

Ceredigion Common Allocations Policy



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Introduction

Ceredigion County Council (the Council), in agreement with our partner Registered Social Landlords, Barcud, Caredig and Wales and West Housing, operate a Common Allocations Policy. This means that applications for all social housing, no matter who the landlord is, are made to the Council through our Ceredigion Housing Options website. All social housing units within Ceredigion are allocated by the Landlord of the property in accordance with this policy.

The Council has worked with its partners to jointly review the Allocations Policy. Times have changed and this needs to be reflected in a revised allocations policy. The growing demand on Social Housing coupled with the desire to maintain and strengthen local communities has led us to conduct a thorough review of the way housing is allocated in the County.

Applying for Housing

The Housing Register Team within Ceredigion County Council maintains the Housing Register on behalf of the partners and deals with applications in accordance with this policy. Households on the register are prioritised according to need, local connection and waiting time. An applicant will be placed in a Band, according to these criteria.

Social Landlords, with a property to let, will use the Common Housing Register to see which applicant is in greatest need and has been waiting the longest, with consideration to mixed communities. The Register shall be kept up to date and households on the Register will be asked to review their circumstances every 12 months or inform us if there is change in circumstances. New applicants join the Register when their application is complete.

Applicants who have been assessed and are not in housing need will not be given any priority but can remain on the Register. Occasionally vacancies arise to which a suitable match would be sought from the non-priority bands. Local connection will apply.

The Application Process

To apply to join the Housing Register you must be over 16 years of age.

Applications can be made via our Ceredigion Housing Options Portal: www.ceredigionhousingoptions.cymru or through our Contact Centre on 01545 574123

Information you will be asked for includes;

- Your National Insurance Number
- Your address history
- Your local connection to Ceredigion
- Your household's income/savings
- Who you live with/ want to live with
- What areas you want to live in

As part of the application, you may be asked to provide further documents to support your application. We will tell you what documents to provide and when to provide them.

Once we have received all necessary information and completed the assessment, you will be awarded the relevant Band and your application will become active. If we are unable to obtain all the necessary details from you, this may result in you being placed in a non-priority Band until the situation is resolved. All applications must be renewed every 12 months, you will be notified when this is necessary.

This Policy also applies to existing social tenants seeking to transfer accommodation. Existing social tenants who want to move will need to apply for a new allocation through the Register. The same rules about housing need will be applied to determine priority.

Some people are not eligible to register to apply for social housing. This is set out in legislation. Applicants who are 'a person from abroad' and subject to immigration control within the meaning of the Asylum and Immigration Act 1996 and do not have 'leave to remain' in the United Kingdom, or who's 'leave to remain' is subject to a condition of 'no recourse to public funds' are not eligible for an allocation of social housing.

If you are a British Citizen or have been granted leave to remain for an unlimited amount of time, with recourse to public funds, you would be eligible.

People who are not eligible because of these conditions won't be eligible for social housing even if they would normally qualify because they have other housing needs such as being homeless, having a disability or living in poor conditions.

Main Aims

The high level aims of the policy are to provide secure housing for those most in need and to ensure social housing is embedded as part of sustainable communities especially in a rural county such as Ceredigion. The Policy aims to deliver housing to people most in need, whose housing options cannot be met outside of the Social Housing sector, and to streamline the Housing Register application process for customers and partner agencies, with a view to managing peoples' expectations of, and aspirations towards, Social Housing.

The re-drafted Common Allocations Policy reflects The Housing (Wales) Act 2014, Renting Homes (Wales) Act 2016 and the role we play in the future provision of good quality, affordable, stable, and sustainable housing, aligning with our Local Housing Strategy.

The Common Allocations Policy is the main framework for use in conjunction with the Housing Register and explains what we will do regarding Accessible Housing, Older Persons' Housing and alternative housing options. This allows applicants to apply for a home that most suit their requirements.

Local Lettings Policies

On occasions, Local Lettings Policies may be applied to specific areas or properties to meet the needs of the community and to ensure strengthened communities.

Local Lettings Policies are used to achieve a wide variety of housing management and other housing policy objectives, and are usually developed where there is a wish to alter the balance of the community or ensure a balanced community at the stage where a new development is let. Each of the housing association partners will have the ability to introduce Local Lettings Policies in areas of their stock. Local Lettings Policies introduced will be published. They will be monitored for effectiveness and will be reviewed regularly so that they can be revised or revoked where they are no longer appropriate or necessary.

There should be a clear evidence base of need before considering a Local Lettings Policy and adoption of such a policy only following consultation with the Housing Associations' Board and the Local Authority.

Strengthening Communities

The allocations policy seeks to sustain communities through a number of different policy statements:

- Act positively to combat the effects of Ceredigion's lower than average pay levels. Helping families on low incomes to live in safe and secure housing by recognising housing affordability as a new banding factor
- Actively seek to build sustainable and mixed communities, by allocating housing from each of the three 'reasonable preference' bands (A-C) via a quota system
- Strengthen local connection criteria by using time frames, local connection and Local Lettings Policies as a factor, where appropriate.
- Take into account past behaviour of Private Sector and Social Sector tenants in establishing eligibility for allocation. If applicants have acted with Unacceptable Behaviour, they may be placed in a Reduced Preference Band and subsequently not be eligible for allocation.

Delivering on Housing Need

The policy reinforces 'reasonable preference' categories, that are stipulated by law as having to be given due emphasis in any allocations policy. The prevention and relief of homelessness has had a particular focus in recent times through temporary measures brought about during the Covid19 Pandemic, rapid rehousing plans and the more recent policy intentions of the Welsh Government, proposed through a white paper in 2024. Where appropriate we have sought to improve the opportunities for social housing for homeless households, balancing statutory requirements and acute needs with a desire to give priority to those with a local connection. The white paper indicated some specific areas and groups of people for whom opportunities should be improved and we have sought also to incorporate this into the new allocations policy.

- Aims to free up adapted accommodation to allow greater numbers of adapted properties to be accessed by people who need them.
- Reflects need through a banding system and allocating housing from specific bands.
- Works in tandem with the Housing Standards Team, to improve standards of accommodation in the Private Rented Sector, to reduce the demands on the Social Housing Sector.
- Recognises housing need that is better met outside of the Social Housing sector, and signposts to the most suitable housing option.

The Banding System

One of the central aims of the policy is that the applicant will have a clear understanding of their chances of obtaining a Social Rented tenancy and offer more realistic options to those who do not fulfil the requirements for social housing. The policy will:

- Use a banding system, to offer a clear message to applicants.
- Use 'time-waiting' as a fair way of allocating housing to people assessed as having similar housing need.
- Clearly differentiate between the 'reasonable preference' bands and the non-reasonable preference bands and signpost applicants to other housing options as appropriate.
- Ensure those applying for reasons of poor quality housing in the private sector, are supported by the Housing Standards team, to address the issues and ensure private rented housing is of good order.
- Provide a direct match through the system to appropriate and suitable housing. Applicants will only be able to secure a home which suits household need and won't be able to choose inappropriate alternatives or specify a type.

Bedroom Calculations

Applicants are entitled to one bedroom for each of the following within their household:

- A married couple or two people cohabiting as if they were married
- Civil partners or two people cohabiting as if they were civil partners
- Each person aged 16 or over, not falling within sub-paragraphs above
- Two children of the same sex under the age of 16
- Two children regardless of sex under the age of 10
- Any additional child who cannot share with another child

For example, a married couple with sons 12 and 6, and daughters 5, 3 and 1 would have an assessed need of four bedrooms:

Married couple	1 bedroom	4 bedroom property required
Sons aged 12 and 6	1 bedroom	
Daughters aged 5 and 3	1 bedroom	
Daughter aged 1	1 bedroom	

Prioritising by time waiting

Applications are ordered based on their initial application date and priority of needs. This ensures the allocation of properties is administered to those who have been waiting the longest.

As such, we are unable to give precise dates when allocations will be made and, in some cases, applicants may be waiting some time, possibly years.

Choosing Areas

Households will be able to make up to five choices of location where they wish to be offered accommodation. The full list of area choices can be found on the Ceredigion Housing Options Portal. Consideration should be given to the type of housing, which is available in the area of choice, and whether that matches household need. For example, there are some areas which do not have bungalows, which may be necessary for the mobility of the applicant. A stock matrix is available on the Portal.

Assessing Housing Needs

The process will take the applicant through three distinct phases, each of which will help Housing Services, Partners and most importantly applicants themselves, to understand their housing need; and ensure Social Housing is accessible to those most in need, and that the strategic priorities of all partners can be achieved.

Stage 1: Identifying Housing Need

The policy follows legislation as set down in s167 of The Housing Act 1996. The following groups of people must be given a reasonable preference:

- People who are homeless within the meaning of Part 2 of the Housing (Wales) Act 2014. An assessment to determine the homelessness will be carried out
- People who are owed a statutory homeless duty by any Local Authority under Housing (Wales) Act 2014. This includes a s66, s73 and s75 duty as determined under the Act
- People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions. An assessment of the housing conditions may be required
- People who need to move on medical or welfare grounds, as a result of their present accommodation having a detrimental effect on their health and/or welfare.
- People who need to move to a particular locality in the area of the Local Authority, where failure to meet that need would cause social or welfare hardship (to themselves or to others). This includes to support or be supported by others.

Whilst the policy gives a reasonable preference to the above groups, additional needs have been identified locally. Households with the following needs will also be placed in a Band for allocation:

- Under occupation of social rented accommodation within Ceredigion. This helps us match households with the right sized property by encouraging movement.
- Adapted housing occupied by social housing tenants in Ceredigion who no longer have the need. This helps us match adapted properties with those who need it.
- Applicants who are ready to be discharged or to move on from supported housing and care settings. These are placements which were only intended as short term to help with improving independence or with rehabilitation, and who are ready to move to greater independence.
- Care Leavers. This includes young people who have been in the care of Ceredigion County Council for at least 13 weeks, and who's care ended after their 16th birthday. We will also consider Care Leavers who have been in the care of other Local Authorities who meet the local connection criteria.
- Applicants who demonstrate that the cost of housing in the private rented sector for their household size (based on local median rent) is 30%, or more, than their gross household income

All of the above groups will be placed into Band A, B, C or D, from which allocations will be made. There will be an equal chance of allocation from Bands A, B or C.

Financial Considerations

It is recognised that due to a limited pool of social housing and a growing demand, prioritisation for housing will be given to those who don't have the financial means to satisfy their needs in other ways.

Applicants who otherwise have a housing need, but who have equity and savings of more than £90,000 will be afforded a reasonable preference, and be included in Band D. The exception to these criteria is for older persons seeking sheltered/extra care accommodation. The equity criteria would not preclude their access to older person's accommodation.

There will be a limited chance of allocation from Band D.

No Identified Housing Need

The policy aims to ensure Social Housing is allocated on need, and that applicants who do not meet an identified need are informed and made aware of housing opportunities other than socially rented properties.

Applications without an identified need will still be included on the register, but will be placed in Band E. This helps us to establish a wider understanding of the demographics and desires of households in the County to help us with wider strategic aims and future developments. This Band may include the following groups of people:

- Households whose private rented property is in disrepair, but which can and should be addressed by the Landlord. Referrals will be made to the Housing Standards Team.
- Households without needs as identified above. This could include families without a garden or those who are looking to move closer to employment.
- Households we consider suitably housed at present.

Applicants in Band E are unlikely to be allocated social housing as there are no demonstrated needs.

Stage 2: Assessing for a Reduced Preference

The policy allows us to recognise criteria against which we would temporarily suspend an applicant's ability to obtain an offer of social housing. We call this a Reduced Preference category. The aim of this is to encourage responsibility for applicants to manage their household needs in a reasonable way. The criteria are as follows:

- Unacceptable behaviour grounds (as defined by s55, Renting Homes (Wales) Act 2016).
 - * A member of the household has been guilty of unacceptable behaviour serious enough to make them unsuitable to be a tenant and;
 - * At the time of application they are still considered unsuitable to be a tenant.
- The refusal of a reasonable offer, assessed as 'suitable' in accordance with The Homelessness (Suitability of Accommodation) (Wales) Order 2015. This standardises the manner in which refusals are dealt with between homelessness and general needs applicants, as well as acts upon the growing demand on Social Housing, and the need to allocate based on need rather than choice.
- Applicants who have deliberately worsened or manipulated their housing situation with a view to securing a socially rented property. This could include those who have given up suitable accommodation and would, if assessed through homelessness, be found intentionally homeless.

If an applicant is placed into Band F – Reduced Preference, this will be reviewed annually. If they can demonstrate altered behaviour (such as through a new tenancy reference of at least 12 months) or a change in circumstances, their application may be moved to the appropriate band.

Stage 3: Assessing for Local Connection

The Housing Act 1996 allows an allocations policy to award additional preference for particular descriptions of people who are already within a reasonable preference category. The Council and its partners have chosen to award additional preference to applicants it considers having a Local Connection. This ensures that the housing needs of existing residents are taken into consideration first.

To satisfy local connection criteria an applicant will be any of the following:

- A person who has resided within the County of Ceredigion or some specific border wards adjoining major towns for five years at the date of application to the Register.
- In recognition of the importance of supporting economically sustainable communities, a person who is presently employed in Ceredigion for the previous five years, at the date of application.
- Has close family – defined as parents (or parental equivalent), or brothers and sisters in Ceredigion, who have been resident within the County for at least 10 years.
- Ex-service personnel or a serving member who has lived in Ceredigion for five years (at any point).
- Care leavers for whom Ceredigion County Council has been providing care who may have been placed out of County but wish to return.
- Working with the Ceredigion Housing Options team under a statutory homeless duty for 12 months.

Applicants who have an identified housing need which gives them a reasonable preference who also meet the local connection criteria will be placed in Band A, B or C.

Applicants who have an identified housing need which gives them a reasonable preference but who don't meet the local connection criteria will be placed in Band D.

Bands—At a glance

Band A

- High Priority medical/ mental health/ welfare needs for one or more household member
- Cost of housing in the private rented sector for their household size (based on local median rent) is 30%, or more, than their gross household income

Band B

- Planned discharge/ move-on from institution, supported housing and/or care settings (excluding prison)
- Ceredigion Social Housing tenants under-occupying current accommodation by one bedroom or more
- Ceredigion Social Housing tenants occupying an adapted property for which they have no need.
- Overcrowded accommodation as defined in s324 of Housing Act 1985
- Poor housing conditions which cannot be addressed through enforcement action

Band C

- Low Priority medical/ mental health/ welfare needs
- Homeless with or without a duty (Assessment will need to be undertaken)
- To support or be supported in Ceredigion or where no move would cause hardship

Band D

- Housing needs as detailed in Bands A – C, but who have no local connection
- Housing needs as detailed in Bands A – C, but who have equity and/or savings of more than £90,000

Band E

- No identified housing needs, as per allocation policy, at present (adequately housed) with or without local connection
- Housing in disrepair, but can be improved through statutory intervention of Housing Standards team

Band F

- Unacceptable behaviour
- Refusal of a reasonable offer of accommodation
- Deliberately worsened or manipulated their housing situation
- Applicants seeking rehousing within 12 months of a suitable allocation (with the exception of medical concerns or other risks)

Allocations

Once banded in accordance with the three stages, housing options are far clearer.

- Applicants in Bands A–D are in the position to be considered in the first instance, for Social Housing. This is a result of them satisfying one or more reasonable preference categories, or fulfilling the criteria for a locally agreed target group.
- Bands A–C are considered to have an additional preference due to local connection and therefore more allocations will be made from these groups than Band D.
- Applicants in Band E are unlikely to be matched to a social housing allocation and will therefore be signposted to other options. This includes the Affordable Housing Register which may enable a match to an Intermediate Rent property. On rare occasion, where Bands A–D do not produce a suitable match, Band E may be matched.
- Applicants who are in the Reduced Preference Band (F) will not receive an allocation for the duration of the suspension. Circumstances will be reviewed annually to enable any changes to be correctly implemented as per the policy.
- Quotas will be established to ensure fair and equitable allocations from each applicable preference band (A–D). There is an equal chance of allocation from Bands A–C with some chance from Band D. These quotas will be reviewed on a 6 monthly schedule, and the ability to adjust the quota from each band is retained by the Council. This will enable local needs to be considered.
- Partner Registered Social Landlords may choose to take applications from any banding they deem appropriate at the time of allocation to ensure allocations are balanced. Guidance will be given through reporting, clearly identifying the quota levels of each RSL on a monthly basis, by the Council. This will ensure that the global target for all bands is met through the combined effort of each partner, through their own quota schedule.

Accommodation Types

General Needs Housing

Vacant properties will be allocated to the Applicant with the longest waiting date, from one of the reasonable preference bands, ensuring mixed communities.

Properties will be matched according to household needs and preferences for location, property type and household makeup, in line with occupancy criteria. The Housing Association may specify criteria to make best use of stock, for example consideration of a ground floor need.

Applicants will be unable to request a particular size of property that does not match their household and housing need. Allocations are made via a direct and best match.

Sheltered & Extra Care Housing

The Policy also covers Sheltered Housing and Extra Care Schemes. The Extra Care schemes in Ceredigion require additional 'Expressions of Interest' information from health and social care, but applicants will need to be registered on the Housing Register as a first stage in the referral process.

The opportunity to request Sheltered or Extra Care housing is given during the application process. The locations of these schemes are available on the Ceredigion Housing Options Portal.

Sheltered and Extra Care schemes are limited to specific age groups.

Accessible Housing

The policy enables people, individuals and families, who require adapted and/or accessible housing, to be identified and their specific accessibility needs to be understood, categorised (for the purposes of the Accessible Housing Register) and catered for. The policy covers applicants who have a physical impairment that require adapted housing, and housing that is accessible to applicants with other mobility issues. This includes sensory impairment such as sight loss, and hearing loss. The allocations policy does not include learning disabilities or mental health disabilities. However, applicants with multiple disabilities, including physical impairments are eligible for inclusion.

This policy shall cater for children and young people through a whole household approach to housing need. The eligibility criterion states that one or more people in the household must meet the physical or mobility requirement.

Applicants will have their needs and requirements assessed in line with the Common Allocations Policy banding procedure. This will take into account their position in regard to the 'reasonable preference' categories.

Affordable Housing

Rent to Own: The Welsh Government supports the purchase of a home for those who do not have sufficient funds for a mortgage deposit. Criteria applies.

Shared Equity: Shared equity is offered on properties purchased directly from a developer, housing association/local authority or re-sale properties. Criteria applies.

Shared Ownership: An Applicant is able to buy a percentage of the home and pay rent on the remaining percentage. Conditions apply and may differ according to the scheme in place.

Discounted 106 Properties: A developer builds homes and sells them on at a discounted price that is lower than the open market. The discount is agreed during the planning process. The Applicant will be required to comply with the eligibility criteria of the Section106. Further criteria applies.

If you have selected any of these housing options on your Housing Register Application, the Council will be in touch as and when appropriate.

Additional Information

Sensitive Lets

There may be occasions when an allocation is made as a “sensitive let”. This may be due to a history of anti-social behaviour for example, or criminal activity, involving the previous tenant. If the property is deemed a “sensitive let”, certain households may be excluded from consideration for the property in exceptional circumstances.

Management Decisions

Management Decisions are when an allocation is made outside of the normal allocation process in order for a suitable allocation to be made for exceptional circumstances.

The Local Authority Corporate Manager for Housing will be notified of all such decisions. Ceredigion County Council Housing Team will monitor as part of the overall monitoring process.

Cancelling Applications

Applicants may be removed from the register if:

- They are not in a position to take up an offer of accommodation in the near future
- They don't reply to application review letters within 14 days
- They have requested to cancel their application
- They have provided false or misleading information, deliberate manipulation or withholding requested information

Such cases shall be considered on an individual basis and on the information provided to or received by the Team.

Appeals Process

What can applicants do if they don't agree with decisions made about their applications for housing?

Applicants have the right to request a review of a decision regarding their:

- Eligibility to join the Common Housing Register
- Any facts which have been used to reach a decision in respect of the Priority Band in which the applicant has been placed
- The applicant believes that they have been treated as ineligible on the basis of their immigration status.
- The applicant believes that they have been treated as ineligible to join the register due to unacceptable behaviour
- The applicant believes that they have had their application cancelled because they have refused a reasonable offer of accommodation

Requests for a review should be made in writing or by e-mail to Ceredigion County Council, within 28 days of notification of the decision. Applicants' circumstances at the time of the review will be considered, particularly if they have changed from when the decision was first made.

A Senior Officer from the Local Authority, not involved in the original decision, will consider the request for a review. Applicants will be informed of the outcome of the review within 28 days of the hearing or receipt of the written statements. If the applicant remains dissatisfied with the review decision they may apply for a judicial review or submit their case to the Ombudsman for investigation.

Equality & Diversity

Ceredigion partners are all committed to equal opportunities and do not discriminate either directly or indirectly on grounds of gender, sexual orientation, religion, colour, race, nationality, disability, age or ethnic origin. To make sure that we are respecting equal opportunities, applicants will be asked to answer monitoring questions.

Ceredigion partners also believe that strong communities thrive and prosper if individuals and groups are treated fairly, with respect, and given equitable and good access to rights and services. All landlords in Ceredigion are working together to create an environment where this is possible and to put equality and diversity at the heart of everything that they do.

Privacy Statement

Ceredigion County Council will process data submitted by applicants in accordance with all current data protection legislation. Further information can be found at www.ceredigion.gov.uk