



Finding a Home

A choice based lettings service from

Tamworth
Borough Council



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Introduction

Finding a Home is the Council's choice based housing allocation scheme, which has been designed to give our customers a far simpler and transparent way of letting empty homes. This document tells you how the scheme works and provides a summary of important information and frequently asked questions which may help you.

The Council's full Allocation Policy is available on our website at www.tamworth.gov.uk

What are the benefits?

- Allowing you to make decisions about where you want to live and when you want to move;
- Helping to create settled communities and making the best use of our housing stock; and
- Having an interactive website to express interest on advertised vacant properties.

The allocations policy uses a banding system which is based on housing need. We use this policy to assess the housing need of applicants and which band award reflects their needs.

Applicants in the highest band will have been assessed as having a greater need for rehousing. Within a band, priority will be given as those who have been waiting the longest in their band.

Some people may not be able to join the housing register:

- People from abroad who are subject to immigration control with certain restrictions imposed, or who fall within prescribed regulations made by the Secretary of State
- We do not accept applications from anyone who is under 18 years old unless they are *care leavers (conditions apply)
- People who have behaved unacceptably in or around their current or previous home where a landlord would have been entitled to repossess the property. This includes failing to pay the rent. We will ask your current and previous landlords for references to help confirm this information
- People whose income exceeds thresholds set and/ or have savings of £16,000 or more
- People who own their own home can't join the register unless they are in housing need and their personal and financial circumstances mean that they can't buy or rent a home to meet their need
- If you have recently returned to the UK from time spent abroad you may not be able to join the housing register
- If you supply fraudulent information

How to join the Finding a Home register

Step 1: Complete an application form

Before you are able to choose a home you will need to join our housing register. This is easy to do by:

- Completing an application form at Marmion House
- Downloading and completing the application form from our website
- Requesting a form to be posted out to you

You must complete all of the questions in the application form truthfully and in full.

Making a joint application

When applying for housing with a partner or spouse, you should do so usually as joint applicants. The application form provides spaces for the joint applicant's details. If you are later offered a property you will usually be expected to sign as joint tenants.

If you are currently a council tenant applying for a transfer and your partner is not on the tenancy, they would only usually be included as a household member unless you later added them on to your tenancy.

Step 2: Provide to us all the information we have asked for

Income and savings

We ask about your income, any welfare benefits you receive and, any savings, shares or equity in property or land you may have. Anyone wishing to live in Council accommodation must have an income below the income thresholds:

- Single applicant household - £30,000
- Family households including couples- £60,000

Savings, capital or assets below £16,000

These calculations take into account the average cost of renting in the private sector, and therefore any household with earnings and /or savings in excess of the thresholds can reasonably be expected to support themselves in the private sector.

Property ownership

Generally we will not accept applications from households who own a property whether in this country or abroad unless there are extenuating circumstances and they are in housing need and/or it is unreasonable for them to continue to occupy the accommodation and they cannot sell the property which would enable the owner occupier to purchase or rent an alternative property suitable to meet their needs. Examples might include:

- They are homeless or likely to become homeless
- A homeowner has had to leave the property due to domestic abuse
- A closure order or prohibition notice due to serious disrepair has been served on the home

Address history

We will ask about yours and any joint applicant's current address and all the addresses you have lived in over the past five years. We will ask your current and previous landlords for references. If you have a history of antisocial behaviour or owe money to a current and/ or previous landlord or you have committed criminal acts associated with your current or previous home, we may decide that you don't qualify to join the housing register.

We may write to you asking for extra information, this may include letters from people who are supporting your move. It is important for you to provide all of the information so we can work out the correct band award otherwise it may delay your ability to find a new home with us.

Local Connection

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

To ensure that the council's housing policies benefit local people, a local connection test will apply. You must meet at least one of the following criteria to be said to have a local connection to Tamworth and must be able to prove that you:

- Currently live in Tamworth and have been resident for at least the last 2 years at a settled address
- Have permanent employment or be self-employed within the Borough of Tamworth for a continuous period of at least 12 months
- Have a close relative - for this purpose is defined as parents, children, siblings, grandparents or grandchildren including step relatives - who currently live in Tamworth and have been resident for the past 5 years and you need to relocate to Tamworth to receive or provide care and support from or to these relatives.

Exceptional circumstances will also be considered which include:

- Care leavers with an overarching connection to Staffordshire
- Service personnel due to leave the Armed Forces
- People fleeing domestic violence
- Tenants of social housing needing to move for work-related reasons where failure to meet that need would cause hardship which can evidenced

Residents in student accommodation, hospital or approved premises or those households placed in temporary accommodation in Tamworth will not gain a local connection and time spent in such premises will not count towards local connection.

Settled address is defined as secure accommodation taken up on a medium or long term basis which the applicant has a legal right to occupy. If the applicant has moved in with family or friends it should be on the basis of a long term arrangement, i.e there has been adequate bedroom and living space from the outset, all of the applicant's belongings were moved in, and they have lived at the property as their main home, including using the address for purposes of work, benefits, accessing education, health and other services.

If applicants cannot provide satisfactory evidence that they meet these criteria, then a reduced preference banding will be applied whereby the applicant's band would be reduced by one band.

The decision that an applicant does not qualify to join or remain on the housing register may occur at the time of application, during the life of the application and /or when the applicant has bid and has been short-listed for a property to ensure the status to qualify still applies.

Step 3: Your registered application

Once your application has been accepted, we will write to you within 14 working days and tell you:

- Your Band award or if we need extra information to assess your banding
- The number of bedrooms you are entitled to
- Your application reference number (please keep a note for future reference)

You can only bid for, or express an interest in, properties that match your entitlement.

Step 4: Search for a Home

Before you can search for your home you will need to register on the finding a home website at www.findingahometamworth.co.uk. You will need to complete all the details on the form and set your security information and password. Only applicants who are registered can express an interest in any of the properties.

Every week we advertise all the available empty properties on the finding a home website. The advert will tell you the closing date and details about the property; number of bedrooms, type of heating, rent charges and if there are any restrictions such as pets or age limits as well as information about the local amenities.

Once you have found a suitable home you will need to 'express an interest' in one of the following ways:

- On the Finding A home website. The first time you use the scheme you will need to register to create an account. Have your application reference number to hand and follow the simple onscreen instructions, from then on you will need to log in to that account to place a bid
- By visiting Marmion House and making use of the computer terminals available in reception - staff are on hand to offer you any assistance.
- Via a third party such as a support worker
- Via a proxy bid (that will be where a bid, deemed to be suitable, is made on your behalf by the council)

Step 5: Find out if you have been successful

Once we have collected everybody's expression of interest we will select the successful applicant. If you have been successful we will contact you and arrange for you to verify your housing circumstances. This may be to provide proof of your identity, current address, birth certificates, proof of

child benefit, child residence or custody papers, and income details as well as satisfying the local connection tests to Tamworth.

If you are unable to provide any of the requested proof of your circumstances the allocation to a tenancy will not be considered any further which also may lead to your banding priority being reassessed.

From here a date will be agreed for you to view the property and collect the keys to your new home

We will not contact you if you have been unsuccessful.

If you have not been successful please check the website for details of the letting results feedback. This will tell you the band that the successful applicant was in and how long they have been in that band. This information will help you decide if you need to change the areas and/or the type of property you express an interest in. This may give you a better chance of being successful.

What are the Bands?

People will be placed into one of five bands to reflect their priority for housing. Applicants in Band 1+ will be ranked first followed by Bands 1, 2, 3 and 4.

Banding categories

The following tables summarise which circumstances would result in each banding.

The full wording definitions and information about assessment are in our full policy which can be found online at www.tamworth.gov.uk

Band 1+

- Applicants assessed as having exceptional additional housing need where a main homeless duty is owed to the applicant and the applicant has one further criteria characteristic in Band 1
- Applicants who have an urgent housing need (as defined in Band 1) **and:**
 - i. are serving or formerly served in the regular forces and suffer from a serious injury, illness or disability which is attributable (wholly or partly) to the person's service
 - ii. have recently ceased, or will cease to be entitled, to reside in accommodation provided by the Ministry of Defence following the death of their spouse or civil partner who served in the regular forces and whose death was attributable (wholly or partly) to that service, or
 - iii. are serving or have served in the reserve forces and are suffering from a serious injury, illness or disability that is attributable (wholly or partly) to the person's service.

Band 1

- Applicants whose current home is within the borough of Tamworth and which is due to be demolished, or is subject to a Demolition Order.
- Applicants assessed as statutorily homeless and owed the main housing duty in the borough of Tamworth.
- The applicant's current home is subject to a Prohibition Order served by Tamworth Borough Council covering a main part of the dwelling, or is otherwise unsatisfactory or unsanitary and the defects to the property cannot be readily remedied following an assessment by the private sector housing team.

- Applicants who are unable to continue to occupy their current accommodation due to high medical need or disability
- Applicants with a high need for alternative accommodation on the grounds of significant social welfare. This includes applicants with a need to move to a particular locality where significant hardship would be caused if they did not move
- Applicants who are deemed to be statutorily overcrowded, or who are overcrowded by two or more bedrooms
- Applicants who have a social housing tenancy and are under-occupying social rented accommodation by two or more bedrooms
- Applicants awarded Incentive to Move who are presently tenants of Tamworth Borough Council, and are prepared to move to a flat or bungalow
- Applicants who are presently living in supported housing and are required to move on (subject to the move on protocol)
- Applicants who are a looked after child and leaving care from Staffordshire County Council.
- Where a former Tamworth Borough Council tenant has negotiated and agreed tenancy surrender
- Applicants who are Tamworth Borough council tenants and have an urgent need to move and to make best use of stock
- Applicants who have a reduced preference from Band 1+
- Applicants who were assessed as threatened with homelessness but through successful mediation have remained within the home for a minimum period of 6 months

Band 2

- Applicants with a medium medical need who have been assessed as requiring suitable alternative accommodation
- Homeless applicants owed a duty requiring the Council to help them secure accommodation under S189B Relief duty Homeless Reduction Act 2017 (for as long as that duty is owed to the applicant) (not subject to cumulative preference)
- Applicants with a medium need for alternative accommodation on the grounds of serious social/welfare
- Applicants who are overcrowded by one bedroom
- Applicants who have a social housing tenancy and are under occupying social rented housing by one bedroom
- Applicants who are leaving Armed Forces accommodation and who have not been dishonourably discharged.
- Applicants who have been verified as rough sleeping who have not been deemed to have made themselves intentionally homeless but not owed the main S193 homeless duty.
- Have a reduced preference from Band 1.

Band 3

- Applicants who have been assessed through the homeless legislation but where a main S193 duty is not owed due to non-priority, intentionality or refusing a suitable offer of accommodation
- Applicants who are threatened with homelessness and who are owed a duty under S195 of the Homelessness Prevention duty (for as long as that duty is owed to them) applicant (not subject to cumulative preference).
- Applicants with a low medical need or a disability of such a nature that requires them to move

- Applicants who have a low housing need on welfare grounds
- Applicants who are single and aged 35 or over who are living in shared accommodation that includes sharing facilities such as the bathroom or kitchen with other people in unrelated households
- Joint applicants who are a couple and living in shared accommodation that includes sharing facilities such as the bathroom or kitchen with other people in unrelated households
- Have a reduced preference from Band 2.

Band 4

- Applicants who are owed an accommodation duty under section 193C (4) – namely those applicants who have had their homeless duty discharged for failing to co-operate
- Applicants who have a reduced preference from Band 3
- Applicants who have temporarily been referred to supported housing by the Council but are not yet ready for move-on accommodation

If there are 2 or more applicants with a similar level of need qualifying for a property, the date they entered the band will be used as a tiebreaker. If the band date are the same and the level of need is similar then the deciding factor will be to offer the property to the applicant whose household best fits the property attributes to ensure the best use of stock.

Reduced Preference

Applicants with a history of rent arrears and/or without a local connection to Tamworth and /or deemed was deliberately worsening their circumstances may find their banding priority order reduced by one band.

Cumulative housing need

When a household has two or more housing needs within specific characteristics of Band 2, they will be moved one band higher to take into account their multiple needs. Lower band awards are not subject to the cumulative needs and are not escalated to a higher band.

Further information of bandings

We will work with all applicants who are homeless or threatened with homelessness to provide them with assistance and options appropriate to their circumstances.

Medical and Welfare needs will need to be supported by an appropriately qualified specialist. For example any award of a High medical need would need to be supported by a consultant, senior health practitioner or specialist and the current housing conditions would need to demonstrate a major adverse effect to the applicant or a member of their household. Examples may include a wheelchair user occupying a home where the facilities are upstairs and therefore inaccessible.

A High welfare award will be awarded if the current housing situation is so significant it will have a serious impact on the well being of the applicants. This would require third party corroboration from an agency involved in the case. Examples may include people who may need to move as a result of racial or homophobic abuse and the move is supported by the police.

Any application placed in Band 1 and/or Band 1+ will be assigned to a case officer who will work with you to achieve a successful allocation. This will include monitoring your bids to ensure that you are placing bids on suitable properties and if necessary by making a proxy bid on your behalf. Further information on proxy bids is available in the frequently asked questions section on page 21

Direct lets

The council reserves the right to exclude certain properties and housing schemes from the choice based letting scheme. An example of when this may occur is:

- Where a property is needed urgently to deal with an emergency.
- Where an allocation is required to ensure protection of the public, for example, following a decision made by a Multi-Agency Public Protection Panel meeting
- Where an applicant has been referred as part of the witness protection scheme

What property am I entitled to?

When applicants join the housing register they will be given the number of bedrooms to which they are entitled to. This will consist of the following details.

One bedroom is allowed for:

- Every adult couple
- Any other person aged 16 or over
- Two children of the same sex under the age of 16
- Two children under the age of 10 regardless of their sex
- Any other child
- A carer (who is not part of your household) if you or your partner need overnight care
- Any other person who cannot share a bedroom because of a severe disability or medical condition or where there is a need for medical equipment for example dialysis equipment

The policy supports emerging households and if you are pregnant then you may have a further bedroom entitlement at 20 weeks of gestation.

Accommodation will normally be offered according to an applicant's needs as follows on the next page:

Property Household Criteria

Property Type	Allocation Guide	
Bedsit / studio flat	Single person	
One bed flat	Single person / childless couple	
One bed bungalow	Will be allocated in the following order of priority: <ul style="list-style-type: none"> ● 1st single person or couple one of whom must be over the age of 60 ● 2nd younger people with a disability subject to officer decision 	
High rise – two bed flats	Will be allocated in the following order of priority: <ul style="list-style-type: none"> ● 1st childless couples aged 50+ with an acknowledged 2 bedroom need ● 2nd single person aged 50+ with a live in carer ● 3rd childless couples aged 50+ 	
Two bed bungalow	Including Guide	
Two bed flat	Household with relevant bedroom need	
Two bed maisonette		
Two bed house		
Three bed flat		
Two bed flat		
Three bed maisonette		
Three bed house		
Five bed house		
Seven bed house		
Sheltered Housing		Single or couples aged 55+ with an assessed need for sheltered housing (in exceptional circumstances people below this age can be considered)

Children in flats

Due to the high demand of family size properties, we know that we do not have the stock to enable all families that apply to us for rehousing to be offered a house and / or in a location that would meet their housing preferences. The council has a number of low rise flats and maisonettes across the borough designed for families. If applicants only choose to consider certain locations or property types this will limit their chances of being successful in bidding and face a much longer wait time than applicants prepared to consider a broader range of areas and property types.

What if your circumstances change?

If your circumstances change it is your responsibility to tell our housing solutions team as soon as possible so that your application can be reassessed. Examples can include:

- Proof of pregnancy;
- Any member of the family or any other person on the application form who has left the current accommodation;
- Any change of name or address;
- Any additions to the household (proof of residence and identification will be required);
- A change to your accommodation status for e.g. Notice to Quit received;
- A change in an applicant's medical situation; and
- A change in immigration status
- A change in your income if it exceeds income thresholds

You may also need to complete a change of circumstances form to reflect these changes. Following the reassessment, if the applicant moves into a higher or lower band their application date will be the date that the council was notified of, or provided with evidence of, their change of circumstances.

If you don't tell us about changes any offer of housing might be withdrawn and your registration may also be cancelled.

Keeping your application active

Annual Reviews

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

Cancelling applications

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

- The applicant requests cancellation.
- The applicant's circumstances change and they no longer qualify.
- The applicant fails to return a revision form.
- The applicant is rehoused
- The applicant has refused 3 tenancy offers in 12 months
- The applicant has not bid for 12 months

Promotion of other housing options

Information is also provided about other housing options in the Finding a Home service that we promote including:

Transfers

Tamworth Borough Council tenants are able to participate in the Finding a Home choice based lettings scheme. Transfer tenants will be assessed and banded in accordance with their housing need. In order to be offered a property transfer tenants' will have to pass a property inspection, the Allocations team can let you have further details.

Incentive to move scheme

Tamworth Borough Council wants to make best use of its stock to help meet housing needs. If you are accepted under the incentive to move scheme then this will usually mean you are placed in Band 1. This is in recognition that you are giving up a larger family home to move into flatted, sheltered or bungalow accommodation. Further details of our incentive to move scheme, is available on our website and can be posted out to you on request.

Mutual Exchanges

A mutual exchange or swapping properties represents for most tenants the best chance of moving. As a tenant you can exchange your property with any other Local Authority tenant or Housing Association tenant. This is not confined to Tamworth but anywhere in the Country. Details of how to use the mutual exchange service can again be found on our website and the exchange register is also available to view at Marmion House.

Registered Social Housing Providers

Housing providers with housing stock in Tamworth also advertise available homes through the Finding a Home website where you can express an interest in moving to by placing a bid' on. Some may allocate a proportion of their stock themselves so you may also want to check if you can register with them directly.

Private renting

We do not have sufficient social rented homes to meet demand. If you are in a low banding or want a property that is in high demand you should consider renting privately.

We can provide information about this option and depending on your housing needs, we may be able to help you towards a rent deposit.

Diversity & Equality

We are committed to ensuring equality of opportunity in all elements of our choice based letting scheme. This means that we seek to ensure that priority for housing is based on housing need and that the allocation policy is fair to all sections of the community regardless of age, disability, gender, marriage and civil partnership, pregnancy and maternity, race, religion or belief, or sexual orientation. We want our services to be accessible to everyone who lives in Tamworth. If you need extra help to be able to use our services, such as translation and interpretation services, large print or signing, please tell us.

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

Frequently asked Questions

1. What if I don't have access to the internet?

You can ask your family, friends, children and support workers, etc. to help you. If you do not have access to the internet you can visit a library or use the portals available at Marmion House reception.

2. What if I need help?

If you are in Band 1 or Band1+ we will be supporting you to bid. Equally if you are vulnerable or have specific requirements then we will ensure you have the same access to the service and the same opportunity as others. In some circumstances, including homelessness, this may include staff or a third party making a proxy bid on your behalf. Anyone can make a proxy bid for you but they will need to know your application number in order to place the bid. Staff are available to help you to express an interest in properties either over the telephone or by visiting us at Marmion House.

3. Is there a restriction to the number of expressions of interest I can make?

Yes, applicants can bid on up to 3 properties per week, any applicants making more than 3 expressions of interest will be discounted. The reason we have restricted bids is to ensure we can properly understand housing needs and requirements and you really think about where you want to live.

4. What if I do not accept the property I have expressed an interest in?

If applicants refuse 3 suitable properties then their application may be cancelled. If you are in Band 1 or Band 1+ and refuse suitable accommodation your applications banding may be reduced.

5. Can I still bid if I have rent arrears?

Yes, if your arrears are over £250.00 reduced preference of your banding will be applied, if you owe less than £250.00 you will be asked to clear these arrears before any new tenancy begins.

If you have rent arrears for a current or former home of over 8 weeks rent you may not qualify to join the housing register.

6. I have been bidding for sometime and have been unsuccessful?

You can use the lettings results to help you understand why. These tell you how many people bid for the property, as well as the band and priority date of the successful bidder. You may wish to use this feedback information to help you decide how to bid in the future. For example you could bid for properties of different types in areas that attract fewer bidders. You will see that in some cases Band 3 and 4 applicants are almost never offered some property types in certain areas. If you are in one of these bands you may wish to consider other housing options if you wish to move sooner.

7. What if I am not happy with any decision made about my Finding a Home application?

A request for a review of your priority banding should be made within 21 days of the decision being made. You should provide supporting evidence if necessary and explain why you require a review of the original decision. An independent senior officer from Tamworth Borough Council will carry out the reviews.

8. How long will I have to wait for rehousing?

Whilst we can't provide timescales, by looking at our housing stock and comparing this to the lettings results, shows you the type of property, location, how often it comes available as well as the band of the successful applicant which will give you an indication of how long you

may have to wait. This information may help you to decide to change the home you're interested in moving to or to consider other housing options.

9. Are accessible properties advertised for people with disabilities?

Yes, any vacant properties with adaptations are advertised on the scheme and people with disabilities are given preference for this type of accommodation.

10. Is sheltered housing included in the Finding a Home service?

Yes, all vacant sheltered properties are advertised on the scheme, you will need to have completed a needs and risk assessment to ensure a move to sheltered housing is the right move for you before you can be offered a property.

11. Proxy bidding

Any applicants awarded Band 1 or 1+ have been identified as needing to move urgently and will be assigned a case officer to support them in bidding; this may include a proxy bid made on the applicant's behalf on a suitable property to ensure they are rehoused as soon as possible.

Contact details

A full copy of the council's Allocation Policy can be found on the website at www.tamworth.gov.uk

Tamworth Borough Council,
Marmion House, Lichfield Street, Tamworth,
Staffordshire B79 7BZ

Properties are advertised at
www.findingahometamworth.co.uk

Housing Solutions;
Tel 01827 709709 (Monday to Friday 9am to 5pm)
Email: housingsolutions@tamworth.gov.uk

Council opening times:
Monday to Thursday 8.45 to 5.10
and Friday 8.45 to 5.05pm

If you require this information in another format or language, please call 01827 709709 or email: housingsolutions@tamworth.gov.uk

