

Common Allocations Policy

The Common Allocations Policy applies to everyone who wants to apply for social housing.

All Housing Associations use this policy for their properties in Ceredigion.

The policy covers:

- **applying to go on the Common Housing Register**
- **deciding who gets an available property**

For people already on the Common Housing Register, we also have:

- an Accessible Housing Register
- a Designated Older Person's Housing Register
- an Affordable Housing Register, which is for people who find it hard to buy or rent a home at the full price

Each of these Registers has its own policy in addition to this Common Allocations Policy.

How we decided what to put in this policy

We have updated the Common Allocations Policy because:

- more people want social housing
- we need to make sure our communities are strong
- there is a new law, the Housing (Wales) Act 2014
- private renting has a new role in providing affordable, secure housing
- there have been changes to benefits
- we can now help people who rent privately to get their landlord to make their home safe and reasonable quality

The main aims of the policy are:

- to use social housing to make communities stronger
- to make sure properties go to the people who need our help the most
- to make sure people know where they stand
- to improve the quality of private rented housing

Using social housing to make communities stronger

The Common Allocations Policy will help make communities stronger because:

- it helps people with jobs to stay in their community or move into a community.
- it helps low-paid working families. This is important because pay in Ceredigion is lower than average.
- We are helping people to keep their tenancies despite the changes in benefits.
- We are clear how we expect tenants to behave, and we make sure private tenants and social housing tenants are treated equally.
- We have designed a band system that we think will build strong communities. We explain the band system on [page 8](#) of this policy.
- We make it more important to have a local connection, by increasing the time you must have had a local connection to 5 years.

Making sure homes go to the people who need our help the most

This policy will help us:

- to do what it says in the Housing Act (Wales) 2014.
- to prepare for changes to our homelessness duties.
- to develop the role of the private rented sector.

This policy will:

- cut the effect of benefit changes on social tenants.
- free up accessible properties for the people who need them the most.
- let us know who needs help the most.
- help us to work with the Public Health Protection team to make sure private rented properties are better quality. This means fewer people will need social rented property.
- point people in the right direction for help. Not everyone needs social housing. Some people's housing needs can be met in a different way.

Making sure people know where they stand

We want people to be clear how much chance they have of getting social housing.

We want to offer other options to people who will not get social housing.

The proposed policy will:

- use a band system. This is explained on [page 8](#).
- take into account how long people have been waiting.
- make it clear that we will usually only offer social housing to people in Band A, B or C. We will help people in Band D, E or F to find a different solution to their housing need.
- help us to work with Public Health Protection to improve privately rented property. This means fewer people will go on the housing register because their home is poor quality or unsafe.
- give people a clearer idea of how long they might have to wait to be offered social housing.
- take into account how long people have been waiting when we allocate properties.

Improving the quality of private rented housing

Some people in private rented housing apply to go on the Common Housing Register because their housing is unsafe or poor quality.

If someone applies to the Register because of poor quality private housing:

- Public Health will assess the housing
- we will contact the landlord
- we will give the landlord time to improve the property before we allocate a band to the person

We will make sure the questions on the Common Housing Register application form match the questions on the Housing Health and Safety Rating System. This will make it easier for Housing and Public Health to work together to tackle poor quality private housing.

Housing will be assessed using the Housing Health and Safety Rating System. This has two categories for hazards. Category 1 is very serious. Category 2 is less serious.

Ceredigion County Council will 'serve an enforcement notice' on the landlord to improve the housing if:

- there is one or more Category 1 hazard, but it is reasonable for the person to stay in the housing for now
- there is a very high Category 2 score

Ceredigion County Council may talk to the landlord if there is a high Category 2 score.

We can give advice if there are hazards, but the tenant could deal with the hazards themselves.

Applying to the Common Housing Register

There are 3 stages to the process:

1. Identifying housing need
2. Checking if the applicant should be in Band F
3. Assessing local connection

1. Identifying Housing Need

We use a band system for housing need.

The band system is explained on [page 8](#)

We have a list of reasons for giving people preference for social housing. Some are national reasons. Some are local reasons.

Nationally, all councils must give preference to:

- people who are homeless. *Part 2 of the Act explains what 'homeless' means.*
- people that the Act says a local council must help.
- people who live in very dirty, unsafe or overcrowded housing.
- people who need to move because where they live is having a bad effect on their health or wellbeing.
- people who need to move to a particular area. If they cannot move there, it will cause serious problems for them or others.

Locally, Ceredigion County Council has decided to give preference to:

- people who have to pay 'the bedroom tax'.
- people who live in accessible housing, but who no longer need an accessible home.
- people who are ready to move from supported housing to their own home.
- people who have been in full-time work in Ceredigion for at least 5 years, who do not earn much.

If people apply to the Common Housing Register and at least one of the categories above applies to them, we will put them into Band A, B or C. Usually, only people in these bands can get social rented housing.

Other housing needs

Some people have housing needs for reasons that are not in the national or local preference list.

We will put these applicants into Band D or E. We will tell them about other housing help, such as the Affordable Housing Register.

2. Checking if the applicant should be in Band F

Band F is for people we cannot help at the moment. The reasons for putting someone in Band F are:

- The person has rent arrears. If someone lives in social housing, this can be at any time in the last 5 years. If someone lives in private housing, we will look at their current address. If they have lived there for less than 5 years, we will also look at their previous address.
- There has been persistent Anti-Social Behaviour which is serious enough to stop the person being able to keep a tenancy.
- The person has turned down a property that meets their needs. This rule will apply to all applicants.
- The person has no local connection (unless we have a duty towards them because they are homeless).
- The person's reason for applying is poor quality housing, and we are still assessing the hazard and talking to the landlord. *People can stay in Band F for up to 9 weeks, then we will move them to the correct band.*
- The person has savings over £75,000 and/or a household income over £25,000. This is so that we can target working people on low earnings who cannot afford to buy or privately rent a home. ***This rule does not apply to older people who need sheltered housing or extra care housing.***
- The person has made their housing worse because they want to apply for social housing.

We will check each year if someone should stay in Band F or be moved to another band.

3. Checking if someone has a local connection

Having a local connection means:

- a person has been living in Ceredigion for at least 5 years when they apply to go on the Register.
- a person has been employed year-round in Ceredigion for at least 3 years when they apply to go on the Register.
- a person has close family who have lived in Ceredigion for at least 10 years.
- a person is in the armed forces, or has left the forces, and has lived in Ceredigion for at least 5 years at some time in their life.

Allocating properties

When a property is available, the Housing Register Team will allocate it to a band.

- We want 40% of social housing to go to people in Band A
- We want 30% of social housing to go to people in Band B
- We want 30% of social housing to go to people in Band C

We will then look at people on the Common Housing Register who are in that band.

We will take into account how long someone has been waiting. If two people have the same housing need, we will offer the property to the person who has been waiting longer.

The waiting time starts when a person goes on the Common Housing Register. But if someone moves up a band, we start the waiting time again from the date they move up.

If housing is in a hard-to-let area, it may be offered to people in Band D or Band E.

The Banding system

Key facts

We want:

- 40% of social housing to go to people in Band A
- 30% of social housing to go to people in Band B
- 30% of social housing to go to people in Band C

People in Band D or E may be offered social housing, especially in hard-to-let areas. But the main help we will offer them is through the Affordable Housing Register.

People in Band F will not normally be offered social housing.

If someone is on Band F because of rent arrears, we will move them to another band when their landlord tells us they have kept to a repayment plan.

Band A

To be in Band A, at least one of these must apply:

- At least one person in your household has high priority medical, mental health, learning disability or wellbeing needs.
- You are a Ceredigion Social Housing tenant who:
 - lives in an adapted property but you do not need an adapted property, or
 - has two (or more) bedrooms more than you need.
- You live and work full-time in Ceredigion. You must have lived and worked in Ceredigion for at least the last 5 years.
- You have 2 or more of the reasons for being in Band B.

Band B

To be in Band B, at least one of these must apply:

- At least one person in your household has medium priority medical, mental health, learning disability or wellbeing needs.
- You are homeless and the law says we must help you.
- You need to move on from hospital, a care home, supported housing or being in care.
- You are a Ceredigion Social Housing tenant who has 1 bedroom more than you need.
- Your housing has been assessed as very unsafe, and the landlord has not put it right. *'Very unsafe' means a Category 1 hazard or many Category 2 hazards. This is explained in our information about **Disrepair**.*
- You already rent a home in Ceredigion and you need at least 2 more bedrooms. *How we decide this is explained in our information about **Overcrowding**.*
- You have two or more of the reasons for being in Band C.

Band C

To be in Band C, at least one of these must apply:

- At least one person in your household has low priority medical, mental health, learning disability or wellbeing needs
- You are homeless or threatened with homelessness and the law says we must help you.
- Your housing has been assessed as not very safe, and the landlord has not put it right. *'Not very safe' means some Category 2 hazards that need the landlord to sort out. This is explained in our information about **Disrepair**.*
- You already rent a home in Ceredigion and you need 1 more bedroom. *How we decide this is explained in our information about **Overcrowding**.*
- You need to move to Ceredigion:
 - to get the support you need, or
 - to support a person already living in Ceredigion.
- You need to move to Ceredigion for work as a 'Key Worker'. *This is explained in our information about **Key Workers**.*

Band D

To be in Band D, at least one of these must apply:

- You have children under 8 years old and you do not have a garden.
- Your housing has been assessed as not very safe, and you can do things yourself to make it safer. *'Not very safe' means some Category 2 hazards. This is explained in our information about **Disrepair**.*

Band E

To be in Band E, at least one of these must apply:

- No-one in your household has any medical, mental health, learning disability or wellbeing needs.
- Your housing is safe and reasonable quality.
- You have the right number of bedrooms.

Band F

We will put you in Band F if any of these applies:

- You often owe rent.
- You have been or could be evicted because of bad behaviour.
- You have made your housing worse to try to get social housing.
- You have turned down a reasonable offer of housing from us.
- You do not have a local connection. *This rule does not apply if we have a legal duty to help you because you are homeless.*
- Your household earns more than £25,000 a year, or has more than £75,000 of savings. *This rule does not apply if you want Designated Older Person's Housing.*