First Steps is the official intermediate housing programme from the Mayor of London helping low and modest income Londoners to buy or rent at a price they can afford. On the First Steps website you can find all the properties in one place. www.sharetobuy.com/firststeps. There are income requirements so you need to look at the eligibility guidelines to see if you qualify. You may also want to look at the Government's scheme www.helptobuylondon.co.uk/ which has other options.

- **Homefinder UK** – This scheme provides housing options in other areas for homeless households when the Council has accepted a homeless duty. It may enable you to move to a new social home in another borough or different part of the country. You can find information at: homefinderuk.org.

- **Staying where you are now but getting help to make the property more suitable for your needs** - If your property is in a poor state of repair or you are having problems with your landlord, we may be able to help. Advice about the condition of your property can be obtained from our Housing Standards Team or on the website https://www.redbridge.gov.uk/housing/private-rentals/private-landlordsresponsibilities/.

  You can also talk to a housing advisor. If you are experiencing domestic violence, racial or sexual harassment or violence or other forms of risk we will work with you to try to identify the best solution for you. This may include giving you support to remain in your current home and excluding the perpetrator as well as considering the options for a move through the emergency rehousing provisions in this scheme. If you are experiencing domestic violence, you

should seek advice from the Housing Advice Service, your Housing Officer if you are a council tenant or your landlord if you are a registered provider tenant, or specialist domestic abuse agencies.

2.3 Options for Social Housing Tenants

If you are a council or registered provider tenant you may have some other options:

- **A mutual exchange (Homeswapper)** - This is where an existing social housing tenants agrees to swap homes, with their landlord's consent. There are rules about the size of home you can move to. If you are an existing tenant, you should consider registering for a mutual exchange even if you need a different size property to the one you are in now. Further information can be found at the following link on the Council's website: https://www.redbridge.gov.uk/housing/council-tenants/home-swapping/ or by talking to your housing officer.

- **Seaside and Country Homes** - This scheme offers mobility to people living in social housing in London who want to move to seaside and country towns. It is open to single Londoners aged over 60, or couples where at least one partner is aged over 60. Information can be found online at: www.london.gov.uk/what-we-do/housing-and-land/renting/seasideand-country-homes.

- **Pan London Reciprocals -** Where the Council may enter into a reciprocal arrangement, allowing tenants fleeing domestic abuse and other forms of violence to move between local authorities. For more information go online at: https://saferlondon.org.uk/pan-london-housing-reciprocal/. Similar arrangements may apply to care leavers, where it is deemed unsafe for them to remain in the borough where they were looked after.

- **Housing Moves Scheme** – The Mayor of London's Housing Moves scheme enables victims/survivors of domestic abuse and former rough sleepers to move to a home within London. For all other applicants/tenants, the scheme closed in July 2022. For more information go online at: www.londonmoves.org/

- **Under occupation** - The Council provides help and financial assistance for council tenants who wish to move to smaller accommodation. This includes a personal rehousing service from a specialist Housing Options Officer; reimbursement of your removal costs; a cash incentive payment for every bedroom given up; arrangement and payment of disconnection and reconnection of white goods and telephone; a discretionary payment for some decorations and minor alterations in the new home; access to the Redbridge Handyperson Scheme; and paid redirection of post.

- **Extension and Deconversion** - Subject to funding and suitability of the accommodation, the council may carry out extensions or deconversions to alleviate overcrowding.

- **Financial Assistance** - The Council provides financial assistance in the form of grants and loans to help vulnerable homeowners to remain in their own homes. Homeowners and tenants renting privately can apply for assistance for adaptations, major and minor works and energy efficiency.

- **Freespace Scheme for Older Owner Occupiers** - This scheme offers options to older owner occupiers who are under occupying their current home including funding to convert large properties into two self-contained flats. This allows the owner to remain in the property, while leasing the second flat to the council; or the option to move to a more suitable size accommodation and lease their property to the council. The council will help the owner find alternative accommodation or offer social housing in the form of sheltered accommodation or a one bedroom flat.

2.4 Homeless households

If you are already homeless or think you will be at risk of losing your home, you should contact the Housing Advice Service. It is important that you talk to us as soon as possible because we may be able to help you to keep your current home, at least for a while whilst you look at your housing options. Homeless households do not get top priority on the housing register, they are assisted with housing options support but have to wait on the Housing Register for a social home alongside other applicants. If we prevent you becoming homeless you may be entitled to some priority because we have prevented your homelessness. If you do become homeless, you may face a long period of time in temporary accommodation before being housed in social housing or private rented accommodation.

2.5 Summary of the options

A summary table which shows what options may apply to you is shown below:

Housing Options (subject to eligibility)		Households and Tenure			
		Private Renting	**Home Owner**	**Council Tenant**	**Registered Provider Tenant**
Moving Home	Low cost home ownership	✓	✓	✓	✓
	Private Rent	✓	✓	✓	✓
	Mobility Schemes	✓	x	✓	✓
	Mutual Exchange	**x**	**x**	✓	✓
	Underoccupation	**x**	**x**	✓	✓
	Redbridge Freespace	**x**	✓	**x**	**x**
	Sheltered Housing	✓	✓	✓	✓
	Extra Care	✓	✓	✓	✓
	Supported Housing	✓	✓	✓	✓
Remaining at Home	Extension or Deconversion	**x**	**x**	✓	**x**
	Financial Assistance: Repairs, aids & adaptations	✓	✓	**x**	**x**
	Aids & Adaptations	**x**	**x**	✓	✓
	Redbridge Freespace	**x**	✓	**x**	**x**
	Floating Support	✓	✓	✓	✓

***Note**: registered providers may have further housing options.*

2.6 Registered Providers

The Council has nomination rights to most of the registered provider stock in the Borough. The Council will generally have 100% nomination rights to new build (first lets) or 75% of relets of registered provider accommodation within the borough. This means that we advertise properties that belong to another landlord. You can place a bid on these properties, if you are eligible, and the landlord will let you know if you have been successful.

The lettings criteria for other landlords may differ from this scheme. Please make sure you read and understand who is able to bid on each nomination property before you make your bid. The property advert will list information on the landlord of the property and also the lettings criteria specific to that landlord. Whilst registered providers will retain their own lettings criteria, they must give due regard to this Housing Allocations Scheme when making decisions.

Applicants may wish to contact registered providers directly to establish what their lettings policies are and if they allocate properties through any other means they may be able to access. Registered providers may also make direct allocations in accordance with their own policies and procedures.

2.7 Employment, Education and Training Advice

Employment and training could improve the chances of securing a home that is suitable. Skills and employment is an integral part of the housing options and advice provided by the Housing Advice Service.

Applicants are encouraged to use the Housing and Employment Destinations (HED), an online tool that helps you to explore different housing options based on income level and employment opportunities that are open to you.

Work Redbridge is an online hub that provides information on how to access work, training, volunteering, and self-employment for residents in Redbridge. It is also designed to provide support in areas such as CV writing and interview skills. For more information visit www.redbridge.gov.uk/workredbridge or email workredbridge@redbridge.gov.uk for information on outreach programmes.

3 Eligibility and Qualification

3.1 Eligibility

3.1.1 If you ask us for housing assistance, only applicants that are **eligible** (except an existing **tenant** of social housing) and meet the relevant **qualification** criteria, can be included on the Housing Register.

3.1.2 The Council retains an overriding discretion to allow an applicant to join the Housing Register in exceptional circumstances. This discretion will be exercised by the Head of Housing Needs. However, we do not have discretion to allow applicants that are ineligible for an allocation to join the Housing Register.

3.1.3 The eligibility rules are set out in section 160ZA of the Housing Act 1996, as amended by the Localism Act 2011, in conjunction with the Allocation of Housing and Homelessness (Eligibility) (England) Regulations 2006, as amended. These rules are complex and may be amended from time to time.

You will **not** be eligible to join the housing register if you:

- Are subject to immigration control (unless you are exempt)
- Only have a right to reside in the UK because you (or a member of your household) are a jobseeker
- Are not habitually resident in the UK
- Have a right to reside in the UK of less than three months
- Are not allowed to claim Housing Benefit under s115 of the Asylum and Immigration Act 1999

If you are subject to immigration control, the Secretary of State allows the following exemptions:

- Refugees.
- Persons with exceptional leave to remain who are not subject to any condition of non-recourse to public funds.
- Persons with indefinite and unconditional leave to remain, subject to exceptions for sponsored applicants.
- Persons granted humanitarian protection.
- Persons granted limited leave on article 8 grounds who are not subject to any condition of non-recourse to public funds.

3.1.4 The eligibility requirements do not apply to an existing social housing tenant who holds a lifetime tenancy who wishes to apply for a transfer and has a housing need.

3.1.5 If a person who has been admitted to the Housing Register ceases to be eligible under the above criteria, they will be removed with immediate effect.

3.1.6 The EEA eligibility rules apply from the 1 January 2021. EEA persons and their families should seek advice on their eligibility at: Housing Rights Information for Migrants and Housing Advisors (England and Wales) (housing-rights.info)

3.2 Qualification Rules

In order to be a qualifying person to join the housing register, applicants must:

- be aged 16 or over (see section 3.6); **and**
- meet the local connection rules unless an exemption applies; **and**
- satisfy one of the following:
  - ✓ meet the criteria to be awarded priority Band A, B or C; **or**
  - ✓ meet the criteria to be an 'armed forces applicant' (see section 3.5); **or**
  - ✓ be accepted as an applicant for sheltered housing (see section 4.7).

Applicants must meet the local connection rules to join or remain on the Housing Register unless an exemption applies. Applicants must have lived continuously in the borough for the last 5 years. If you move outside of the borough, you must notify Redbridge of this change in your circumstances and your application will be reassessed. Where you no longer have a local connection, and no exemption applies your application will be closed. The same will apply if you are made an offer of accommodation and are found not to have continually met the residence criteria or qualified for an exemption.

The following exemptions will apply:

- Applicants that are considered to be an 'armed forces applicant'
- Where Redbridge has accepted a homelessness duty and placed an applicant in temporary accommodation outside of the borough, in order to discharge an ongoing duty under Part VII of the Housing Act 1996, as amended.
- Applicants with an accepted homeless duty by another local housing authority as a result of fleeing domestic abuse and resident in Redbridge.
- Applicants that are being accommodated by Redbridge Children Services but their accommodation is located in another local authority.
- Care experienced young people aged 16-24 who have not formerly been looked after by Redbridge
- Applicants with a right to move (see section 3.4).
- Applicants who have been awarded priority under bands A, B or C, except persons placed within Redbridge by another local housing authority under their homelessness duties.
- The applicant has been unable to establish normal residency due to rough sleeping.
- Where the applicants are gypsies or travellers, and this has prevented local connection through the normal residency criteria.

3.3 Disqualification Rules

Even where a person meets the eligibility and qualification criteria above, they will not be allowed to join the Housing Register if any of the following disqualifying rules apply:

i. **Placements by another local authority under the homelessness legislation**. Where an applicant or member of their household included on the application is owed a homeless duty by other local housing authorities under Housing Act 1996 Part 7 s.188, s.190, s.193, s199A or s200 and has been placed in Redbridge as out of borough temporary placements will be regarded as non-qualifying persons, unless the circumstances set out in 3.2 and 4.10.4(ii) of this policy apply.

ii. **Unsuitable to be a tenant**. Where an applicant has been guilty of behaviour serious enough to be considered unsuitable to be a tenant at the time they apply, they will not be allowed to join the Housing Register. These types of behaviour include:

- Significant breaches of current of previous tenancies.
- Significant and persistent rent arrears.
- Anti-social behaviour.
- Threats against neighbours, staff or contractors of the Council.
- Obtaining a tenancy by deception

This is not an exhaustive list and any behaviour that would entitle a landlord to a possession order under grounds 1 to 7 of the Housing Act 1985 schedule 2 or the absolute ground for possession under s84A of the same Act would usually be sufficient. Before excluding an applicant, we will consider the facts of the case, including the seriousness of the conduct, the time since it occurred and the applicant's behaviour since that time. Any person that is excluded from the housing register on this basis can reapply after 12 months from the date of the decision.

iii. **Home ownership and financial resources**. You will not qualify to join the housing register if, as a single person household you have a gross household income of over £49,000 per year; or as a multi-person household you have a gross household income of over £79,000 per year; or irrespective of household composition, have savings, shares, stocks, and/or bonds worth over £16,000 or you already own (or part own) a property. In these circumstances, we will offer advice. Disability Living Allowance for children will not be included as income when undertaking this financial assessment.

If it can be demonstrated that your current property is unsuitable for you and you are unable to reasonably utilise your income and/or assets to provide a suitable housing option, we may consider this exception. This discretion will be exercised by the Head of Housing Needs.

3.4 Right to Move

3.4.1 The Right to Move qualification regulations 2015 states that local connection criteria must **not** be applied to existing social tenants who seek to move from another local authority for work related reasons to avoid hardship.

3.4.2 To qualify the applicant must be a social housing tenant living in **England**.

3.4.3 Redbridge must be satisfied that the tenant needs, rather than wishes, to move for work related reasons and if they were unable to do so this would result in hardship. In determining this, we will consider the following:

- The distance and/or time taken to travel between work and home.
- The availability and affordability of transport, taking into account the tenant's level of earnings.
- The nature of the work and whether similar opportunities are available closer to home.
- Other personal factors, such as medical conditions and childcare, which would be affected if the tenant could not move.
- The length of the work contract.
- Whether failure to move would result in the loss of an opportunity to improve their employment circumstances or prospects.

3.4.4 The right to move qualification only applies if work is not voluntary, short-term or marginal in nature, nor ancillary to work in another district.

3.4.5 Applications accepted under 'Right to Move' will be awarded Band D priority.

3.5 Armed Forces

3.5.1 The Armed Forces Act 2021 places a statutory duty on local authorities to give preference to former members of the armed forces and their families for the purpose of allocating housing. We believe that those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of housing services. Special consideration is appropriate in some cases, especially for those who have been injured or are bereaved.

3.5.2 Qualification under the statutory duty applies as follows:

a. The individual is serving in the regular forces or who has served in the regular forces within five years of the date of their application for an allocation of housing under Part 6 of the 1996 Act. We reserve the right to waive the 5-year rule and give these applicants additional priority.

b. Has recently ceased, or will cease to be entitled, to reside in accommodation provided by the Ministry of Defence following the death of that a spouse or civil partner where they served in the regular forces; and their death was attributable (wholly or partly) to that service.
c. The individual Is serving or has served in the reserve forces and who is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to that service.
d. The individual is a divorced or separated spouse or civil partner of service personnel who need to move out of accommodation provided by the Ministry of Defence.

3.6 Applicants under 18 years old

There are particular legal and practical difficulties letting accommodation to 16 and 17 year olds, which have led us to decide not to allocate permanent housing to persons below 18 years of age. We are of the view that these difficulties, and the potential problems and costs which they give rise to, outweigh any reasonable preference a 16 or 17 year old until they reach 18 years old. However we want to allow young people in housing need to accrue waiting time on the Housing Register from the age of 16, so they can register at that point but will not be allocated a home until they reach 18. They will need to meet the eligibility and qualification rules as set out in this policy.

3.7 Serious Offenders

3.7.1 Applications made by applicants who are subject to Multi-agency Public Protection Arrangements (MAPPA) will be subject to a robust and appropriate assessment of their application and the ability of the Council to suitably monitor and manage offers of accommodation due to the risk the applicant may pose to themselves or others.

3.7.2 An allocation will only be made following a multi-agency risk assessment and once suitable accommodation has been identified and approved by the ECRP. This will consider MAPPA guidance for high-risk offenders.

3.7.3 Applications following a referral of MAPPA will only be entitled to a direct let in order manage any risk involved. The final decision in relation to a property lies with the Head of Housing Needs.

3.8 National Witness Mobility Scheme (NWMS)

3.8.1 Redbridge support the NWMS and may consider at its discretion referrals made to rehouse witnesses. In order to assist the national police force to tackle serious crime and to support witnesses in the legal process, we work in partnership with colleagues in the NWMS. The scheme enables witnesses to relocate outside their area to a place of safety.

3.8.2 On receipt of a referral, we will take into account the level of risk the applicant is facing, and the demand and supply issues at the time in the borough and any acceptance of a referral will be determined by the ECRP or Head of Housing Needs.

3.8.3 In order to protect the identity of the witness, the applicants will only be required to complete a housing application form, on acceptance of the referral. It will be necessary for the applicants to meet the eligibility criteria set out in section 3.1 and the proof of identity requirements must be complied with. The local connection criteria will not be applied.

3.8.4 We will identify a suitable property and an offer of accommodation will be made direct to the applicant. Only one offer of suitable accommodation will be made and no restriction on the type of property to be offered will be accepted. The application will be cancelled if the offer is refused.

3.9 Exceptional or Mitigating Circumstances

There may be exceptional circumstances which are rare in number and nature where the Head of Housing Needs or other delegated Officer may override the policy subject to a sound business case.

Examples are listed below:

- On a hard to let property where there are no natural eligible applicants the bidding criteria may be relaxed.
- The home is adapted but applicants needing this adaptation would not ordinarily be eligible for that property type.
- Relaxing the bedroom allocation rules to enable a household to consider a smaller property because there is a short supply of the large property they need. This will be subject to considerations as to the sustainability of that home, and the legislation on overcrowding.

3.10 Negotiated Tenancy Surrender

i. As a landlord we wish to make the best use of resources available, therefore we will consider awarding secure council tenants Band C in exchange for the surrender of their tenancy in order limit eviction costs, reduce the period of time properties are left vacant or to prevent rent arrears from occurring.

ii. Examples are listed below:
   - Where a tenancy is failing, because the housing needs of the individual are complex and not suited to their accommodation, and all other avenues have been exhausted, and the tenant has requested help, we

may consider a negotiated tenancy surrender. We will only consider this where there is statutory agency involvement to support the surrender and any onward move, including the sustainment of their new tenancy.

- The tenant has to go into a medical facility for an extended period.
- The tenant is facing incarceration for an extended period.

iii. The case will be referred to the ECRP for a decision and if they are satisfied that the tenant conducted their tenancy in an acceptable manner and their rent account is clear, then the council may issue a written agreement. Band C will be awarded at the point the applicant makes their housing application and is able to legally hold a tenancy again. It will not be awarded if the tenancy is surrendered before we have agreed to the negotiated surrender. The agreement will be based on the time period specified and tailored to the individual's needs and not in perpetuity.

iv. An applicant who has been granted negotiated surrender priority, may be able to bid for properties within 28 days of its award. However, if an applicant is not in a position to sign tenancy agreements and move into the property once it is ready the offer of accommodation may be withdrawn and the band award deferred.

v. An applicant would only be awarded this priority where they would not be disqualified from the housing register due to any other circumstances.

4 Application and Assessment

4.1 Registering an application for housing

All applications for housing must be completed online. This applies to both new applicants and transfer applicants (council or registered provider tenants in Redbridge). Applicants will be asked to complete an **online Self-Assessment Tool** to establish their eligibility for inclusion on the Housing Register. Those who are eligible will then be able to complete an **online Housing Application Form**.

All applicants are required to have an email account, which they will be asked to provide at the point of completing their application form. Correspondence such as reminders, requests for information, and review of applications will be made by email unless you have requested to receive correspondence by post. It is your responsibility to check your email (or post) regularly in order to be able to progress your application for housing.

If you do not have access to the internet or need help, we can assist you at Lynton House or a Redbridge library. Details for the libraries are available at: https://www.redbridge.gov.uk/libraries/library-locations-and-opening-times/

You will be provided with an application reference number which you will be able to use to track the progress of your application either online or by contacting the Housing Advice Centre.

We will only accept applications from an applicant who:

- Is **eligible** to apply for housing. See section 3.1
- **Qualifies** under the scheme rules. See section 3.2
- Has a **housing need** as stated in this scheme. See section 4.10

Multiple or duplicate applications for the same household are not allowed.

4.2 Who can be included on the application form

i. In order to make effective use of the limited number of homes available through the Housing Register, only certain people can be included on an application. This will be assessed at the start of the application. Whenever an applicant subsequently requests a person be added to their application, that person will also have to meet one of the criteria below. We recognise that this may mean that people currently living with you may not be included on your application and that they would not be able to live with you in any accommodation you were offered through the Housing Register.

ii. If you would like to be rehoused with people that do not meet the criteria to be included on your application, we can assist with other housing options, details of which can be found at section 2.

iii. The following people can be included on the application:
- The applicant
- The applicant's spouse, civil partner or unmarried partner in a genuine and durable relationship (*we will ask for proof that the relationship is genuine and durable*).
- Children under the age of 19, whose main residence (*over 50% of their time*) is with the applicant or, the applicant's partner, and are financially dependent on them, may be included. (*Where the applicant is not the parent of the child, proof of guardianship will also be required*). The child can only be included on one application where the household is split, and this is the parent with the residency order and the child benefit payment. In exceptional circumstances we may consider a bedroom for the child, e.g. due to serious disability, Evidence of residence arrangements will be required where the household is split. (*We ask for court orders to determine residency and child benefit or child tax credit to determine financial dependency*).
- An adult relative that is dependent on the applicant or the partner for care and is currently residing with them may be included on the application. We ask for evidence of the formal care arrangement, such as care plans or relevant welfare benefits.
- Full time live in carer for any person on the application if no other reasonable alternative care arrangements could be put in place, e.g. the care could be provided by someone else already living in the household. We will require evidence that the live-in carer provides full-time care to someone living as a permanent member of the household.
- Other persons may be considered part of the application at the discretion of the Housing Solutions Manager or Housing Supply Manager, or Head of Housing Needs. Where there are exceptional circumstances that warrant the inclusion of a person not normally entitled to be included on the application, consideration will be given on a case by case basis. Living with the applicant for a long time will not be considered an exceptional reason.

4.3 Fraud, Misrepresentation or Withholding Information

i. Redbridge has a duty to protect the fund it administers, and to this end may use the information provided for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

ii. It is a criminal offence for anyone to try and obtain accommodation from the council or any other social housing provider by knowingly and recklessly giving a false statement or deliberately withholding information. If there is any reason to suspect fraud and/or deception, the Council may take action which may lead to prosecution, a fine and/or disqualification from the Housing Register.

iii. As part of the process to prevent fraud, applications may be subject to a full credit checking process. By making an application for social housing you give your consent. There is also a declaration on the application form which an applicant is required to sign regarding sharing of information with other agencies and agreeing to the council to make all relevant enquiries.

iv. The council will also seek possession of any tenancy granted as a result of information later found to be false.

4.4 Deliberate worsening of circumstances

Where applicants have been deemed to have deliberately worsened their circumstances they may be disqualified or (if they are homeless demoted to Band D until they have taken adequate steps to address their behaviour).

Examples of this could include but are not limited to:

- Applicants who give up a home that they own, rent, or have rights to but choose to leave or dispose of it without good reason in the 5-year period immediately preceding the making of their application. This includes 'gifting' a home to friends and/or relatives, both within and outside the UK, where they could have reasonably been expected to reside, or to sell it.
- Applicants who have given up a social housing tenancy in the five year period immediately preceding the date of their application and this was, not due to violence / threats of violence / harassment / anti-social behaviour / domestic abuse / hate crime, or any other similar danger to life and welfare.
- Applicants who deliberately move to a home which was clearly unaffordable at the point they move into it.
- Applicants who allow additional people to move into their home rendering it overcrowded or where the applicant deliberately moves into accommodation which will be overcrowded other than to prevent their homelessness, or that of their family.
- Applicants who leave suitable accommodation without making suitable provision unless there was good reason to leave.
- Applicants who deliberately deprive themselves of capital, equity or income following the sale of a property belonging to them whether jointly or in their sole name in order to qualify or gain priority for housing. Deliberate deprivation includes gifting money to relatives and friends and payments to third parties.

4.5 Verification and Checks

i. Applications are subject to verification checks and will be assessed:
   - At the point of initial application
   - Following a change of circumstance
   - Following a review of your application
   - At the point of an offer of accommodation

ii. Applications must be accompanied by supporting information and evidence as well as relevant proof of identification. We will close the application where the documents have not been provided. Applicants will usually be contacted and given the opportunity to bring the information in first before the application is closed.

iii. When you register your application, you must provide:
   - Photographic ID and a UK passport for each member of your household who is over 10 years old.
   - Birth certificates each child in your household.
   - Immigration documents for each household members who does not hold a UK passport.
   - 5 years continuous proof of address.
   - Proof of income, savings, investments and ownership of any properties.
   - Residency orders and child benefit for children of split households.
   - Medical evidence from a senior medical professional.
   - Relevant evidence for cared for members of the household.

iv. Most applicants wait for a long time; therefore we request updated information when an offer of accommodation is made. You must provide all evidence within 48 hours of the request or the offer will be withdrawn, or where homeless, the council may discharge duty.

4.6 Bedroom Entitlement

The council uses the bedroom standard to determine the number of bedrooms an applicants is entitled to.

Each of the following will be entitled to one bedroom:

- A married or cohabiting couple
- Persons aged 21 and over who are not in a relationship with any other member of the household
- Two persons aged under 21 unless:
  - ✓ at least one is aged 10 or over; **and**
  - ✓ they are of different gender
- Any remaining person that cannot be paired as above

- Any person that has been assessed as requiring their own bedroom on medical or care grounds.
- Where needed to enable fostering or the placement of a child.
- A young carer

4.6.1 Over Occupation

The shortage of large family sized accommodation is particularly acute and waiting times are therefore substantially longer than for smaller sized accommodation. For this reason, families assessed as requiring 3 or 4 bedrooms can request to be allowed to bid for a property one bedroom smaller than their assessed need. This will normally be agreed by the Council as long as it would not result in the applicant becoming statutorily overcrowded in any accommodation they are offered.

It will not be agreed where an applicant has been assessed as overcrowded and agreeing this would result in them bidding for the same size accommodation, they already have use of.

4.6.2 Under Occupation

In some cases the bedroom entitlement stated in this scheme does not apply, either for reasons of fairness to the applicant or for reasons of effective council stock management.

Applications categorised as management transfers or decants will be considered for the same size accommodation as they currently occupy.

Given the importance of releasing larger sized family accommodation, applicants that are currently underoccupying their accommodation will be allowed to bid for a property one bedroom size larger than their assessed need.

4.6.3 Pregnancy

Anyone who is pregnant on an application will be asked to provide the MATB1, however a bedroom will not be considered until the child has been born and the Council has been provided with a copy of the birth certificate.

4.6.5 Carers

Applicants claiming bedrooms for a carer who needs to live in, will need to provide evidence from Adult Social Care or Children Services to show that overnight care is necessary. A young carer will be entitled to a separate bedroom from any siblings. Even where we recognise a need for an overnight carer for the purposes of a housing application, other authorities may need satisfaction.

4.6.6 People with disabilities who cannot share

Applicants will need to provide evidence sufficient to satisfy the council of the need for separate bedrooms, which must include supporting evidence from senior medical professionals and proof they are in receipt of relevant benefits, e.g. personal independence payment (PiP). Awarding an additional bedroom will be assessed on a case-by-case basis and will involve considering not only the nature and severity of the disability but also the nature and frequency of care required during the night, and the extent and regularity of the disturbance to the sleep of the other person who would normally be required to share the bedroom. Even where we recognise a need for a separate bedroom for the purposes of a housing application, other authorities may need satisfaction.

4.6.7 Fostering

Approved foster carers and adopters who need to move to a larger home in order to accommodate a looked after child or a child who was previously looked after by a local authority can apply to the council to bid for homes that provide an additional bed space. This provision also includes special guardians, holders of a residence order and family and friends' carers who are not foster carers but who plan to take on the care of a child. Approval for a 'size over-ride' will be considered by the ERCP subject to supporting information being provided.

4.7 Sheltered Housing

i. Sheltered accommodation units are self-contained properties designated for applicants aged 55 or over, although a few schemes are restricted to applicants older than this. See appendix 3.

ii. Applicants for sheltered housing must be able to live independently with only low level support needs but will have access to assistance such as an on-site warden and alarm to call for emergency assistance. Almost all sheltered accommodation is located in low-rise blocks, no higher than the 2nd floor and are all managed by registered providers.

iii. Extra care sheltered housing is provided for households who need higher levels of support. In order to be allocated extra care accommodation households need to be assessed by the appropriate team within Adult Social Care as meeting the criteria for extra care. Extra care vacancies will be advertised to applicants assessed as suitable for extra care only and will be allocated through the ECSP co-ordinated with Adult Social Care.

iv. If you would like to be considered for sheltered accommodation you will need to complete the relevant section on your application form and we will ask you

to complete an **online sheltered accommodation form**. Applicants cannot be considered for sheltered accommodation and general needs accommodation at the same time. Where an applicant is applying with a spouse or partner at least one of them must be aged 55 or over.

v. Applicants with high support needs are likely to be unsuitable for sheltered accommodation, but Adults Social Care may consider them for extra care accommodation. Where necessary a home visit will be carried out but this will not usually be needed for applicants that live outside of the borough.

vi. Applicants for sheltered housing will be assessed against the same priority band criteria as general needs applicants and shortlisted for accommodation in the same way. Applicants that do not meet the criteria for any priority within bands A-C can still apply and will be placed in band D.

vii. Sheltered applicants are exempt from the financial thresholds outlined in section 3.8. Where the household income is such that the council deems them reasonably be able to rent or purchase suitable accommodation for themselves, they will be awarded priority Band D, irrespective of any other need that they have to move. This is because the Council considers those that have a housing need and cannot provide accommodation for themselves should be prioritised ahead of those that can.

4.8 Priority on the Housing Register

i. All decisions on the award of priority and discretionary decisions relating to your application will be made in accordance with the decision makers and panels in appendix 1

ii. Our Housing Register is made up of four bands. These bands are our method of ranking the level of housing need an applicant has based on your circumstances and the information you have provided.

- **Band A**: contains moderate housing need cases and the majority of the applicants with a reasonable preference.
- **Band B**: contains urgent housing need cases.
- **Band C**: contains emergency housing need cases. These are rare and therefore the number of applicants in this band are low. In most cases they will be rehoused quickly.
- **Band D:** contains reduced housing need cases for the most part and sheltered applicants with no priority need.

iii. If you have more than one housing need, we will award the band for the highest one. E.g. homeless households who are owed a main duty will normally sit in band A, but if they also have a severe medical condition, they will sit in band B.

iv. Where applicants present with multiple vulnerabilities (e.g. disability and domestic abuse), the Council will consider intersectional needs when determining banding priority. Applicants may request a review of their banding if they believe their protected characteristics have not been adequately considered.

v. Applicants are given an effective band date. Those with the earliest effective band dates sit above those with the later ones. In this way applicants are ranked by band and date order. See section 4.8.2

vi. Some applicants are awarded a community contribution, but this is only applied to applicants in band A or B. An applicant with community contribution in band B will have a higher degree of preference for an offer of accommodation than a band B applicant without community contribution. See section 4.9

vii. Applications with no priority will not qualify and will not be placed on the Housing Register. You will be entitled to advice and information on other housing options available to you. See section 2

4.8.1 **Banding Summary**

The table below is a summary of the priority bands on the Housing Register.

Band	Priority Description
Band A – Moderate Priority	Main homeless duty (by Redbridge)
	Prevention homelessness duty (by Redbridge)
	Relief homelessness duty (by Redbridge)
	Settled accommodation secured in ending a prevention or relief duty (owed by Redbridge)
	Settled accommodation secured through discharging a main housing duty (owed by Redbridge) with private sector accommodation
	Overcrowding
	Medical
	Insanitary housing/ disrepair
	Care leavers who **are not** yet ready to move
	Need to move to a particular locality
Band B – Urgent Priority	Social housing tenants with a decant need
	Urgent medical
	Severe overcrowding
	Armed forces with urgent housing need
	Redbridge care leavers nominated by People Directorate
	Move on from supported housing and other vulnerable residents nominated by People Directorate
	Care leavers who **are** ready to move
	People who have an urgent need to move due to exceptional circumstances
Band C - Emergency	Social housing tenants with an urgent decant need
	Emergencies and Management Transfers
	Delayed discharge from hospital
	Social tenant who are under occupying
	Releasing an adapted property
Band D – Reduced priority	Owed a main housing duty by another local housing authority as a result of fleeing domestic abuse and resident in Redbridge
	Care leavers aged 16-24 who were not formerly looked after by Redbridge
	Intentionally Homeless
	Non-Priority Homeless
	Sheltered applicants without a housing need
	Households with a statutory preference but reduced priority

4.8.2 **Determination of an effective band date**

In order to determine the effective band date, we use the following:

- At registration of your application, your effective band date will be the date we verify your application after you have provided all supporting evidence.
- If there is a change of circumstances and your priority goes up a band, we will use the date the change was verified.
- If there is a change of circumstances and your priority goes down a band, your effective band date will not change, i.e.it is protected.
- If you are homeless, the effective band date will be the date we accepted a homeless duty.

4.9 Community Contribution

i. Community contribution is a way for the Council to reward and promote activities that benefit the community. This is not a priority band and applicants will still have to meet the criteria for one of the above priority bands in order to qualify to join the Housing Register. However, where an applicant does attract a community contribution award, they will be treated as having a higher priority than other applicants within the same priority band who do not have a community contribution. Community contribution will be applied at the short-listing stage but only for those in bands A or B. Applicants in other Bands will not be considered for a community contribution.

ii. Applicants will attract a community contribution award if they meet one of the following additional criteria:
    - They have been in paid work for at least 35 hours per week for a continuous period of at least 6 months
    - They are a foster carer approved by Redbridge Council
    - They are an adoptive parent for Redbridge Council
    - They have been providing at least 35 hours a week personal care to a resident within Redbridge for a continuous period of at least 6 months.

iii. Evidence of employment will be required, such as payslips and contract of employment. Confirmation of fostering or adoption arrangements will be sought from the People Directorate. Whilst both paid and unpaid care will be taken in to account, there must be sufficient evidence to show a formal care arrangement is in place for at least 35 hours on a long-term basis. Applicants that both provide care and work will be considered to meet this criteria if the total combined hours is at least 35 hours.

4.10 Housing Need

4.10.1 **Band A Priority Categories**

i. **Homeless Households owed a duty.**
This priority will be awarded to applicants who are owed a duty by the London Borough of Redbridge under section 190(2), 193(2) or 195(2) or s.195(1) and s189B of the Housing Act 1996 as substituted by s.4(2) and s.5(2) of the Homelessness Reduction Act 2017, or under section 65(2) or 68(2) of the Housing Act 1985) or who are occupying accommodation secured by Redbridge under section 192(3). This will also apply to any other accommodation duty that s166A of the Housing Act 1996 requires preference to be awarded, following any future amendment.

The homeless duties that sit in this award are specifically:

- *Main Homeless Duty;* households who are unintentionally homeless and in priority need (within the meaning of Part VII of the 1996 Act). Preference will be given to pre-localism cases over other households where the council owes a main duty.
- *Prevention homelessness duty;* households who are owed a prevention duty by the local authority under the homeless legislation and we are satisfied that all other reasonable options have been explored and where priority is required in order to prevent homelessness within a specific timescale.
- *Relief homelessness duty;* households who are owed a relief duty and placed in temporary accommodation under the homeless legislation, where there is a likelihood that the council will owe a main duty.

(a) Applicants who have accepted an offer of private rented accommodation under a Prevention, Relief or Main duty will retain their reasonable preference on the Housing Register, with the same banding registration date.

(b) Qualifying for Band A after a Prevention or Relief Duty has ended, or a Main Duty has been discharged, only applies to the first move where homelessness (or threat of homelessness) has ended. For any subsequent moves, a new application would need to be made if that if a move is not due to an action or inaction on the part of the applicant. The new application would be assessed on the fresh circumstances at that time, with a new application date from that point.

(c) If a change of address is required to ensure accommodation is suitable, (eg as a result of a new mobility need, or new children resulting in overcrowding), the original application will remain if the council is informed of any necessary change of address within 3 months of the move.

ii. **Overcrowding**
The definition of overcrowding is covered in section 4.13.2 iii. Overcrowding is awarded where the household meets the definition of overcrowding but is not severely overcrowded.

iii. **Medical**
This priority will be awarded where an applicant suffers with a moderate medical condition which is being adversely affected by their current housing situation to a more than minor degree.

For details of how applications are assessed for priority on medical grounds please see the description in section 4.13.2 ii

iv. **Insanitary housing or disrepair**
This priority will be awarded where a property is lacking basic facilities such as bathroom, kitchen, indoor toilet and/ or safe and adequate supply of cold/ hot water, gas (if applicable), electricity or heating, or where the condition of the property is poor and cannot be adequately remedied within a reasonable timeframe.

This priority will only be awarded where our Housing Standards Team has inspected the property and provided a report. Priority will not normally be awarded if the property can reasonably be occupied and any significant defects are expected be remedied within six months, All category 1 hazards under the Housing Health and Safety Ratings System (HHSRS), except overcrowding and cold, will automatically be considered 'significant'.

All other hazards under the HHSRS will be considered on a case by case basis.

v. **Need to move to a particular locality**
The priority will be awarded to applicants that have an essential need to move to a particular district in the Borough in order to avoid hardship. This may be to give or receive essential care or to access specialist medical treatment.

4.10.2 **Band B Priority Categories**

i. **Decants**
Social housing tenants in this situation are living in a property that is due to be demolished or their home requires urgent works which cannot be done with the tenant in situ, and there is a defined period of 12 months, within which they need to move.

Our Decant Policy contains information about the other commitments that will be made to residents who need to be decanted. This includes information about the home loss and disturbance payments that tenants are entitled to.

If a decant programme will affect the whole or significant part of an estate, we may adopt a local lettings plan. This will include the details about being rehoused off the estate and their right to return once development complete.

ii. **Urgent Medical**

Urgent medical priority will be awarded where an applicant or a member of their household is assessed as suffering from a severe medical condition which is being seriously impacted by their current housing situation and that would be improved by moving to appropriate accommodation.

The assessment of medical priority is as follows:

- Priority on medical grounds may be considered where an applicant or a member of their household suffers with medical conditions or disabilities which are adversely affected by their current housing situation and/ or their current accommodation does not meet essential needs that arise from their medical condition or disability.

- Applicants will not be awarded just because of the seriousness of their medical condition or disability; if their current housing situation is not having an adverse impact on their health or their current accommodation is suitable for their needs.

- Applicants who are homeless and owed a housing duty under Part 7 of the Housing Act 1996 shall be assessed for medical priority in accordance with their individual circumstances. The fact that an applicant is owed a housing duty shall not preclude consideration of additional priority on medical or welfare grounds.

- The level of priority awarded will depend on the extent to which their health or disability is adversely affected by their current housing situation.

- Applicants that wish to be assessed for priority on medical grounds, should complete an **online medical assessment form** and provide any supporting evidence from a senior medical professional such as hospital consultants and practitioners. We reserve the right to request further information.

- We may seek the advice from our own independent medical professionals and occupational therapists in order to determine an assessment. However, the final decision will be taken by the council.

- We aim to complete a medical assessment within 6 weeks. If you disagree with your assessment, you may request a right of review. See section 6.3.3. A further assessment will only be undertaken where there has been a change of circumstance.

- Band C priority must be signed off by the ECRP.

- Where you have been assessed for a specific property type such as an adapted property, your application will be reviewed if you bid for a property that does not meet the requirements identified by the medical assessment.

- Medical priority may be awarded to homeless applications where the council has accepted a duty. This may affect any temporary accommodation they can be placed in. If their medical priority is higher than their homeless priority, the medical priority will take precedence.

- Where an applicant or a member of the applicant's household's health is being affected by disrepair in their current home, priority on medical grounds will not usually be awarded provided the disrepair can be resolved within 6 months. The banding may be reviewed, where there is no resolution within this time.

iii. **Severe Overcrowding**

This priority will be awarded where an applicant's household is overcrowded by two or more rooms. Households that are statutorily overcrowded will be awarded this priority only after any measures that can reasonably be expected to reduce the overcrowding, such as terminating licence agreements of any non-dependent household members, have been undertaken.

Overcrowding is defined by:

- the number of rooms they have available to use and/ or a legal right to occupy as bedrooms in their current accommodation is less than the assessed bedroom need of those included on their application; **or**

- there are insufficient bed spaces in the rooms available to accommodate the applicant's household without forcing two persons to share a room who should not be sharing according to the standard below.

Assessing the number of bedrooms available to an applicant:

- When calculating how many bedrooms the applicant has available, we will include any room that could be defined as a bedroom under the Housing Act 1985, irrespective of whether it is currently used as

a bedroom, unless there is an essential need on medical or social welfare grounds for that room to be used for a different purpose.

- A studio or a bedroom in a shared house and a room in bed and breakfast accommodation will be counted as one room for the purpose of assessing overcrowding.

- If a lodger or other occupant has a licence to occupy a room/s that the applicant or a member of the applicant's household has the right to terminate, any room/rooms occupied by that occupant will be taken in to account when assessing whether the household has sufficient bedrooms.

- A single person sharing a bedroom with a person not on their application will be considered overcrowded only once they reach the age of 21 and therefore assessed as needing their own room.

The following details how many people a room of a particular size can be expected to use (this is called assessing the bed spaces):

- A room 50 sq. foot or more but less than 70 sq. foot – 1 person aged under 10
- A room 70 sq. foot or more but less than 90 sq. foot – 1 person of any age or 2 persons aged under 10
- A room 90 sq. foot or more but less than 110 sq. foot – 1 person of any age or 2 persons where at least one is aged under 10
- A room 110 sq. foot or more – 2 persons of any age

Each of the following will be entitled to one bedroom:

- A married or cohabiting couple
- Persons aged 21 and over who are not in a relationship with any other member of the household
- Two persons aged under 21; **unless**
- at least one is aged 10 or over; **and**
- they are of different gender.

Overcrowding exemptions

- An applicant will not be considered to have an overcrowding preference when bidding for a property with the same size or smaller than the one they currently occupy.
- Overcrowding is not applied to a homeless household in temporary accommodation.
- However a homeless household in temporary accommodation, where the council has not accepted a homelessness duty may be awarded an overcrowding award where relevant. This will support

family members in this situation to make their own housing arrangements and reduce the size of households in temporary accommodation.

Voluntary overcrowding:

In cases where we are satisfied that the applicant has only become overcrowded as a result of their own voluntary actions which have worsened their housing situation, their priority will be reduced to Band D,

In determining whether voluntary overcrowding should apply, the following factors will be taken in to account:

- Where they had moved from.
- Why they had moved to.
- The level of overcrowding.
- The resources available to them.
- The extent of attempts to secure more suitable accommodation.
- Prevailing housing market conditions.

iv. **Armed forces with urgent housing need**

'Armed forces' applicants will have an urgent housing need if they or a member of their household has a serious medical condition or disability which is being badly affected by their current housing situation and that would be improved by moving to appropriate accommodation or if they are homeless or threatened with homelessness. Armed forces applicants will also be able to be considered for any other priority band reason if that would afford them the same or greater priority.

v. **Redbridge care leavers nominated by the People Directorate**

This priority will be awarded to applicants who are or were previously looked after by Redbridge Children's Services. Care leavers can be registered from the age of 16 but their applications will be suspended until they are 18 and Children's Services have confirmed they are now ready to move on to independent accommodation.

The Vulnerable Cases Rehousing Panel (VCRP) will review the care leaver award and oversee requests from Children Services in order to decide:

- Whether the applicant is capable of managing a tenancy, with or without assistance.
- Whether appropriate support for the applicant is in place.
- Whether the applicant has additional vulnerabilities or other needs which makes social housing the most appropriate housing option.
- Whether there are adequate quota priorities available.

Care leavers who are currently in care or semi-independent accommodation provided by Redbridge which is not located in the borough will be regarded as exempt from the residence qualification criteria. Once

care leavers are no longer being supported by Children's Services, they can retain care leaver preference only until they find suitable accommodation either in social housing or the private sector. When they are no longer being supported, they will need to meet the residence qualification rules.

Cases that do not meet the criteria to be assisted through the Housing Register will be offered assistance to access other housing options. See section 2

vi. **Move on from supported housing and other vulnerable adults nominated by the People Directorate**
Applicants residing in supported housing schemes and being supported by the council, who are ready to move on to independent housing can be nominated by People Directorate will be awarded this priority. Cases can also be nominated from the Single Homelessness Pathway hostels and rough sleeping hostels.

The VCRP who will decide:

- Whether the applicant is ready to move on to independent living.
- Whether the applicants has an appropriate care package in place. which makes social housing the most appropriate housing option.

Cases that do not meet the criteria to be assisted through the housing register will be offered assistance to access other housing options. See section 2

vii. **People who have an urgent need to move due to exceptional circumstances.**
Awarded to applicants who either need to move for urgent social welfare reasons or where there is a pressing need for the council to offer alternative accommodation to effectively manage its housing stock, remedy an injustice or due to important financial or legal reasons. Emergencies and Management Transfers who did not get band Cmay fall into this category.

Priority under this priority band will be decided by the Head of Housing Needs. If necessary, the case can be escalated to the ECRP.

4.10.3 **Band C Priority Categories**

i. **Urgent decants**
Social housing tenants in this situation are living in a property that is due to be demolished or their home requires urgent works which cannot be done with the tenant in situ, and there is a defined period of 3 months, within which they need to move.

ii. **Emergency and management transfers**
Awarded to applicants who either need to move as an emergency for social welfare or medical reasons or where there is a pressing need for the

Council to offer alternative accommodation to its own tenants to effectively manage its housing stock, remedy an injustice or due to important financial or legal reasons.

Where an officer believes an applicant may fall in to this category, they will discuss with their line manager. If their line manager agrees, the officer will prepare a report to be presented at the Emergency Cases Rehousing Panel (ECRP) for a decision as to whether this priority should be awarded.

Examples of the types of cases where this priority may be awarded are:

- Exceptional circumstances where the Police request an applicant to be moved due to risk to the applicant or a member of their household or to avoid prejudice to a criminal investigation.
- Serious risk to the health or safety of the applicant or a member of their family due to domestic or other violence.
- Where an applicant or a member of their household suffers from a serious medical problem which is adversely affected by their current housing situation to such a degree that their health is at a high risk of being severely affected.
- Severe disrepair which cannot be resolved within a reasonable timescale and which puts one or more household members at serious risk to their health The above list is not an exhaustive list and each case will be considered on its merits by the panel.

iii. **Delayed discharge from hospital**

Will be awarded where an applicant or a member of their household cannot be discharged from hospital within a reasonable timescale due to the lack of any suitable accommodation being available. The Emergency Cases Rehousing Panel (ECRP) will make the decision as to whether award this priority.

iv. **Underoccupation**

Council tenants and tenants of Registered Provider properties for which the Council has nomination rights, who are prepared to move to a property with fewer bedrooms than their current property will be awarded this priority.

v. **Release of an adapted property**

This priority will awarded to Council or registered provider tenants who are living in adapted social housing that they no longer require who want to move to a home without adaptations. The priority will only be awarded registered provider tenants if the Council will receive the nomination rights for the resulting empty property.

4.10.4 **Band D Priority Categories**

i. **Homeless Households.**
The homeless duties that sit in this award are specifically:
- *Intentionally Homeless;* households who are intentionally homeless (within the meaning of Part VII of the 1996 Act).
- *Non-Priority Homeless;* households who are homeless but not in priority need (within the meaning of Part VII of the 1996 Act).

When assessing whether an applicant is homeless, we will consider whether any accommodation is available for them and anyone that normally resides or reasonably could be expected to reside with them as a member of their family. However, when assessing who can be included on their housing register application for the purposes of an allocation, only those who are permitted to be on their application under this scheme will be allowed. See section 4.2

ii. **Households owed a Main Housing Duty by another local housing authority on the basis of fleeing domestic abuse and resident in Redbridge**
Applicants who have fled domestic abuse and made a homeless (Part VII) duty to a local housing authority other than Redbridge will be owed a Main Housing Duty by that local authority, and therefore qualify for that local authority's Housing Register. However, in some instances, that local authority may place the household in temporary accommodation within the London Borough of Redbridge. In these cases, the household will qualify through the Redbridge Housing Allocations Scheme as a Band 4 applicant.

iii. **16-24 year old care experienced young people, not formerly looked after by Redbridge**
Applicants who are care experienced and aged 16-24, but formerly looked after by a local authority other than Redbridge will qualify for the Rebridge Housing Allocations Scheme as a Band 4 applicant.

iv. **Housing Need with no local connection to Redbridge**
Applicants with a housing need who do not have a local connection will be prioritised over residents with a local connection but without a housing need. Residents with a local connection and a housing need will be prioritised over Residents with a housing need but no local connection.

This priority is awarded to applicants that have one or more of the housing need categories in bands A to C but do not have a local connection.

The following groups shall be exempt from local connection requirements: (a) Care leavers aged 16–24; (b) Victims of domestic abuse; (c) Armed

Forces personnel and veterans, in accordance with the Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012.

Applicants that have been awarded one of the following priority bands will be excluded from this provision because the council has statutory obligations to them:

- Victims of domestic abuse owed a main housing duty by Redbridge.
- Armed forces with urgent housing need.
- Redbridge care leavers nominated by People Directorate to the VCRP who continue to be supported by Children's Services.Move on from Redbridge supported housing and other vulnerable residents nominated by People Directorate to the VCRP.
- Band A homeless households.

v. **Sheltered applicants without a housing need**

There is less of a shortage of sheltered housing in the borough than general needs housing and therefore some applicants that do not have an assessed need to move, may still be offered this type of accommodation.

If an applicant does not meet any of the priority bands A to C, but are assessed as suitable for sheltered housing, they will be placed in this priority band and allowed to bid for sheltered housing only. Details of how applications for sheltered housing are dealt with can be found in section 4.7

vi. **Reduced priority**

Applicants that have refused their one suitable offer of accommodation and whose applications cannot be cancelled because they met the criteria for the award of a statutory reasonable preference, will be placed in this band for a period of 12 months, after which their application will be reassessed and awarded whatever priority band is appropriate to their circumstances at that time.

Applicants who have been found to have deliberately provided false or misleading information to support their application or deliberately contrived a situation to improve their prospects of being rehoused will be placed in this band until they have resolved their housing need.

4.11 Elected members and employees

Council and registered provider employees elected members and their relatives are allowed to apply to join the Housing Register and to have their circumstances assessed in accordance with this scheme. Their application will be assessed in the same way as all other applicants and they will not gain any advantage, receive any preferential treatment or be disadvantaged in the course of their application.

We will apply the following:

- An employee who applies for housing must have no direct input into the processing of their application. This includes not inputting, amending, prioritising or making decisions.

- Elected members must have no direct input into processing of their application or of their relatives. This includes not inputting, amending, prioritising or making decisions.

- The application will be clearly identified as belonging to an employee, elected member or their relative. Offers must authorised by senior member of the housing needs team who is not related to the applicant,

- Offers made by a registered provider must be authorised by a senior member of their staff.

4.12 Gypsies and Travellers

The allocation of pitches on a Gypsy and Traveller site is in accordance with the priority given to all applications to the Housing Register. However, additional priority for pitches will be given to close family members of existing licensees, who already live on site, to relieve overcrowding and to maintain family connections on the site.

Applicants for pitches can complete an online Housing Register application and provide the required evidence of identity. Where there are medical grounds for re-housing, medical evidence must be provided. Alternative methods of application are also available.

All applications for pitches will be assessed and registered in conformity with a Local Lettings Plan, approved by Cabinet. Applicants must then check on the Council's website for information about available pitches and place bids for any pitches they would like to be allocated. The pitch will be allocated to the eligible applicant in the highest priority band and with the earliest priority date in that band.

4.13 Notification of your assessment

We aim to assess all housing applications within 6 weeks of receiving your application. We will send you written confirmation advising you of your:

- Registration number
- Priority date & registration Date
- Your priority award

- The property size you are entitled to

If you are ineligible or do not qualify, the letter will inform you of the reason(s) for not accepting your application for housing and advise you of your right to a review. See section 6.3.3

4.14 Change of circumstances

i. Once registered it is the applicant's responsibility to inform the council of any change in their circumstances that affects their application such as contact details, changes in household members, eligibility, qualification and/or priority or banding for housing.

   Examples could include but are not limited to:

   - A change of name.
   - A change of address, for themselves or any other person on the application.
   - Any changes in the household composition.
   - Any change in income, assets or savings.
   - If the applicant becomes a property owner.
   - Changes in community contribution.
   - Any medical/welfare or mobility needs which will affect the type of accommodation required by the applicant
   - Any changes to the immigration status of the applicant.

ii. Following a change in circumstance the application will be reassessed and may result in a change in priority band or bedroom/property eligibility. The applicant will be informed in writing of the outcome of their reassessment.

iii. Failure to notify the council may result in the withholding of an offer of accommodation whilst the application is investigated or withdrawal of an offer whilst the application is reassessed.

iv. We undertake application reviews, and failure to respond will result in the application being cancelled. See 6.3.1

4.15 Suspending an Application

If your application is suspended it means that you have an application but you cannot bid for accommodation. We may suspend your application for the following reasons:

- If you provide information requiring us to reassess your application.
- If you have failed to provide information we have requested.

4.16 Active Applicants threatened with homelessness

Where an applicant has an active application on the Housing Register, and they are threatened with homelessness, we will accept an assistance duty to provide under Part VII of the Housing Act 1996. Their application will remain active whilst we provide the necessary assistance and; either have no further duty to assist or we accept a main homelessness. Their housing application will then be reassessed and updated accordingly. If an offer is made before the decision is made, it will be reviewed for suitability, and if it is not suitable, it will be withdrawn.

4.17 Cancellation an Application

i. Applications, other homeless applications, will be cancelled from the housing register in the following circumstances:

- You ask us to cancel your application.
- You have a change in your circumstances which that means you are no longer eligible or no longer qualify.
- You fail to update your application as part of a review process.
- You have been rehoused by another local authority or registered provider within or outside this Borough.
- You accept an offer of accommodation from Redbridge.
- You failed to bid in a 12 month period. In these circumstances, you would receive written advice, informing you of your requirement to submit a bid within a reasonable timescale. Failure to act on this advice may result in your application being cancelled.
- You refuse a suitable offer of accommodation.
- We have discharged a homeless duty.

ii. Where any application has been cancelled, you have a right to a review. See 6.3.3

iii. Where the application has been cancelled, you will not be able to reapply for a 12 month period.

5 Allocations and Lettings

5.1 Direct Offers

Not all properties that become available will be advertised and offered through the choice-based lettings system (CBL), although the majority do so. There may be circumstances where for operational or financial reasons there is a need to make a direct offer of housing outside of CBL.

Below is a description of the circumstances in which a direct offer may happen:

i. All applicants within priority band C will be made a direct offer of accommodation as soon as a suitable property becomes available if they have not successfully bid for a property within 3 months.

ii. All applicants that have been awarded priority band B as a person ready to move on from supported housing or are leaving care will be made a direct offer of accommodation (either social housing or the private rented sector) as soon as a suitable property becomes available if they have not successfully bid for a property within 12 months prior to the date of having to leave their current accommodation. Offers will be made in priority and time waited order (any community contribution will not apply).

iii. Where an applicant is homeless and in temporary accommodation and owed a section 189B (2) Relief duty or 193(2) Main duty under the Housing Act 1996 and the council wishes to make a direct let to move applicants out of temporary accommodation to manage any budgetary or legal impact on that council.

iv. Situations where urgent rehousing is required due to an applicant's existing property being uninhabitable, or where there are serious health and safety or personal protection issues that need to be addressed, or to discharge a statutory homelessness duty.

v. Where the housing need is urgent, where, given the applicant's circumstances, it would **not** be reasonable to wait for a successful bid through the CBL system to deliver an offer.

vi. Direct offers where there is a duty to rehouse under section 39 of the Land Compensation Act 1973.

vii. Where an applicant is not being realistic in the areas they are bidding for and, as a result, may be occupying a temporary accommodation unit that is needed for a newly presenting homeless applicant.

viii. Where a vacant adapted property, or a property designed to disability standards, becomes available and that property could be allocated to an applicant whose disability needs best match that property regardless of the date they were registered.

ix. Where the decision of the council is that it is inappropriate for the applicant to participate in CBL. For example, a vulnerable applicant nominated by Adult Social Care or Children Services where the outcome of an assessment is that a direct let is the best letting solution for that applicant.

x. An applicant subject to Multi Agency Public Protection Arrangements (MAPPA) or has been assessed as presenting a risk to themselves or others.

xi. Some sheltered properties may be allocated directly. One example may be where an applicant assessed as suitable for sheltered is threatened with homelessness and offering accommodation is likely to avoid the need to provide temporary accommodation under s193 of the Housing Act 1996.

xii. Applicants that have been agreed for an offer of accommodation under an agreed reciprocal arrangement will be considered for a direct offer. Reciprocal arrangements are agreed by the Senior Supply Manager or Head of Housing Needs.

It is impossible to set all of the circumstances in which it may be necessary to make a direct offer of accommodation and there will be times when a direct offer needs to be made out of turn in order to react to emergencies or unusual circumstances. The Council retains the discretion to make a direct offer to any person on the housing register, where a direct offer is required and/or needs to be made ahead of other applicants waiting for a direct offer due to urgency or best use of Council resources. This discretion will be exercised in accordance with the delegated duties set out in appendix 1, or the Emergency Cases Rehousing Panel (ECRP). Clear records of the reasons for this decision will be placed on the applicant's housing file.

Where direct offers or local lettings plans are used, the Council shall publish anonymized data on their use annually. Applicants subject to direct offers shall be informed of the criteria used and shall retain the right to request a review.

5.2 Choice Based Lettings

Redbridge operates a choice based lettings system. The Council advertises available properties online and invites applicants to bid for them. This enables applicants who are eligible, to bid (apply) for properties that meet their needs and choose where they want to live. The majority of properties will be offered in this way to the applicant with the highest priority who bids for them.

5.2.1 Advertising a Property

The properties are advertised weekly online through the Council website. If you are housebound, you can contact the Housing Advice Centre so that details of the properties you can bid for can be sent to you.

5.2.2 Advert Types

We advertise council and registered provider owned properties that become available. Types of properties would include:

- General needs accommodation (mainly flats or maisonettes for applicants without mobility problems).
- Sheltered Accommodation (self-contained properties within communal establishments with or without wardens on site for those aged 55 or over. See appendix 3.
- Adapted (accessible) accommodation (mainly for those with severely restricted mobility)
- Extra care housing for older people with higher needs

Property details such as size (number of bedrooms), type (flat/house), rent, location, accessibility (e.g. lift, wheelchair access), floor, access to garden, type of heating and landlord will also be advertised.

5.2.3 Specialist Accommodation

There are some homes that have are designed for specific groups of people, either because of age, disability or other features. When these homes are being advertised, we will state this in the advert. This includes sheltered housing for the elderly and homes suitable applicants with a disability. It might also include registered provider homes designed for specific groups who may be disadvantaged or have special needs. Houses with gardens may also be designated or prioritised for families with children under the age of 14.

We will only let the property to a household that meets the criteria for the property. If there are no successful bidders, we will make a direct offer. See 5.1. A landlord must make best use of their stock and allocate the right applicant for the property. Failure to do so may cost the landlord where adaptations are removed because the household does not need them and some properties are age restricted. See appendix 3. When an applicant is matched to an adapted home their suitability for the property will be considered based on recommendations from an Occupational Therapist attached to the Housing Service.

In circumstances where there are no applicants on the Housing Register needing an adapted (accessible) property, to ensure the property is let to someone who needs to be rehoused, the council will make it available to other applicants.

5.2.4 Withdrawing a Property

In exceptional circumstances we may have to withdraw a property that has already been advertised. This may be because the property details were incorrect, it may no longer be empty or it may have been withdrawn by another social landlord. We may also withdraw a property in order to make an urgent direct offer for a priority household at any point provided it has not yet been offered.

5.2.5 Bidding

i. How to bid

Properties are advertised every Friday online.

Properties you can bid for	Description
Tenant Seeking Transfer **(T)**	If you are a Council Tenant you may bid for properties that are labelled in the property advert as **(T)**
Priority Homeseeker **(PH)**	If you are accepted on to the Housing Register and are **not** owed a homelessness duty by Redbridge you may bid for properties labelled in the property advert as **(PH)**
Homeless Homeseeker (**HH)**	If you are accepted on to the Housing Register as an applicant owed a homelessness duty by Redbridge you can bid for properties labelled in the property advert as **(HH)**

You can bid for two properties that are advertised and are available to your particular applicant category. You must make bid(s) before the **closing date**, which will be stated in the property advert. It is important that you bid for properties that you are prepared to live in. There are penalties for refusing an offer. See 5.7. Bids can be placed by telephoning the bidding hotline, online at the Choice Homes website (www.ellcchoicehomes.org.uk) or by text. Applicants that have difficulty placing bids can request bids for suitable properties are automatically placed. See 5.2.5.iii

ii. Number of bedrooms

When we assess your application, we will assess the size of property you will be entitled to. You will only be able to bid on the size of property you are entitled to unless you have been permitted to underoccupy.

iii. Assistance with Bidding

Applicants that find it difficult to bid for accommodation independently can be assisted to do so. We can set the system to bid on your behalf by setting up an autobid or you can ask a staff member, a friend or a relative to bid for you (assisted bidding).

All homeless applications are placed on autobidding. This **does not** prevent you from bidding yourself provided you do so before the two bids are placed by the system.

Full details of the assistance available can be found at: www.ellcchoicehomes.org.uk.

iv. Grouped bids

We may use a single advert for identical properties. Where there are grouped advertisements, applicants who place one bid will be considered for all properties within the group.

v. Withdrawing your bid

When you have placed a bid, you will be able to withdraw it, whilst the bidding cycle is open. You will not be able to withdraw a bid after the bidding cycle has closed. Any such bid will be treated formally in accordance with the guidance set out within this scheme. If we assist you with bidding, you will not be able to withdraw your bid.

vi. Failure to bid

Applicants who fail to bid in any 12 month period will be disqualified and you will not be permitted to reapply for a year. We will contact you first to assess whether you need further information or support. If you need assistance.

5.2.6 **Shortlisting**

i. Closing date

When bidding closes, bids for each property will be automatically sorted by the applicants' level of priority and then their effective bidding date at the point when the bidding closed. The process of ranking is called shortlisting.

Cases meeting the bidding criteria are ranked as follows:

- The applicant with the highest priority band (from band A to D)
- If two or more applicants have the same priority band, the applicant from these with a community contribution (for applicants in band A and B)
- If two or more applicants have the same priority band and cannot be separated by community contribution, the applicant with the oldest effective bidding date.

If the applicant who has been offered the property refuses it, the property will be offered to the next ranked person.

ii. Bypassing a bid

Your bid may be bypassed if:

- Your circumstances do not match the criteria outlined in the property advert.
- You have already been successfully shortlisted for another property.
- There are public protection concerns.
- You, or a member of your household, are involved in anti-social behaviour.
- It is identified that you require an adapted home, and we are notified by the social landlord that the property cannot be sufficiently adapted.
- You have rent arrears and are not keeping to an agreed payment plan.
- Your circumstances have changed and you failed to notify the council.
- You are no longer eligible or fail to qualify.
- You have previously refused a suitable offer of accommodation.

In the case of rent arrears, applicants who are not already disqualified, will be permitted to bid, however where the arrears exceed £500, a reduced preference will be applied. Where no reduced preference has been applied, and the arrears are below £500, the applicants may bid provided they have a clear rent account at the point of offer.

5.2.7 **Successful bidders**

i. You can only be shortlisted in first place for one property at a time, all subsequent bids will be bypassed, whilst the first bid is resolved unless we feel there are exceptional reasons.

ii. Each registered provider follows their own viewing, offer and sign-up process. Some will invite you to view the property first, whilst others may arrange a home visit or request that you attend a meeting at their offices prior to allowing you to view a property. You will be contacted either by phone, email or in writing. You will be advised of what information you will need to take with you to any meetings or viewings.

iii. You will not be contacted if your bid is not shortlisted. You will be able to bid during the next bidding cycle as normal.

5.3 Sensitive lets

Occasionally, due to the particular circumstances of a vacant property, it may be necessary to let the property 'sensitively.' This means that whilst the Council will prioritise cases in the usual way, some applicants may be bypassed for the accommodation irrespective of their priority. For instance, this may happen where there has been a history of anti-social behaviour at a particular property and, to promote a cohesive local community, it is necessary let the property in a manner that reduces the risk of this reoccurring.

Where a potential sensitive let has been identified, an Area Housing Manager will make this request in writing to the Head of Housing Needs, setting out the reasons why the property needs to be let sensitively. If the request is agreed, the property will be advertised indicating that it will be let sensitively or matched directly. The decision to bypass an applicant that would otherwise be offered the property will be taken by the Senior Supply Manager and the reasons will be recorded.

5.4 Reciprocal Arrangements

Redbridge may consider a reciprocal arrangement with another social landlord, only where there is a household that we cannot assist ourselves. Another authority may be approached, and should they agree, then Redbridge will give them the resulting empty property or properties of equivalent size. These occasions are rare and will need the approval of the Head of Housing Needs or someone who has delegated authority.

5.5 Offer of Accommodation

An offer of accommodation must be deemed suitable and will take the following into consideration:

- Household type and size
- Rent and service charges (pull AR calculation example)
- Property type, size and condition
- Medical need
- Area in relation to employment and education
- Affordability checks. See appendix 4

The offer letter is usually emailed. If you do not have an email address it will be posted. Either way we will contact you by phone to arrange a viewing. Offers are subject to a clear rent account if you are a council tenant or where the applicant is reducing the debt in line with a repayment arrangement.

5.6 Limited Offers

The council operates a **one offer only** policy. In exceptional circumstances, a further offer may be considered but this is rare and you are asked to consider carefully before refusing a property. See 5.6

The council has a short supply of social housing available to it, every effort will be made to identify a suitable match for tenants releasing a property that is too big for them or a high level of aids and adaptations they no longer need. In order to do this we may make up to three offers. See 4.10.1.iv and 4.10.1.v

5.7 Refusals

5.7.1 The following are considered refusals:

- You fail to respond to an offer of accommodation.
- You fail to attend a viewing.
- You fail to attend an interview with a registered provider
- You fail to provide the information requested by a registered provider.
- You are offered a property, and you decline it.

5.7.2 The consequences of refusing an offer of accommodation will depend on the circumstances in which the offer is made.

a. It is important for a homeless household to understand that the refusal of a suitable offer of accommodation is highly likely to result in the council discharge of its homeless duty, the potential loss of any temporary accommodation, and a cancellation of their application for rehousing.

b. For all other applicants, a refusals may result in disqualification, reduced priority or removal from the Housing Register.

c. You have the right to request a review if we disqualify you. See 6.3.2

5.8 Tenancy Determination

A tenancy determination involves identifying what type of tenancy you will be granted. This is covered by the council's Tenancy Management Policy. You will be told in advance of the tenancy type and the conditions attached to the agreement. Registered Providers have their own Tenancy Policies and you will need to contact them to understand the type of tenancy you are likely to be granted.

The general principles will be:

i. If you have never held a social tenancy before, or we feel you will benefit from support in the first year of your tenancy, you will be granted an Introductory Tenancy for 12 months; and provided you adhere to the tenancy conditions; you will convert to a secure tenancy at the end of this period. Introductory tenancies are subject to periodic reviews and if things have **not** gone well, the landlord may extend this for a further 6 months provided they have given notice.

ii. If you currently hold a lifetime tenancy, you will be granted another lifetime tenancy. This will be a secure tenancy for council tenants and an assured tenancy for registered providers.

iii. In some cases a flexible tenancy will be granted, usually if the property is heavily adapted or very large and the landlord wishes to ensure that the tenant continues to need this type of property. These types of tenancies are between 3 and 5 years in length. When they end, they may be renewed, or another type of tenancy may be granted depending on the circumstances. This will be explained when your tenancy commences.

5.9 Tenancy Sustainment

We want people to be live happily in their homes and recognise that some people need more support to do this. We wish to encourage all the social landlords that we work with to do everything practically possible to promote tenancy sustainment by:

- Ensuring a household is correctly routed to the right team when they approach the council for housing.
- Considering the support needs, both immediately and longer – term when you have your new home.
- Taking the necessary measures to safeguard you and your household.
- Signposting you to employment, education and health advice if you need assistance.
- Assessing your housing priority correctly
- Working with you to provide support and skills to address any behaviour that may have resulted in the loss of a previous tenancy.
- If the tenancy is failing, we will work with the tenant and their landlord to prevent them from becoming homeless.
- Maximising the household's income to promote affordability.
- Granting the right kind of tenancy for your needs.
- Ensuring the property suits your need.
- Assessing you for specialist housing at the earliest opportunity if you need it
- Safeguarding community balance when allocating properties.

5.10 Lettings Plans

5.11.2 Local Lettings Plan

When new build social homes are let, we may agree a local lettings plan (LLP) for the scheme. This may be housing developed as part of the council's new build programme or by a registered provider. Local lettings plans may also be put in place to support dealing with certain housing management issues on particular estates, blocks or localities. We may also need to do it to respond to funding requirements set by the Greater London Authority for some schemes, for example where the funding requires a particular percentage of tenants to be working.

The principle reason for a local lettings plan is to ensure a good mix of tenants that helps to build a successful local community and reduce the chances of housing management problems. All LLPs will be subject to Equality Impact Assessment before implementation.

Any plan we develop is likely to consider a range of factors including:

- The mix of working and non-working households.
- Child density both in terms of number of children and age ranges.
- Age profiles for tenants.
- Factors relating to ethnicity and community cohesion.
- Factors relating to vulnerability and support services.
- The levels of community facilities provided.

When we create a local lettings plan, we will tell you about the plan and what it says when we advertise the homes from the scheme, and the details will be captured in appendix 2 of this scheme. In order to achieve the targets set in the plan we may have to homes to lower band if there is no one suitable in the highest bands.
Local Lettings Plans may also be approved by Cabinet in other circumstances, such for the allocation of sites for Gypsies and Travellers.

6 Decisions, Complaints and Reviews

6.1 Decisions

6.1.1 When we process an application, we will have to make a number of key decisions such as:

- The decision that confirms or denies your eligibility to join the housing register.
- The decision that confirms or denies whether you qualify.
- The decision that awards your housing need (band).
- The decision to reassess your application as reduced preference or treat it under exceptional or mitigating circumstances.
- The decision to reassess your priority following a change of circumstance.
- The decision to cancel or disqualify your application.
- The decision following a submission of a right of review by you.
- The decision that deems your offer of accommodation is suitable for your needs.

6.1.2 When contacting you with a decision we will:

i. We will make decisions with reference to the relevant legislation and our statutory duties.
ii. We will consider all relevant evidence before making a decision.
iii. We will not take irrelevant matters into consideration when making a decision.
iv. We will make every effort to ensure our decisions are reasonable, exercising discretion if the situation warrants it.
v. All decisions will be made with due regard to this policy.
vi. We will state the reasons for our decision and a full record will be kept. It will be fair and transparent.

6.1.3 It is important to understand the following:

- ✓ If you provide evidence that you did not provide for your original assessment. This is a **change in circumstance.**
- ✓ If you think we failed to deliver the service properly. This is a **complaint**.
- ✓ If you disagree with your priority award or the decision to place you in reduced preference. This is a **statutory right of review.**
- ✓ If we ask for information or review your application following a refusal or failure to bid. This is an **application review**.

6.2 Complaints

The Complaints process cannot be used to reconsider a decision about how your application has been assessed, such as what priority band it should be given. Other matters that are not assessments, such as delays in completing assessments or mistakes that may arise in the processing of an application should be dealt with through the Council's complaints process. Requests to reconsider a decision must be dealt with through the review process outlined at section 6. You can report a complaint online on the Redbridge website www.redbridge.gov.uk/haveyour-say/complaints-about-our-services/general-complaint-form.

6.3 Reviews

6.3.1 Review of the Housing Register

Your application will be subject to periodic review to ensure that the information the council holds about you is still accurate and that you still wish to be active on the Housing Register. When an application is due for review, you will be asked to complete an online re-registration form confirming your current details. Failure to complete this form may result in the cancellation of your application.

6.3.2 Disqualifications and Cancellations

i. Where an applicant is disqualified, it will be because they fail to qualify.

ii. Where an application is cancelled, it will because the applicant either failed to provide information, failed to bid or refused an offer of suitable accommodation.

iii. Exceptional or mitigating circumstances will be considered where the applicant can evidence that failing to do so would cause hardship or a risk of harm. See 3.9

iv. If an applicant disagrees with the decision to qualify or cancel an application, they must submit a statutory right of review. See 6.3.3.

6.3.3 Statutory Right of Review

i. Applicants have the right to request a review of all decisions in relation to their application. Some of the examples are listed below:
   - The decision which finds an applicant is ineligible.
   - The decision to disqualify an applicant.
   - Cancellation because applicant failed to provide evidence.
   - Applicant is dissatisfied with the assessment (band) of their application.

- Applicant is dissatisfied with the reassessment (band) of their application following a change in circumstances.
- Cancellation because the applicant failed to bid.
- Cancellation because the applicant refused a suitable offer off accommodation.

ii. This review process only applies to decisions in relation to the housing register. Reviews in relation to homelessness decisions are subject to separate processes not covered within this scheme.

iii. Review requests must be made within 21 days of us making a decision on your application. We prefer to have your review request in writing because this provides us with a record of your request but also tells us the reasons you disagree with the decision that we have made. If you need support to submit your review request, we can discuss it with you over the telephone or face to face to record the reasons you are asking for a review.

iv. Reviews will be carried out by an appropriate officer who did not make the initial decision.

v. Reviews will normally be considered within 56 days of us receiving your request. If the review is going to take longer than this time, we will tell you how much longer it will take and explain the reasons we need more time. The review decision is final.

vi. Where the outcome of the review is a recommendation to award Band C, this will be presented to the ECRP unless the panel made the decision.

vii. Where a review is requested of a decision taken by a panel or by the Head of Housing Needs, an independent reviewing officer will be appointed to investigate and make recommendations to the Operational Director of Housing for a final decision.

6.3.4 External Reviews

Where an applicant is unhappy with the Council's review decision, they are entitled to write to the Housing Ombudsman, 81 Aldwych, London, WC2B 4HN.

If an applicant remains dissatisfied and feels the Redbridge has not acted correctly an applicant may also apply for a judicial review of the decision.

Appendix 1: Decision Makers & Panels

Relevant Decision Makers

Decisions on eligibility, qualification and preference are made by the Senior Supply Manager or Head of Housing Needs.

Statutory right of review decisions are made by Housing Review Officers.

Reviews of a decision made by a panel or by the Head of Housing Needs are made by the Operational Director of Housing.

Panel Processes

Many of the decisions in relation to the award of a priority band are made by Panel Assessments. There are three key panels described in the table below.

Panel	
The Emergency Cases Rehousing Panel (ECRP)	Make decisions on the award of band C priority to emergency and management transfer cases and cases relating to priority awarded to delayed discharge from hospital. They also make decisions on the award of urgent direct offers to sheltered housing applicants. The ECRP is chaired by the Senior Accommodation Manager. Other representatives on the panel include the Area Housing Manager from Housing Management, Allocations Manager, Housing Advice Manager and a registered provider representative.
The Vulnerable Cases Rehousing Panel (VCRP)	Make decisions on the award of band B priority to care leavers and vulnerable adults, including those moving on from supported housing.
The Extra Care Sheltered Panel (ECSP)	Make decisions on priorities for the allocation of specialist units that provide extra care support services, generally for older people. The ECP is chaired by the Housing Advice Manager. Other representatives on the panel include a representative from People Directorate, Housing Supply Manager and a registered provider representative. VCRP. The ECSP is run and administered by Adult Social Care. A representative from Housing Needs and Housing Management attend this Panel

Panels meet monthly. Cases submitted to a panel for consideration must be accompanied by a full business case for the award of priority or other relevant decision which should be submitted to the Allocations Manager 7 days before the panel meeting.

Where appropriate a service will be permitted to attend and make oral representations to the panel. Each panel will be supported by a terms of reference and will be minuted to provide an audit trail of the decisions and reasons. A written reason for the panel decision will be provided for each referral within 7 days of the panel meeting.

Where a case is exceptionally urgent and cannot wait until the next scheduled panel a virtual Panel will be convened within 48 hours.

Appendix 2: Local Lettings Plans

Gypsy and Traveller Allocation Policy, Northview Caravan Site, Forest Road, Hainault IG6 3HW

Appendix 3: Age restricted properties in the borough

The council does not have sheltered accommodation of its own, but it does work with a number of registered providers who do. The table below shows the registered provider and the age restriction for their sheltered accommodation.

Registered Provider	Age Restriction
Sanctuary	55 years and over
Genesis	55 years and over
Housing 21	65 years and over
Anchor	55 years and over
London & Quadrant	55 years and over
Notting Hill	55 years and over
Peabody	55 years and over

Appendix 4: Affordability checks when allocating social housing

Being able to pay rent and service charges is key to a residents being able to sustain their tenancy. How much a resident can afford to pay for their housing costs will vary depending on the type of accommodation they live in and their financial circumstances. Carrying out affordability checks when allocating a home gives confidence to residents and social landlords that the tenant will be able to afford the home.

The law and affordability checks

The allocation of a social rented home is a matter of public law for the council and other social landlords. This extends to mutual exchanges and management transfers. Therefore any decision about an allocation and whether someone can afford to pay the proposed charges can be challenged in court, if that decision was made irrationally, illegally or failing to follow public law procedural requirements.

Therefore:

- Decisions must be made using accurate evidence and at the point of allocation.
- If an applicant states they can afford it, they must be given the benefit of doubt.
- If the landlord concludes they cannot afford it, the applicant must be given the opportunity to provide additional evidence.
- The applicant has a right of review or to make a complaint to the Ombudsman if the applicant is not offered the property, they must be given this information when the decision is made.

Tenants in rent arrears

This scheme clearly sets out qualification rules where an applicant is in rent arrears. Rent accounts are routinely checked at the point of an offer and this is taken into account when an affordability check is undertaken, along with any other housing related debt. Current and former arrears will be examined, arrears repayments must be in place and adhered to. The tenant must be able to pay the new rent in addition to any repayment instalments.

Practicalities of carrying out an affordability check

In order to carry out the check, the following must be considered:

i. Income of the household including salaries, benefits and investments.
ii. Rent and other property charges.
iii. Reasonable living expenses.
iv. Priority debts.

They must be able to afford to support any dependent children or adults in the household. If the result of the check is that an applicant cannot afford social housing it is very unlikely that they will be able to afford private rented accommodation. Alternative sources of income to meet housing costs should be looked at including discretionary housing allowance or social care allowance.