

Changes to Cornwall Homechoice Scheme and Cornwall Council Allocations Policy

FAQs

What changes have been made to the Cornwall Homechoice Scheme?

- Those who have assets valued at over £50,000, or those who have an income of £60,000 or more will not qualify to join Cornwall Homechoice.
- Other than in exceptional circumstances, a household where anyone has demonstrated anti-social behaviour within the last 2 years will not be able to join the register.
- Applicants who have not bid on any property for 12 months are removed from the housing register unless there are exceptional reasons. e.g. you require a particular size of property or require an adapted property
- Applicants are only able to bid for 1 property per advertising cycle (previously 3) unless there are exceptional circumstances.
- Applicants who turn down 2 properties that are offered to them will be removed from the housing register.
- Low level Welfare need will no longer be banded
- Banding will only be given for Urgent and high level cases of disrepair
- Applicants who are owed a statutory homeless duty by the Council will be Band 'C' rather than Band 'B'
- Meeting two banding criteria will no longer result in moving to the band above e.g. Two Band C criteria will no longer equal a Band 'B'

What changes have been made to Cornwall Council Allocations Policy?

- To be allocated a council home or a home managed by one of our partner registered providers to which the Council has nomination rights, applicants must be able to demonstrate a 3 year local connection.
- For homes owned and managed by the Council, preference will be given to an applicant whose household income is £30,000 or less,

If I am affected by any changes to the policy will I be told?

Yes we will contact all current applicants affected by the changes in writing or by email

Why is the policy changing?

The Allocations Scheme is being changed to better manage the housing waiting list and ensure that homes are allocated fairly to those in greatest need, to meet the urgent needs of our communities and to meet the objectives of our Strategic Housing Framework

I live outside of Cornwall will I be able to join the register with the new changes?

You will be able to join the register if you have less than £60,000 household income, less than £50,000 in capital/savings and you have not been guilty of unacceptable behaviour in the last 2 years.

However, to be nominated for a property owned by the council or a home managed by one of our partner registered providers to which the Council has nomination rights, applicants must be able to demonstrate a local connection to Cornwall

A local connection to Cornwall will be established if:

- The applicant has lived in Cornwall for the last 3 years and that residence was of their choice. (NB residence in a hospital or prison does not form a local connection by residence);
- The applicant is employed in permanent employment in Cornwall (permanent employment is regarded as 16 hours or more per week for period of 3 years. (NB This must be their actual place of work, not where their head office is situated);
- The applicant has close family (normally mother, father, brother, sister, son or daughter) that have resided in the area for a minimum of the past 5 years and the applicant has a need to give or receive support for the foreseeable future/ on an ongoing basis;
- Have lived in Cornwall for 10 of the first 16 years of life;
- Special circumstances – Where there is an exceptional need to move to Cornwall. Examples include but not limited to: those needing to move closer to specialist medical/support facilities; applicants accepted as homeless and owed a full housing duty by Cornwall Council; and Cornwall care leavers living outside of the County.

Myself and my partner work can we join the register?

If your household income is less than £60,000 per year then you can join the register. Eligible income for purpose of financial assessment

- Net earnings
- Self-employed earnings
- Pensions
- Rent received from tenants or lodgers

Ineligible Income for purpose of financial assessment

- JSA
- ESA
- Pension credits
- Income Support
- Child Benefit
- Attendance Allowance
- Disability Benefit
- Fostering Payments
- Child Maintenance payments
- Charitable voluntary payments
- Working Families Tax credit
- Child tax credit

I am an older person but have savings would I be able to join the register with the new changes

Generally applicants with net realisable assets of £50,000 or more are unable to join the register. However, applicants that require sheltered housing will be eligible to join the register

I own my own home can I join the register?

Applicants who own a property or a share in a property will not qualify to join the register if it is worth more than £50,000 after the costs of sale

I am in temporary accommodation and have a homeless duty how will these changes affect me?

Applicants who are owed a statutory homeless duty by the Council will now be given Band 'C' rather than Band 'B'. We will contact you directly about this.

Will applicants with a town or parish connection get preference for properties?

We will still assess an applicants' local connection to particular parishes when they apply and preference will be given to applicants with parish connections in the following circumstances

A parish preference label may be applied to adverts in parishes where there are less than 50 social housing units.

In all other areas for council or social housing where we have nomination rights preference will be given to applicants who have a local connection to the parish within the band. For example if there are three Band 'B' applicants then preference will be given to the applicant who has parish connection and who has been in Band 'B' the longest.

To have a parish connection the applicant or member of their household, must meet one of the following criteria:

Residency –

- i) Currently lives within the parish and has done so continuously for the past 3 years; or
- ii) Has lived in the parish continuously for 5 years at some stage in the past.

Employment –

Currently works in permanent (regarded as 16 hours or more per week – exceptional cases will be considered on their own merit) employment in the parish and has been so continuously for the past 3 years and this employment is not of a casual nature.

Family –

Has a close family member (normally mother, father, brother, sister, son or daughter) living within the parish and has been for the past 5 years and there is independent evidence that the family member is in need of support or can give support.

Please note that in the case of new schemes the terms and conditions of the s106 planning restriction will take precedent.

What are the changes to the Welfare Assessment process?

We will no longer be giving banding for Low Welfare need (Band 'D'). You will also only have the right to one review of your Welfare Assessment.

What are the changes to the Disrepair Assessment?

A banding will no longer be given to reflect Low or Medium disrepair issues in a property. Urgent and High disrepair bandings will only be awarded by the Private Sector Housing once they have worked with the landlord to try and resolve any problems first. For more information about the Private Sector Housing Team or disrepair please click here

<http://www.cornwall.gov.uk/housing/private-sector-housing/>

I require an adapted property am I effected by any changes to the policy?

With adapted properties being in short supply and budgets to make adaptations limited changes have been made to the policy which will better match applicants requiring adaptations to suitable properties.

When applicants that are eligible and qualifying apply to Cornwall Homechoice, they will be able to self-assess as requiring an adapted property. Applicants will be able to assign themselves to one of the three mobility assessment categories below:

- Mobility Group 1 – Requires property suitable for wheelchair use indoors and outdoors;
- Mobility Group 2 - Requires property suitable for people who cannot manage steps or stairs and may use a wheelchair some of the day;
- Mobility Group 3 - Requires property suitable for people only able to manage 1 or 2 steps or small flights of internal/external stairs.

When adapted properties are advertised, the Cornwall Housing Team and all partner organisations will label their properties with a mobility category group preference description matching the groups above

If a property is advertised for a specific mobility group then only applicants in that mobility group will be considered and added to the shortlist. If a property is not advertised as a mobility property, but later transpires that it is, offers for this property can be withdrawn from applicants who do not meet the criteria.

If I don't bid will my application be cancelled?

Applicants to Cornwall Homechoice who have failed to bid on any property in the last 12 months will be removed from Cornwall Homechoice.

An assessment of the applicants' current circumstances and whether there were properties available to bid for during the 12 month period and whether the properties were reasonable and suitable for their needs will be taken into account in the decision to remove them from Cornwall Homechoice.

Applicants will have the right to review, (Refer to Section 5.8) if they can demonstrate that exceptional circumstances apply. For example:

- If suitable properties have not been advertised matching the applicants banding and circumstances during that period;

- They were unable to bid due to ill health.

How many bids can I have each week?

From Early 2015 Homechoice applicants will be limited to one bid per letting cycle

If I refuse a property will my application be cancelled?

Applicants who have been offered and refused 2 reasonable and suitable properties within a 12-month period will have their housing application removed from the register and the applicant will not be able to apply to Cornwall Homechoice for a period of 12 months.