

## **Helping You Find a Home to Rent or Buy**

### **Welcome to Key Choices**

This booklet is a summary of the Council's Housing Allocation Policy. The full policy can be downloaded at [www.rotherhamkeychoices.org.uk](http://www.rotherhamkeychoices.org.uk).

Key Choices offers advice on a range of housing options available from a variety of housing providers.

This booklet explains about how you qualify to go on the housing register and how the process works.

### **Who qualifies to go on the housing register?**

To qualify to go on Rotherham's housing register you must:

- Be aged 16 years or older
- Have had a connection to Rotherham for at least three years
- Be in housing need
- Not owe over £800 to the Council, a private landlord or housing association for current or former rent arrears
- Have not been evicted from a Council tenancy in the last five years
- Not have savings over £16,000
- Not own a home

If you owe money to the Council, a private landlord or housing association for current or former rent arrears you will be required to set up a payment plan to reduce this debt. If you owe £800 or more you will not qualify to go on the housing register, but you may reapply when you have cleared the arrears in full or kept to a repayment arrangement which reduces the debt by at least 25%.

### **Financial considerations**

If you qualify to go on the register you need to consider the cost of getting your own place to live, as setting up home is expensive. It is a good idea to start saving and buying items in advance. You need to consider how you will manage your income when you have bills such as rent, council tax, gas and electricity to pay. You should only bid for properties that you can afford. Key Choices will use a system called Equifax to confirm that you can afford a property. If you qualify and are offered a property you must pay the rent and other charges, which are due weekly in advance.

### **Rent in Advance**

If you are offered a property you will be required to pay a week's rent in advance after you have viewed the property and before you sign the tenancy agreement. The Advice and Assessment officer who accompanies you on your viewing will give you details of how to make this payment by card or cash.

## **Other housing options available if you don't qualify to go on the housing register**

Advice and assistance on housing options is available to those who do not qualify to go on the housing register such as:

### **Housing associations**

Some Housing associations advertise their properties through Key Choices and do not have a housing register of their own. You have to qualify to go on Rotherham's housing register to apply for these properties. The Housing Associations that have their own housing register may consider applications from those not on Rotherham's housing register. Housing Associations have their own rehousing rules to decide who gets their properties. A list of housing associations with properties in Rotherham can be found at the back of this booklet.

### **Rent from a private landlord**

There are private rented homes available in Rotherham with no waiting list. If you are on a low income you could qualify for local housing allowance to cover some or all of your rent. Some private rented homes have furniture and fittings.

### **Swapping your home**

If you rent your home from Rotherham Council, a housing association or other not-for-profit landlord you can search online at [www.homeswapper.co.uk](http://www.homeswapper.co.uk) or [www.swapandmove.co.uk](http://www.swapandmove.co.uk) for tenants who are looking for a property like yours. Once you have found a tenant to swap with, both tenants will need to get permission from their landlord before they can swap homes. We have funded this service for Rotherham Borough Council tenants so they can register for free. Once you have registered, you will be able to log on securely and view any matches.

### **Affordable home ownership**

Mortgages can be hard to come by, making a new home seem out of reach. But there is a lot of help available to get you into low-cost home-ownership if this is right for you.

### **Help to stay where you are**

You can get help to tackle a problem that has prompted you to look for a move.

### **Direct homes**

A direct home is where either there is no one on the shortlist or where applicants on the shortlist have refused the property or do not qualify due to a change of circumstances. We advertise direct homes on a daily basis and the earliest dated applicant that places a bid on that day is contacted first to verify their eligibility for the

property. If you qualify a viewing will be arranged. The policy on the allocation of Direct Homes is more flexible and has its own band. If you think you may meet the criteria contact us for an assessment.

### **I am going to be homeless; will I get a Council property?**

If you find that you are faced with homelessness we will assess your circumstances. We will always try to prevent you from becoming homeless in the first instance by looking at all options, including private rented accommodation. Rotherham Council can now discharge its homeless duty through a private rented sector offer or an offer of a Council or Housing Association tenancy.

If you are threatened with homelessness within 28 days and are in priority need and are assessed and accepted in accordance with homeless legislation, you will be placed in the following bands:

- Band 1 if you have multiple priority needs
- Band 2 if you are homeless with no other priority needs

You are required to bid for advertised properties. If you are offered and refuse a suitable and affordable property in bands 1 or 2, your application will be moved to band 3 where you have one further offer.

If you refuse a second offer your application will be cancelled and you will not qualify to go back on the housing register for two years.

### **How do I apply to go on the housing register?**

You can apply online at [www.rotherhamkeychoices.org.uk](http://www.rotherhamkeychoices.org.uk), where you will be asked questions which will confirm if you qualify to go on Rotherham's housing register. You will receive a personal housing plan which will outline the options available to you based on your individual current circumstances.

If you do not have computer access at home you can use a computer for free at the library.

If you qualify to go on Rotherham's housing register, within 10 working days you will receive by email or letter your application log in reference number, registration date and band of application. The information on your application will be held by the Council and will be shared with other agencies and landlords including housing associations who use the same register to let their properties.

### **What is my assessed date?**

Your assessed date is the date you first got the level of priority that put you into your current rehousing band. This might be the same as the 'registration date' which is when you first registered for rehousing - but not always.

If your circumstances change after registration your application will be re-dated to the date of assessment of your new circumstances.

If two people from the same priority band want the same home, it goes to the one with the earlier assessed date. If they have the same assessed date, it goes to the one with the earliest registration date. Occasionally allocations will be made out of date turn order if applicants with a later assessed date are deemed to be in higher risk than applicants with an earlier assessed date.

### **How are properties allocated in Rotherham?**

Council-owned properties in Rotherham are allocated to people using Rotherham Council's rehousing rules - our 'allocation policy'. Housing associations and private landlords use their own rules for deciding who is offered their properties. We will share information on the housing register with landlords who advertise their properties on Key Choices.

You will need to tell us your address history. If you have moved to the UK from abroad we will need to see paperwork to confirm you qualify for rehousing.

We put all qualifying applicants into a rehousing band, depending on how urgently they need to move and other circumstances. The higher your band (band 1 is the highest), the more chance you have of a home.

### **How are properties advertised?**

Properties are advertised each week on the website at [www.rotherhamkeychoices.org.uk](http://www.rotherhamkeychoices.org.uk)

Properties appear on the website at midnight on Tuesday and are available for bidding until midnight on the following Monday.

To help you decide which properties are right for you the adverts tell you the details of the landlord, size, rent and other features of the property.

The advert also tells you if there are any special requirements that the applicant must meet such as minimum age and which band will be given preference.

A key to the terms and symbols used in the adverts and on the website can be found on the back cover of this booklet.

### **How do I request a property?**

To place a bid you need to log in to your account at [www.rotherhamkeychoices.org.uk](http://www.rotherhamkeychoices.org.uk). To do this you will need your log in application reference number and password which is the date of birth of the prime applicant. Date of birth must be entered in format shown in this example 01/01/1986.

You should check all the homes you're likely to qualify for, look at photos, detailed descriptions and maps before making a decision to place a bid. If you have children you should check schools in the area and that they have places available for children moving into the area. If you require any further information regarding primary and secondary schools contact [admissions.enquiries@rotherham.gov.uk](mailto:admissions.enquiries@rotherham.gov.uk) or telephone 01709 822505.

You need to consider the following things when making bids for properties:

- Only bid for properties you want to live in – if you refuse two offers your application will be cancelled and you will not be able to go back on the register for two years.
- Log on and look for homes regularly so that you don't miss out on properties that you would qualify for – if you don't bid, rehousing will take longer.
- You can bid for all properties advertised for your rehousing band, and you can also place bids for properties advertised to other groups, but they will be offered to the advertised group first.
- Remember that properties are offered in date order based on how long you have been in your band.
- The system will let you see your position on the shortlist and you can withdraw and place bids on other properties.
- When bidding for flats, consider the age of the youngest person who is moving – some flats are reserved for people over a certain age.
- Think about the area you want. In some areas, suitable homes come up very often - but in others there may be nothing available for a long time.

### **Who is in Band 1?**

Band 1 is the highest band and is for people who need to move urgently, because they:

- Are leaving Her Majesty's Armed and Reserve Forces, or are a family member who has resided with Service Personnel and has no accommodation to return to
- Are service sector tenants leaving employment who have no accommodation
- Live in an adapted property or disabled persons unit but have no need of the adaptation
- Have multiple priority needs
- Are terminally ill
- Are waiting to leave hospital with no suitable home to return to
- Are subject to multi-agency risk assessment conferences (MARAC) and are victims of domestic violence or threatened with violence
- Live in a home that is subject an emergency prohibition order, or a regeneration area where due to demolition only 25% of homes remain occupied

- Need a 'housing management letting' due to fire, flood, violence or other exceptional circumstances which require a move for safety
- Are being supported by Adult or Children Safeguarding services
- Are guardians, adopters or prospective foster carers
- Have lived in temporary supported accommodation for more than six months
- Are a Council or housing association tenant who wishes to downsize by at least one bedroom because they are in financial difficulties due to welfare reform.
- Are the tenant of a 4 bedroom house and wish to downsize to a 2 or 1 bedroom house
- Are the tenant of a house and wish to downsize to a flat or bungalow

Their case is assessed by a panel and if awarded band 1 the applicant will be entitled to one offer of accommodation. When determining suitable areas the Housing Assessment Panel will consider the property household size, the type and size of property and stock levels as well as turnover and demand, along with any support or educational / employment needs.

Applicants can remain in band one for 28 days. If there have been suitable properties advertised in the agreed areas and applicants do not bid, they will be removed from band 1 and moved to band 1 where one offer remains. The time limit reflects the urgency for people in this band to move.

### **Who is in band 2?**

The following households are in band 2:

- Homeless applicants in priority need – One offer only
- Applicants whose homes are subject to repair renewal, whose property has been approved for demolition and non-emergency prohibition orders
- Applicants with a medical need
- Households in low paid work or attending college / university who cannot afford to maintain other housing options such as private rented or home ownership and need to move closer to work.
- Victims of domestic violence not subject to MARAC
- Households who are statutorily overcrowded
- Applicants requiring move on from supported accommodation

Applicants in band 2 qualify for two offers in any area of Rotherham. If they refuse both of these offers their application will be cancelled and they will not qualify to go on the register for two years. Priority Homeless applicants only receive one offer.

### **Who is in band 3?**

The following households are in band 3:

- Homeless applicants with no priority need who are living in temporary accommodation with family or friends, or have been served a notice by their current landlord
- Homeless applicants who refuse a suitable / affordable offer (of either Council, housing association or private rented accommodation) and the homelessness duty has ended – applicants in this category will only receive one offer and if no bids are placed in 12 months their application will be cancelled
- Households who lack amenities or where the applicant is not in work and cannot afford to maintain the rent or mortgage
- Families forced to live apart who are neither tenants nor owners of a property
- Applicants living in mobile caravans or boats with no static amenities
- Applicants living in Council flats with children under 12 years of age
- Applicants with children who have chosen to accept a Council tenancy which is a ground floor flat in order to avoid being homeless
- Applicants who are living with family or friends and are now ready to move on

Applicants in band 3 qualify for two offers in any area of Rotherham, if they refuse both these offers their application will be cancelled and they will not qualify to go on the register for two years.

### **Who is in Band 4?**

The following applicants are in band 4:

- Applicants with a local connection to Rotherham
- Applicants with no debt owing to the Council or other Landlord
- Applicants who have not been evicted during the last 5 years
- Applicants with no history of anti-social behaviour in the last 2 years
- Applicants who don't qualify to be in the other bands

### **Who is in the Transfer band?**

The transfer band is for current Council and Housing Association tenants who have had no breaches of their tenancy conditions in the past two years. The local Area Housing Officer will verify and confirm if a current Council tenant qualifies to transfer.

Council tenants who want to move are required to register on the online mutual exchange scheme at [www.homeswapper.co.uk](http://www.homeswapper.co.uk) or [www.swapandmove.co.uk](http://www.swapandmove.co.uk).

Applicants in the Transfer band qualify for two offers in any area of Rotherham, if they refuse both these offers their application will be cancelled and they will not qualify to go on the register for two years.

### **How do you offer Council properties?**

At the close of the advertising cycle a shortlist is produced of all applicants who have placed a bid. We will contact the applicant at the top of the shortlist to verify their application and that they qualify to be offered the property. A change of circumstances can affect you qualifying for Council housing. It is really important that you keep in touch with us and tell us of any changes in your circumstances, address and contact details. If the applicant qualifies for the property they will be matched to the property subject to an 'It's Your Move' meeting with the local Area Housing Officer. This meeting will be an opportunity to meet the Area Housing Officer and to discuss the responsibilities of being a Rotherham Council tenant. Following this meeting the Area Housing Officer will approve you being matched to the property. At this stage the property will be with our contractors. When the keys return to us from the contractor we will contact you to arrange a viewing.

### **What is an open viewing?**

An open viewing is where we invite several applicants from the shortlist to view a property. When invited to open viewing applicants are advised this is not an offer of accommodation and that any offer of the property will be subject to verification.

At the open viewing we will ask all applicants who attend if they would like to live in the property. After the open viewing we will verify the earliest dated applicant who attended the open viewing and is interested in moving into the property. If they qualify we will make a formal offer and arrange a meeting to sign the tenancy agreement.

### **Signing the tenancy agreement**

Following a viewing you will be provided with an appointment to attend a group sign up. If a group sign up is not appropriate an individual appointment will be given to you. You will need to attend this appointment with any joint applicant as you will both have to sign.

### **Furnished Homes**

Applicants who have been offered a Council tenancy can choose to have a furniture package. A furnished charge is added to the rent account. The furniture charge is fully covered by Housing Benefit regulations for people on low incomes who would normally qualify.

There are different types of furnished packages to rent, which vary in cost. You will be advised prior to being offered a property if a furnished package is affordable to you.

### **Are there reasons why the Council would not offer me a property?**

The Council has the right not to make an offer, if the applicant:

- Requests an area where they may be unable to sustain a tenancy due to lack of support, for example if they have medical priority on support grounds and the property is not near the support network
- Requests a property that is too small for their family circumstances and this would lead to cramped living conditions
- Has specific needs for disability adaptations and the property does not meet these requirements
- Has been involved in anti-social or criminal behaviour in the last twelve months (including members of the household)
- Has breached a condition of their current tenancy, e.g. rent arrears
- Cannot afford to take on the tenancy

Where the Council has reserved the right not to offer a property the applicant will be advised in writing of the reasons for this decision.

### **Do you publish letting results?**

You can look at recent lets on [www.rotherhamkeychoices.org.uk](http://www.rotherhamkeychoices.org.uk). You can see how many bids were made for each property and the details of the successful applicant – what band they were in and how long they had been in that band.

### **Cancelling applications**

When an applicant has been successfully rehoused, their application is cancelled and that person will not qualify to go on the housing register for two years. If an applicant has been evicted from a Council tenancy they will not qualify to go on the housing register for 5 years following the eviction date.

Applications will also be cancelled when the applicant:

- Has submitted a Right to Buy application for their current Council property
- Is granted a tenancy by the Council or housing association
- Has voluntarily terminated their secure tenancy (although in some cases they will be able to reapply when their circumstances change)
- Has been evicted from a Council or housing association tenancy
- Has abandoned their Council or housing association home
- Has more than one application registered
- Has been nominated to a shared ownership scheme
- Has succeeded or been assigned a Council tenancy

- Has been granted a new secure tenancy when a successor dies
- Has accepted and signed a mutual exchange
- Has applied and accepted major adaptation work that meets their long-term needs
- Has refused two suitable offers of Council or housing association accommodation
- Has told us to do so

### **Do I have the right of review?**

You have a right to request a review if you disagree with the Council's decision concerning your application in relation to exclusions, band, date of application, cancellation or providing false information. If you wish to exercise your right to review you must do so in writing within 28 days of receiving your decision letter. The review will be conducted by a senior officer who will notify you of their decision within 28 days of receiving your request for a review.