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Housing Allocations Policy Consultation and System Update

Relevant Portfolio Holder		Councillor Shirley Web			
Portfolio Holder Consulted		Yes			
Relevant Assistant Director		Judith	Willis	Assistant	Director
		Housing	g and Co	mmunity Sei	rvices
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Wards Affected		All			
Ward Councillor(s) consulted		Not applicable			
Relevant Council Priority					
Non-Key Decision					
If you have any questions about this report, please contact the report author in					
advance of the meeting.					

1. **RECOMMENDATIONS**

The Cabinet is asked to RESOLVE:-

- 1) To consult on the draft Housing Allocations Policy for a period of six weeks commencing 27th November 2025;
- 2) That the Council's Housing Register be referred to as 'Bromsgrove Home Choice'.
- That authority be delegated to the Assistant Director for Community and Housing Services and the Assistant Director for Legal, Democratic and Procurement Services to agree final changes and make any future amendments to the Council's Housing Allocations Policy that are deemed to be necessary to comply with Government guidance and which do not trigger the statutory obligation to consult the persons affected by the changes pursuant to section 168(3) of the Housing Act 1996.

2. BACKGROUND

- 2.1 Local Housing Authorities (LHA) are required by Section.166A of the Housing Act 1996 to have an allocation scheme for determining priorities and for defining the procedures to be followed in allocating social housing accommodation and they must allocate in accordance with that scheme.
- 2.2 The Homelessness Reduction Act 2017 (HRA 2017) enhanced the Council's duties for applicants who were facing homelessness by preventing or relieving homelessness at an earlier stage. The Allocations Policy supports the Council in these duties by prioritising homeless households in line with the policy and providing

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accommodation through the housing allocations available through the system.

2.3 This report advises Members that the Home Choice Plus Partnership will be dissolving during 2025 and outlines the proposed changes to the Council's Allocations Policy that will be required to accommodate this and also some additional changes recommended by officers, following a review of the policy.

OPERATIONAL ISSUES

- 3.1 The current Home Choice Plus partnership which is subject to an SLA between Stratford on Avon and Wyre Forest District Councils and Bromsgrove District Council, is coming to an end on the 31st March 2026. This is due to a combination of the current ICT system requiring an expensive upgrade in order for it to continue to be secure, and Local Government Re-organisation which would lead to one of the partners needing to develop their own system in any event. The changes proposed to the policy are set out below and aim to support the Council to fulfil its homelessness duties and help minimise the length of time that households spend in temporary accommodation. In addition, those with a low housing need and no local connection will no longer be able to access the housing register and within the reasonable preference bands, we have provided further clarity to what the Council considers to be a reasonable preference for housing.
- 3.2 The current number of live applications on the housing register are 2,888 and are banded below.

BDC Active Applications	1 Bed	2 Bed	3 Bed	4 Bed	5+ Bed	TOTAL :
Priority	18	11	5	1	0	35
Gold Plus	188	92	49	8	2	339
Gold	28	31	17	6	0	82
Silver Plus	15	4	2	0	0	21
Silver	3	4	0	0	0	7
Reduced	4.4	4.4	•	0	•	00
Preference	14	11	9	2	0	36
Bronze Plus	1,172	337	145	23	3	1,680
Bronze	473	138	63	12	1	687
Grand Total	1,911	628	290	52	7	2,888

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- 3.3 Name and Banding Changes. It is proposed that the new policy and system will be named the Bromsgrove Home Choice. The Bandings will be changed from Priority, Gold Plus, Gold, Silver Plus Silver, Reduced Banding, Bronze Plus and Bronze, to Band numbers 1 to 6.
- 3.4 Community Contribution additional waiting time will not apply for those in Priority Band that will in the future be known as Band 1. The Community Contribution additional waiting time will not be applied for those in Band One as they are already in the most extreme housing need and should be prioritised based on their time in that band. By allowing community contribution in the past, some households have been left in temporary accommodation for longer than necessary. The Government does not consider Bed and Breakfast (B&B) suitable temporary accommodation for families and pregnant women and requires that those whose households includes dependent children or a pregnant woman must not be housed in B&B accommodation unless there is no other suitable accommodation available, and only for a maximum of six weeks. This change will support the Council to achieve this directive.
- 3.4 **Move on from Supported Accommodation**. Those who are confirmed by the support provider as ready to move-on from supported accommodation into independent living are placed into Gold Plus which in the future will be known at Band 2. The policy has been clarified to confirm that this will only apply where Bromsgrove District Council referred that person into the supported accommodation in the first place and at that time made an agreement with the landlord to support with move on.
- 3.5 **Lower levels of disrepair** The current practice of awarding reasonable preference for lower levels of disrepair that do not constitute a Category 1 hazard will be removed. It will be left for the Council's Private Sector Housing Team to work with landlords to improve the standard of properties.
- 3.6 Those in Reasonable Preference but without a Local Connection to Bromsgrove. It is proposed that those in a reasonable preference for housing as defined under the Housing Act 1996 but without a local connection be placed into what was known at the Reduced Banding, but under the new policy will be Band 4.
- 3.7 Home Owners in a reasonable preference for housing as defined under the Housing Act 1996. Homeowners that own or part own a freehold or leasehold property in the UK or abroad will be unable to join the housing register. It is proposed that discretion to this ruling will be applied where exceptional circumstances apply, these may include:

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- Evidence supplied that the property is having a significant detrimental impact on the health of the applicant, it has been verified by a professional that the property cannot be adapted to meet their needs and they have limited financial resources to meet their own housing needs elsewhere.
- The current property is unaffordable, and the applicant does not have the financial resources to meet their rehousing needs. This will be assessed through an application on the grounds of homelessness.
- Cases where the applicant or a member of their household is suffering from domestic abuse or harassment, and there is evidence to suggest emergency rehousing is required. This will be assessed through an application on the grounds of homelessness.
- o If homeowners are accepted onto the housing register, they will need to evidence they are in the process of selling their home prior to any offer being made. Those deemed to have sufficient financial resources to resolve their own housing needs will be placed in the reduced banding which will be known as Band 4.
- 3.8 Homeowners that do not fulfil any of the reasonable preference categories will be assessed as having no housing need and therefore will not qualify to join the housing register.
- 3.9 Increase in minimum income threshold before the reduced banding, Band 4 is applied. It is proposed that the maximum income a household can earn before being placed into the reduced banding in respect of having sufficient resources to solve their own housing need, is increased:
- 3.10 Financial Resources Currently households who qualify for reasonable preference will be deemed to have sufficient financial resources to resolve their own housing need through home ownership or private renting where their earnings exceed;
 - For single people and couples with no children, a gross household income (including benefits) of more than £47,000 per annum (which is the equivalent of two adults over 21 years of age working full time and earning the minimum wage) or
 - Households with children with a gross income (including benefits) of over £60,000.

These applicants will be placed into the reduced banding, Band 4.

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- 3.11 **No local connection and low housing need** As there is little prospect of anyone being housed where they have no local connection and a low housing need, Band 6, will be restricted to those who are:
 - Eligible and interested in shared ownership
 - Eligible and interested in older persons accommodation
 - In social housing and seeking a transfer
- 3.12 All current housing applicants will need to apply to the new system as it will not be possible to transfer the information over given the changes to both the bandings and the policy outlined above. They will be able to retain their current effective date if they apply within three months of the new system going live.

4. FINANCIAL IMPLICATIONS

4.1 The new system to support the Allocations Policy will cost approximately £46,000 per annum. The cost will be met from current resources and a top up from Homelessness Prevention Grant for the remaining £14,600.

5. LEGAL IMPLICATIONS

- 5.1 Under Section 166A of the Housing Act 1996 the authority is required to have an allocation scheme for determining priorities and for defining the procedures to be followed in allocating social housing accommodation and must allocate in accordance with that scheme.
- 5.2 Legal advice will be obtained from a legal specialist to ensure that the policy meets all statutory requirements.

6. OTHER - IMPLICATIONS

Local Government Reorganisation

6.1 The new unitary authority/authorities will be required, as a local housing authority, to have an allocations scheme for determining priorities and for defining the procedures to be followed in allocating social housing accommodation and must allocate in accordance with that scheme. Any new scheme will require consultation with relevant stakeholders and those on the Housing Register.

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Relevant Council Priority

- 6.2 The Council's Allocations Policy supports the Council's Priority:
 - Housing

Climate Change Implications

6.3 There are no climate change implications.

Equalities and Diversity Implications

- 6.4 There are unlikely to be any equalities implications in the above changes as the Council is already operating a choice based lettings system and routinely offers support for those who are digitally excluded from accessing technology. The Council will carry out an Equalities Impact Assessment following the consultation process during which the Council will ask for feedback on any accessibility concerns.
- 6.5 An effective and robust allocations policy has the positive implication of ensuring those with the greatest need can access suitable housing sooner; this is particularly crucial when considering victims of domestic abuse, pregnant women, families with dependent children and individuals with additional needs, be they health, disability or age related.

7. RISK MANAGEMENT

7.1 A risk assessment is shown at Appendix 2

8. <u>APPENDICES and BACKGROUND PAPERS</u>

Appendix 1 – Draft Housing Allocations Policy

Appendix 2 – Risk Assessment

Appendix 3 – Allocations Policy Proposed Changes Table

9. REPORT SIGN OFF

Department	Name and Job Title	Date
Portfolio Holder	Councillor Shirley Webb Cabinet Member for Health	28/10/25

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	and Well-being and Strategic Housing	
Lead Director / Head of Service	Judith Willis Assistant Director Community and Housing Services	28/10/25
Financial Services	Deb Goodall, Assistant Director of Finance and Customer Services	28/10/25
Legal Services	Nicola Cummings, Principal Solicitor - Governance	27/10/25
Policy Team (if equalities implications apply)	Rebecca Green, Policy Manager	28/10/25