

Appendix 3 Bromsgrove Housing Allocation Policy Table of Proposed Changes

	Current Policy	Proposed Change
Name and Banding Changes	The current policy is known as Home Choice Plus. Housing Applicants are banded according to their housing need in Priority, Gold Plus, Gold, Silver Plus, Silver, Reduced Band, Bronze Plus and Bronze.	It is proposed that the new policy and system will be named the Bromsgrove Home Choice. The Bandings will be changed to Band numbers 1 to 6. Band 1 being the band for those who are homeless and therefore in the most extreme housing need.
Community Contribution	Community contribution currently applies to all bands and awards 6 months additional waiting time of six months for those who are employed, volunteering, in education or training or unable to do any of the above due to caring responsibilities or disability.	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.
Move on from Supported Accommodation	Currently the Council provides reasonable preference, Gold Plus banding, to those moving	The approach to assist with move on from supported accommodation

	on from supported accommodation to ensure that those who are placed into general needs accommodation are more likely to be able to sustain their tenancy and also to ensure that supported accommodation does not get silted up with households who are ready to move.	is being strengthened so that those who are confirmed by the support provider as ready to move-on from supported accommodation into independent living are placed into Band 2 only 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.
Lower levels of disrepair	Currently properties that are suffering from disrepair (regardless of tenure) that is not deemed to be severe or a threat to the health and safety of the occupier will be awarded this band.	The 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.
Those in Reasonable Preference but without a Local Connection to Bromsgrove	Currently those applicants in reasonable preference who do not have a local connection to the District are awarded either Silver Plus or Silver Banding.	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.
Home Owners in a reasonable preference for housing as defined under the Housing Act 1996	Currently owner occupiers and people with sufficient financial resources available to them to meet their housing needs will be placed in reduced band if they have; a) a gross household income (including benefits) of more than £38,000 per annum b) savings / capital / assets / equity of £50,000 or more unless they are in receipt of a pension (or fixed income where	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.

	they would be unable to obtain a mortgage) where they would be allowed savings/capital/assets/equity of up to £95,000. The savings etc. of all adult members of the household should be taken into account for this criteria.	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.
Increase in minimum income threshold before the reduced banding, Band 4 is applied	Currently those with sufficient financial resources available to them to meet their housing needs will be placed in reduced band if they have; a) a gross household income (including benefits) of more than £38,000 per annum b) savings / capital / assets / equity of £50,000 or more unless they are in receipt of a pension (or fixed income where they would be unable to obtain a mortgage) where they would be allowed savings/capital/assets/equity of up to £95,000. The savings etc. of all adult members of the household should be taken into account for this criteria.	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. 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.

No local connection and low housing need	This applies to all applicants do not meet any of the reasonable preference criteria, and have low housing need but no local connection. Where the household has a low level housing need due to medical, disability or welfare conditions / issues, the banding will only be awarded where the condition / issue will be improved by a move to alternative accommodation. include the following; • Eligible and interested in shared ownership • Eligible and interested in older peoples accommodation • Households with low level medical or welfare issues • Households that are newly forming • Households who are suffering financial hardship • Households who are sharing facilities with other non-related households • Households residing in an institution or supported housing scheme e.g. hospital with no access to settled accommodation • Households who have insecurity of tenure (those in tied accommodation	As there is little prospect of anyone being housed where they have no local connection and only 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
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	or lodging with family members) • In social housing and seeking a transfer	
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