

London Borough of Croydon

Draft Social Housing Allocation Scheme

April 2025

Contents

Section 1 What is the Allocation Scheme?

Section 2	Eligibility and qualifying for housing
Section 3	Assessing housing need - Priority 'Band' system
Section 4	Allocations
Section 5	Letting plans and reciprocal arrangements
Section 6	Review process
Section 7	Applying for housing
Section 8	Implementation of the Scheme
Section 9	General information
9.1	Qualification - Guidance on rent arrears and Income
9.2	Health and disability related housing need
9.3	Homelessness
9.4	Domestic abuse
9.5	Threat of violence to a social housing resident
9.6	Under-occupation
9.7	Overcrowding
9.8	Employment and training
9.9	Welfare related housing need
9.10	Unsanitary or unsatisfactory housing
9.11	Major works involving existing social housing tenants
9.12	Council tenants who need to be permanently moved
9.13	Succession
9.14	Housing for older People
9.15	Hardship
9.16	'Right to Move' regulations 2015
9.17	Armed forces personnel
9.18	Alternative housing options
Section 10	Miscellaneous
10.1	Legal framework
10.2	Allocations not covered by policy

SECTION 1 WHAT IS THE ALLOCATION SCHEME?

1.1 Introduction

- 1.1.1 The Housing Allocations Scheme describes how the Council assesses and prioritises applications for housing and decides which applicant will be offered (“allocated”) a Council or Housing Association home.
- 1.1.2 The Housing Allocations Scheme covers social housing in Croydon, owned by the Council or by Housing Associations that have entered into a nominations agreement with the Council.
- 1.1.3 Subject to being eligible and meeting the qualification criteria, the Housing Allocations Scheme is open to new applicants, as well as those already housed and seeking a move from Council or Housing Association properties.
- 1.1.4 The demand for social housing in Croydon is greater than the number of homes available, and the main purpose of this scheme is to explain who qualifies for social housing allocation and to determine the relative priority of applicants on the scheme.

1.2 Objectives of the Scheme

Our objectives
To use the Allocations Scheme to make the best use of all social housing stock.
To ensure our services towards those seeking housing is responsive, accessible and fair.
To ensure that housing is allocated to those with the highest need.
To offer choice to applicants wherever possible.
To ensure social housing stock is allocated to those with a long-standing connection with Croydon.

1.3 Legal Obligations of the Council

- 1.3.1 Section 166A of the 1996 Housing Act, requires that all local authorities publish an Allocation Scheme which brings together the Council’s policy towards the letting of social housing. In addition, the Allocation Scheme should also contain information relating to the application process itself.
- 1.3.2 The legislation also requires a council to outline the ways in which it enables residents to be offered choice within its allocation process, as well as setting out how ‘reasonable preference’ is awarded for those with a higher rehousing need.
- 1.3.3 Listed in the guidance to the Allocation Scheme, is a list of legislation that the scheme must adhere to and includes government guidance (Allocation of Accommodation-Guidance of Local Housing Authorities in England 2012 MHCLG), as well as the afore-mentioned Housing Act 1996 Part V1 (as amended by Localism Act 2011.) and the Housing Act 1996, Part V11 (as amended by the Homelessness Reduction Act 2017).

1.4 Statement on choice: Our commitment to offering choice

Under Section 166A of the Housing Act 1996, all local authorities are required to provide a statement stating how:

- It will provide a choice of housing accommodation to applicants or
- The opportunity to express preferences about the housing accommodation to be allocated to them.

Wherever possible, when agreed for rehousing, the Council will endeavour to empower applicants to be able to exercise choice in where they live and will do so in the following ways:

- The Council operates an online bidding system known as the Choice-Based Lettings Scheme where the majority of available homes are advertised, and applicants can indicate a preference for properties that suit their assessed housing need. However, given the scarcity of properties, it is the case that being too restrictive in choice of area may lengthen the wait for rehousing.
- Applicants who have suffered violence, the threat of violence or domestic abuse, will not be rehoused in an area which would put them at further risk.

Where choice could be restricted:

- The Council will, as far as possible, let the majority of available property through the Choice-Based Lettings scheme. The Council has a discretion to make an allocation of accommodation through a direct offer of a particular property to an applicant in serious need of rehousing. This means properties identified for this purpose will not be available through the Choice-Based Lettings service.
- Annual or Local lettings Plans may also be put in place to address specific housing need, for example, decanting of residents to enable regeneration of estates, address urgent housing need of Care Experienced Young Adults (CEYA) and those with complex needs ready for move-on from supported accommodation, and address rising costs of homelessness and temporary accommodation. This may mean that specific properties identified to achieve the above aims will not be available through Choice-Based Lettings scheme.
- For specific types of property that are in extremely short supply, such as a very large home or a home specially adapted for a disability, there may be a lengthy wait.
- In Section 4.6, we set out how many offers you are entitled to, according to your rehousing category. "If applicants are offered accommodation pursuant to a power or duty under Part VII, then a

refusal of the offer may also result in no further offer, or the duty being discharged.

- Our policy allows the application of discretion by the Director of Housing (Homelessness Prevention and Accommodation) to allocate a property directly to a household in urgent need. Such decisions though are rarely applied.

1.5 Housing for those in most need (Reasonable Preference).

The Housing Act 1996 Part VI requires local authorities to give reasonable preference in the way they allocate their available social housing to certain specified groups of persons as set out below:

Reasonable Preference groups.
<ul style="list-style-type: none">• People who need to move on welfare or medical grounds (including grounds relating to a disability),
<ul style="list-style-type: none">• People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions.
<ul style="list-style-type: none">• People who are homeless within the meaning of the Housing Act 1996.
<ul style="list-style-type: none">• People who are owed a particular statutory duty by any local housing authority under section 190(2), 193(2), 195(2) (or under section 65(2) or 68(2) of the Housing Act 1985 or who are occupying accommodation secured by any such authority under section 192(3).
<ul style="list-style-type: none">• People who need to move to a particular locality in the district of the authority, where failure to meet that need would cause hardship to themselves or others.

The Council also gives preference to Members and Veterans of the Armed Forces who have served including bereaved or former spouses/civil partners leaving service accommodation. Full details are set out in Section 9.16.

1.6 Right to Information

Under the Freedom of Information Act 2000, you have the right to request any information held by the Council although this must not infringe on the personal data of other applicants.

If you have requested copies of your own personal information, data, or files this will be treated as a subject access request under the UK-GDPR and Data Protection Act 2018.

1.7 Data Protection

When handling your personal information, staff will comply with the Council's data protection policy. This means that your information will be treated with

confidentiality and will not be provided to agencies or other members of the public without your consent, unless required to do so by law.

<i>Our commitments regarding Article 5 of the General Data Protection Regulation (GDPR) 2018</i>
Information will be:
<ul style="list-style-type: none">• Processed lawfully, fairly, and in a transparent manner.
<ul style="list-style-type: none">• Collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes.
<ul style="list-style-type: none">• Adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed.
<ul style="list-style-type: none">• Accurate and, where necessary, kept up to date.
<ul style="list-style-type: none">• Kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed.
<ul style="list-style-type: none">• Processed in a manner that ensures appropriate security of the personal data.

For full details about how the Council protects personal data, please visit; [Data protection policy | Croydon Council](#).

1.8 Our commitment to fairness – Croydon’s Equality and Diversity Statement

The Council assesses each housing register applicant according to their need taking into account age, disability, sex, race, religion or belief, sexual orientation, marriage and civil partnership, or gender reassignment.

To ensure fairness, the Council will record the protected characteristics of housing register applicants when they make an application and, if eligible, when they are made an offer of a home.

This data will be regularly analysed and assessed to ensure that the Allocations Scheme is operating in a fair and equitable manner. “The Council will take action to rectify or avoid discrimination and to ensure that other legal duties are complied with.”

1.9 What is expected of you

Change of circumstances

You are required to inform the Council in writing of any material change in your circumstances that may affect your priority for housing, or your eligibility to join or remain on the scheme. You will need to submit evidence before any re-assessment of your housing needs takes place. If you are in any doubt as to whether to update the Council, you are advised to make contact as failure to provide these details may lead to your application being suspended or

closed. Besides changes of address, medical priority, new family members, this should also include changes in income, inheritance or assets.

You will be notified in writing of the outcome of the reassessment following notification of any change in circumstances.

False and misleading statements

It is a criminal offence to withhold relevant information, and or to provide fraudulent or false information in pursuit of obtaining a social housing allocation and the Council will take the strongest action against those who behave in this way. When this is identified, any perpetrator will be prevented from making any further application through the housing register and any properties allocated will be recovered.

Applications from members of the council, staff members and their relatives

Any housing applicant including existing council tenants must tell the Council when they apply to the housing register if they are:

- An elected member of the Council.
- A council employee.
- Related to any of the above.
- Partner of any of the above.
- Living with any of the above.

The application from any of the above will be identified on the Council's computer system to show their status.

Where an applicant fails to disclose the above information and this subsequently comes to the Council's attention, the housing application may be suspended or closed.

1.10 Conduct of Housing staff

The Council's housing staff have a duty to declare to a senior manager if they are related to a housing register applicant and should not be involved in any part of the application. Any improper involvement in a relative's application or failure to disclose relationship with a housing register applicant could lead to disciplinary action or dismissal.

1.11 Conduct of Councillors

Members of the Council, staff members, board members of housing associations and their relations must declare an interest to the Council if they are making an application to join the housing register. Should the Council not be notified, it reserves the right to close any such applications.

1.12 Standards set by the Regulator of Social Housing

As a registered provider of social housing, we are required to meet the standards set by the Regulator of Social Housing. In particular, under the Tenancy Standard, the Council will comply with the standards set out below:

<i>Tenancy Standards regarding allocation and lettings</i>
Registered providers must allocate and let their homes in a fair and transparent way that takes the needs of tenants and prospective tenants into account.
Registered providers must co-operate with local authorities' strategic housing functions and assist local authorities to fulfil their duties to meet identified local housing need. This includes assistance with local authorities' homelessness duties, and through meeting obligations in nominations agreements.
Registered providers must seek to allocate homes that are designated, designed, or adapted to meet specific needs in a way that is compatible with the purpose of the housing.
Registered providers must develop and deliver services to address under-occupation and overcrowding in their homes. These services should be focused on the needs of tenants.
Registered providers must take action to prevent and tackle tenancy fraud.
Registered providers must have a fair, reasonable, simple and accessible appeals process for allocation decisions.
Registered providers must record all lettings and sales as required by the Continuous Recording of Lettings (CORE) system.

1.13 Making changes to the Allocation Scheme

A review of the policy will be carried out periodically and the Council may wish to or be required to make changes to the Allocation Scheme. This could be because of changing local needs, capacity, resources, the need to adapt to recent case law or to implement new government legislation.

Any minor changes to the scheme or its procedure may be delegated to the Corporate Director of Housing.

Where a full review of the Allocation Scheme is undertaken, the Council will undertake a wider consultation that involves all residents, tenant representatives, Registered Housing Providers, statutory, and voluntary sector organisations, as well as applicants. All major changes to the Allocation Scheme are agreed by the Executive Mayor.

1.14 Complaints about the service

If you feel that the service you have received is poor or you are upset about the way you have been treated, you have the right to make a complaint. This can be done through the Corporate Complaints system. More information about making a complaint can be accessed by visiting the Council's website; [Making a complaint | Croydon Council](#).

1.15 Right to a Statutory Review

All applicants have a right to a statutory review of any decision the Council makes about their housing. This process is fully set out in Section 6.

1.16 Additional Guidance

The Council has produced additional information about the assessment process which is at the end of the policy as appendices to make it easier to access the information that relates to your individual housing circumstance. The information is also available on the website in an accessible format.

SECTION 2 – ELIGIBILITY AND QUALIFYING FOR HOUSING

- 2.1.** In this section, we set out who is eligible and qualifies to be on the housing register and who does not meet the criteria.

2.2 Are you eligible for housing?

The first assessment the Council makes when an application is received is whether the applicant is eligible for social housing.

We can only allocate social housing to UK residents who are not “subject to immigration control” or are not “persons from abroad” (which can include British citizens who do not normally live in the UK).

Detailed explanation of the rules concerning eligibility can also be found in Allocation of accommodation: guidance for local housing authorities in England published by the Department of Communities and Local Government which can be downloaded from their web site at: Allocation of accommodation: guidance for local authorities - Guidance - GOV.UK (www.gov.uk).

Eligibility for social housing is assessed when an applicant first applies, and it is looked at again when they are being verified for an offer of accommodation.

2.3 Do you qualify for the housing register?

The second assessment the council makes is whether an applicant qualifies to go on the housing register. The Localism Act 2011 has given new freedoms for local authorities to determine who can join the housing register. The Council has a number of qualification rules in addition to the provision on eligibility in respect of persons from abroad set out in 2.2.

This is because the council:

- Wants to make sure a more focused housing register is operated which better reflects local circumstances and can be understood more readily by local people
- Believes that social housing should be available to people that cannot afford to buy or rent a home privately.
- Wants to make sure housing policies benefit people that live in Croydon

The following sections explain the qualification rules

Qualification Rules	
Do you have six years continuous residency in Croydon? <i>You will have to show that you reside in the London Borough of Croydon and have lived in the borough continuously for the last six years.</i>	For purposes of continuous residence, children spending time away from home for education due to periods of study such as at university, and people who have moved away for up to 3 years due to the requirements of their job will be disregarded. Secure, introductory or flexible tenants of Croydon Council; those placed in temporary accommodation by Croydon Council and care experienced young people housed by Croydon Council in or outside the borough will be considered as having a local connection with Croydon.
	<i>Exceptions</i>
	<i>Those given reasonable preference as set out in section 1.5 of the Allocation Scheme.</i>
	<i>If you are fleeing violence from another area, have fled severe gender-based violence, are a refugee or are on a witness protection scheme.</i>
	<i>People who are under-occupying their current social housing and are currently resident in the borough</i>
	<i>Rough sleepers who have been verified by the council.</i>
	<i>Emergency cases where homes are damaged by fire, flood or other disaster if it is not possible to repair the existing home, or if any work to repair is to take such a long period of time that there will be serious disruption to family life.</i>
	<i>Current Members, veterans and spouses including former spouses of the Armed Forces - See Appendix 10.16</i>

	<p><i>Refugees who during some or all of the last 6 years have been accommodated by the National Asylum Support Service under the Immigration and Asylum Act 1999.</i></p> <p><i>Romany gypsies and Irish travellers who live a nomadic lifestyle and are a recognised group under the Equality Act 2010.</i></p>
<p>Can you afford to buy or rent suitable housing privately?</p> <p>All applicants and prospective new tenants will be required to supply evidence of their financial income and resources.</p>	<ul style="list-style-type: none"> <i>If the level of your income means you and your household can afford to buy or rent a property you will not qualify to join the housing register.</i> <i>You will not qualify if you can afford to buy a property in the lowest 25% of property prices in Croydon based on 35% of your household income</i> <i>You will not qualify if 35% of your household income means you can afford to rent a suitably sized property from a private landlord at the lowest 25% of market rents and your household has sufficient savings and assets to provide a landlord with one month rent as a deposit.</i> <p>Exceptions</p> <ul style="list-style-type: none"> <i>Members of the British Armed Forces who receive lump sum payments as compensation for an injury or disability sustained on active service.</i>
<p>You owe rent arrears to the Council, or your Housing Association or a Private Sector Landlord</p>	<ul style="list-style-type: none"> <i>If you are a social housing tenant and owe rent arrears you will not qualify for rehousing. This includes temporary accommodation arrears, former tenants' arrears, and the costs of any repairs that have been recharged to you for damage caused to a former social housing property</i> <i>We may use our discretion to allow you to go on the housing register if we are satisfied that you have made reasonable attempts to reduce or repay your arrears. Any decisions of this kind will be based on the level of debt and the number of weeks of consecutive payments made to reduce the amount (generally 13 weeks for debts under £500, 26 weeks if between £500 and £1,000 and 52 weeks if over £1,000) and the reduction in the debt since repayment commenced.</i> <i>If you owe rent arrears on your last private rented tenancy, the assessing officer will investigate whether the level of debt should disqualify you from joining the housing register. Where it is established that a debt is owed, the same rules will apply as per a social housing debt (see above).</i>

	<p>Exceptions</p> <ul style="list-style-type: none"> Members of the British Armed Forces or their former partners who remain in residence following the expiry of a notice to vacate Service Families Accommodation may be charged mesne profits for trespass and accordingly accrue a mesne profit debt. In taking into account rent arrears or a housing debt in determining whether to allow qualification to join the housing register, the Council may treat the accrual of a mesne profit debt by a Member of the British Armed Forces or their former partner sympathetically.
<p>Unacceptable behaviour</p> <p>You will not qualify if you are in the following situations.</p>	<ul style="list-style-type: none"> You or any member of your household has demonstrated behaviour that makes you unsuitable to manage a tenancy. Examples may include failing to maintain your social or private sector tenancy in an acceptable manner OR conduct or behaviour within the community likely to cause nuisance or annoyance to neighbours or others in the area. This also covers anti-social behaviour, drug dealing, acts of violence or vandalism, gang related behaviour, incidents of hate crime or assaulting a Council employee. Those who have committed acts of domestic abuse both physical or mental or have shown coercive and controlling behaviours to others. Incidents where you have illegally obtained a tenancy, or where you have sublet a previously held property can also lead to you being removed from the Housing Register. <p>All cases that do not qualify for the housing register for the above reasons will be looked at individually and discretionary decisions made by Officers designated by the Director.</p>

2.4 Other reasons that may prevent you from joining the housing register

False and misleading statements	As set out in Section 1.9 those who withhold or provide false and misleading statements with the purpose of obtaining social housing by fraud can be prevented from joining or removed from the Housing Register.
You own a property or have sold a property	<p>You own, part own or are in the process of purchasing a property.</p> <p>You have sold a property owned from which you had reasonable equity so as to afford buying another property or renting in the Private Sector.</p>

If you are a Council or Housing Association tenant	<i>If you have voluntarily given up a Council or Housing Association property you will not be able to apply for rehousing until 3 years after the last date of your tenancy.</i>
	<i>Any new Council or Housing Association Tenant cannot join the Housing Register for three years after the start date of their tenancy unless there is a material change of circumstances (i.e. medical priority or a change in household numbers) and they have been assessed as having a housing need.</i>
Your homelessness is directly the result of your own actions	<i>You have within the last five years left or disposed of accommodation where it would have been possible and reasonable to remain.</i>
	<i>You have moved within the last five years into accommodation that is unaffordable and/or unsuitable.</i>
	<i>You have applied for rehousing under the Housing Act 1996 to this or another local authority and have been found to be 'intentionally homeless'.</i>
	<i>You have moved into the current home and caused the household to be statutorily overcrowded or likely to be uninhabitable (e.g.- contains a Category 1 Hazard assessed under the Housing Health and Safety Rating System).</i>

SECTION 3 - ASSESSING YOUR HOUSING NEED: THE PRIORITY 'BAND' SYSTEM

3.1 Households with no demonstrable housing need will not qualify to join the housing register.

The Council will not maintain a housing register for those households that it is unable to help access a council or housing association home. This means applicants who are considered not to have a housing need will not qualify to join the housing register.

It will help in managing unrealistic expectations by excluding people with little or no prospect of being allocated accommodation. They will be signposted and given relevant information and advice.

3.2 Do I have a housing need?

The following section provides details as to how we assess and prioritise housing need. The housing priority 'band' system is used to help determine

how applications for housing are prioritised. It comprises of three levels (bands) of priority.

In some more complex areas such as assessing medical priority or welfare needs, further detail is set out in the Allocation Scheme guidance.

3.3 Priority 'Bands'

Based on the outcome of your assessment, you will be placed in one of the following three priority 'bands'.

BAND 1 - Urgent

Housing Need Criteria	Circumstances
Severe health / disability related housing need	<i>The applicant has a limited life expectancy and housing is required to ensure the provision of suitable care.</i>
	<i>The applicant's health is so severely affected by the home they currently occupy that it is likely to become life threatening.</i>
	<i>The applicant is housebound in their current home and needs to move to an alternative home suitable for their needs.</i>
Unsanitary or unsatisfactory accommodation which poses an on-going and serious threat to health	<i>A property within the Private Rented Sector or in a home owned by the Council or a housing association contains an unresolved Category 1 hazards set out in the Housing, Health and Safety Rating System and where:</i>
	<i>a) There is no identified solution to remove the hazard in the view of technical advice obtained by the Council.</i>
	<i>b) According to the Council's technical advice, to allow continued occupation of the premises would pose a serious risk to the health of the applicant and/or members of their household.</i>
	<i>c) This may include properties subject to a demolition order or a designated clearance area under Sections 265 and 289 of the Housing Act 1985.</i>

Decants	<i>Where the Council is regenerating or refurbishing an estate as set out in the Council's Local Lettings Plan and a Council tenant is affected by proposed demolition, refurbishment or compulsory purchase.</i>
	<i>Where a Housing Association is regenerating or refurbishing an estate and has agreed nomination rights with the Council in the Local Lettings Plan.</i>
	<i>A council tenant or a tenant of a housing association subject to a nomination's agreement is required to move as the property is subject to demolition, refurbishment, lease expiry or the sale of their home has been approved.</i>
Maximising the use of social housing stock	<i>Under occupation - a Council or Housing Association tenant who wishes to downsize as they no longer require the number of bedrooms in their property.</i>
	<i>Adapted properties - where an applicant lives in an adapted council or housing association property but does not require the adaptations.</i>
	<i>Both of the above may include a Successor to a tenancy who wishes to downsize, or an applicant agreed for a discretionary succession - see discretionary succession policy (Guidance 9.12 for details).</i>
Overcrowding	<i>People currently living in severely overcrowded accommodation (needing three or more bedrooms) that poses a serious health hazard).</i>
Fleeing violence, domestic abuse and threat to life	<i>Homeless applicants who must move urgently to escape severe harassment or violence.</i>
	<i>Social housing tenants who have been agreed an urgent transfer for domestic abuse, harassment, or gang related issues.</i>

Former Armed Services personnel, bereaved spouses and civil partners. Guidance 9.16 for details	<i>An applicant who has served in the Armed Forces or who will be discharged within 6 months of joining the housing register</i>
	<i>The spouse or civil partner of a member of the Armed Forces who has died in service and is having to move out of Services Family accommodation.</i>
	<i>Reservists with serious injury, illness or disability due to service. Spouses of Armed Forces personnel who have experienced domestic abuse from their former partner</i>
Care Experienced Young Adults (CEYA) in work	<i>Care Experienced Young Adult supported by Croydon Council who is in work or training for 24 months, for 16 hours/week.</i>
Exceptional circumstances agreed by Director's discretion	<i>Circumstances not covered by this scheme that have complex and multiple needs.</i>

BAND 2 – Additional Preference Priority

Housing Need Criteria	Circumstances
Residents who are in employment or training	<i>You or your household member is in employment or self-employed for 24 consecutive months: -minimum of 16 hours per week for 1 adult in the household. -minimum of 24 hours per week for 2+ adults in the household.</i>
	<i>Accredited training at higher or further education college/vocational course/work related training for no less than 6 months.</i>
Registered as foster carers and adoptive parents with Croydon Council.	<i>A foster carer or adoptive parent of a looked after child of Croydon council who needs larger accommodation to accommodate a child.</i>
Homeless prevention	<i>Households that work with the Council to prevent their homelessness either through the direct assistance of the service, or</i>

	<i>through their own efforts, who are assessed as having a housing need.</i>
Care Experienced Young Adults (CEYA)	<i>Cases agreed by the Joint Children and Housing Services Panel as ready for independent living in a social housing tenancy.</i>

BAND 3 – Medium Priority

Housing Need Criteria	Circumstances
<i>Where an applicant is homeless and owed a housing duty by the Local Authority</i>	<i>Homeless households owed a full homeless duty under section 193(2) or 195(2). People who are homeless or threatened with homelessness (within the meaning of Part 7, as amended by the Homelessness Reduction Act 2017).</i>
<i>Overcrowding</i>	<i>People living in moderately overcrowded accommodation (needing two bedrooms). Those who are overcrowded by one bedroom do not qualify.</i>
<i>Health-related housing grounds (medical)</i>	<i>People with moderate health or disability problems where the housing conditions directly contribute to causing serious ill-health.</i>
<i>Unsanitary conditions</i>	<i>There is a need to move because the condition of the property has been established as insanitary and not satisfactory but does not pose as an immediate or serious threat to their health.</i>
<i>Welfare</i>	<i>This applies to an applicant, or someone in their household, whose circumstances, or a combination of circumstances, are considered serious, and where the need to move is supported by health professionals, the Council's Housing and Social Services, a senior Police Officer and/or a MARAC assessment.</i>

	<i>Where a referral is made by a council social worker to support the applicants need to move-on from institutional care, special accommodation (e.g. group homes and supported housing) or from unsuitable accommodation, in order to help them achieve independence.</i>
Hardship	<i>Those needing to move on grounds of hardship and are suffering severe difficulties as a result of not being located in a particular part of the borough.</i>
Reciprocal arrangements	<i>The Council will only agree to reciprocal requests from other authorities and Registered Providers where they can demonstrate that there is imminent personal risk to the tenant or their family, and the accommodation is required in Croydon, and that the reciprocal property being offered will be beneficial to Croydon residents with priority to move.</i>

3.4 Exceptional circumstances

If an applicant has an exceptional need that is not covered by this scheme, the Corporate Director of Housing has the authority to make a decision based on the merits of the case.

The use of this discretionary power will be subject to regular monitoring by the council.

Circumstances where a decision might be required may include amongst others:

- Households with complex and multiple needs, not fully covered by other Panels or by the Allocations Policy.
- Modern slavery cases.

In such circumstances, the Corporate Director of Housing may also agree a transfer where there are arrears although this will require a repayment agreement on the part of the applicant.

3.5 What size accommodation are you entitled to?

The appropriate size of accommodation to offer will depend on the composition of the household. Because someone is living with you currently

and is a member of your family, it does not mean that the Council will treat them as a member of your household for the purpose of this Allocation Policy.

The size of accommodation for which applicants will be considered is based on the 'bedroom standard' as used by the English Housing Survey to produce estimates of overcrowding. The Secretary of State takes the view that the bedroom standard is an appropriate measure of overcrowding for allocation purposes and recommends that all housing authorities adopt this as a minimum.

3.6 The Bedroom standard

Applicant	Bedroom criteria
Single person household.	Bedsit or 1 bedroom
Married civil partnership or cohabiting couple.	Separate bedroom
Any close adult relative living with you that is dependent on you or provides care and support to you.	Separate bedroom
Children/Adolescents aged 10 to 20 of the same sex that normally live with you.	Separate bedroom
A pair of children or/adolescents of the same sex where one is aged 10 to 20 and the other is under 10 and who normally live with you.	Separate bedroom
An under 21-year-old who cannot be paired with a family member of the same sex.	Separate bedroom
Every pair of children in your household aged less than 10 years regardless of sex.	Separate bedroom
Any other person aged 21 years or over that the council has agreed can be included in the housing application.	Separate bedroom
Adult siblings (including step siblings) over 21 living as part of a larger household will be expected to share with same sex siblings of any age (unless there are safeguarding issues).	Separate bedroom

This standard is then compared with the actual number of bedrooms available for the sole use of the household.

In calculating the number of bedrooms available in a property the Council will treat every habitable room as a bedroom except kitchens, bathrooms and one room for use as a living room

We will also assess how many people a room can accommodate according to its size and our policy is that any space smaller than 50 sq. ft. (4.65 sq. m) will not be counted as a room.

Croydon Council's position with regards to overcrowding reflects the situation reported in research by Trust for London 2021/22 which found that an average of 16.64% of socially rented homes were overcrowded across London. In 2023/2024, 2,146 families of 8,221 applicants on Croydon's Housing Register were lacking 2 or 3 bedrooms against this period's available supply of 419 two-to-five-bedroom properties

Given the shortage of large properties, the Council may however apply the following discretion with regards to agreeing property size as set out in the table below.

Discretionary decisions on bedroom size.
<i>The applicant requires larger accommodation on health grounds. This will be considered on a case-by-case basis, following advice from the council's medical advisor.</i>
<i>The applicant has been approved by the council as a foster carer and will need a larger property to carry out this role.</i>
<i>The applicant or a member of the household needs the support of a carer who will need to sleep in the home and cannot reasonably be expected to share a bedroom with another member of the household.</i>

3.7 Bidding down

In recognition of the lack of supply of larger accommodation, the scheme will allow applicants to 'bid down' for council properties that are one bedroom less than their assessed size (although studio flats are excluded). This can also be requested by a resident if they are being offered properties directly. The Council will not agree any request which would render a family to be statutorily overcrowded. Additionally, there is no imperative for any Housing Association to enter into this arrangement if it conflicts with its own space standards.

If you are severely overcrowded, you may wish to choose such an option to alleviate your situation even if will not fully meet your families' housing needs. In circumstances where you accept a property and still have a two-bedroom need, your application can remain on the register.

3.8 Priority Dates - Explaining your application 'effective date'

The 'effective date' is the date that the applicant joined the housing register once they are approved.

As the level of need within each 'band' varies, it is fairest to make an offer of social housing to the applicant that has been waiting the longest in each particular priority 'band'. This is known as priority date order. The priority date is awarded either on the date of the original application or on the date the council is notified of a change in circumstances.

Moving up a 'Band'

The priority date is the date the higher priority is awarded.

Moving Down a 'Band'

New priority date reverts to the date that applied when the applicant was previously in that 'band' OR any earlier date when they were in a higher band. The principle is that when moving down, their priority date should be the earliest date that they were in the new lower band, or in a higher band.

If the applicant has been suitably housed for any of the time, the new band date cannot be any earlier than the date they were subsequently assessed as a priority band.

Examples of priority date system:

Example 1	Priority Date
Household applies to register in January and is adequately housed.	None
In February household is awarded band 2	February
In March household is awarded band 1	March
In April household is downgraded to band 3	February

Example 2	Priority Date
Household applies to register in January and is awarded band 3	January
In February household is awarded band 1	February
In April household is downgraded to band 2	February

This process is to ensure fairness when the decision to allocate a property is based on an applicant's waiting time on the housing register. This is particularly applicable when more than one applicant with the same priority band is considered for a property.

SECTION 4 - ALLOCATIONS

Areas that are not deemed as allocations under this scheme are listed in *Section 10.2 of the information guidance* provided.

4.1 Your wait for a property

Demand for social housing in Croydon significantly exceeds the number of properties available. With an average of 650 social housing properties available every year, very few of the 8,300 plus households on the housing register have a realistic prospect of getting social housing during this period.

4.2 Croydon Choice - our Choice Based Letting Service

The council operates a Choice Based Lettings Scheme known as 'Croydon Choice'. Council and Housing Association properties in Croydon available at social and affordable rent are let through the scheme. Households who are eligible to join the housing register are required to use the choice-based lettings scheme to obtain a new home.

This is a method of letting homes by advertising them so that applicants can express their interest by "bidding" for them. Although some homes will be let through the direct offers process (see 4.4 below), most of the homes provided by the council are let through the Choice Based method. This way everyone can see the homes that are available each advert cycle and decide whether they want to be considered for them.

Under Choice Based Lettings, applicants can express their interest by placing a 'bid' for homes advertised during each advert cycle. The household with the highest priority based on their housing need who bids for any one home is usually offered the property first and then the next and so on until the home is accepted. Letting homes in this way means that applicants are considered for homes that they express an interest in. It therefore gives choice to applicants over property type and location.

In certain circumstances, such as a regeneration project or a new build scheme, newly available homes may be grouped together by property type and bedroom size. If you bid for these properties, you will be considered for all available units that meet your housing need.

4.3 Croydon Choice Based Lettings - the process

Advertising properties	<i>Available homes are advertised on the Council's website</i>
	<i>The advertisement will have a photograph of the property and clearly state the area it is in.</i>
	<i>It will include information on rent, bedroom, household size, and floor level.</i>
	<i>It will state if there is preference given for applicants with assessed medical needs or it is targeted for specific groups.</i>
Bidding for a property (expressing an interest)	<i>You can bid for a maximum of 3 properties per cycle.</i>
	<i>You should only bid for properties that you will accept.</i>

Use of the auto-bid process	<i>Help with bidding: The Council can help vulnerable applicants, who have no support mechanisms to bid via automatic bidding. For example, older, people with a sensory disability and people with no or low literacy or English comprehension. Such applicants can self-refer or referrals can be made on their behalf by GPs, an MP, and Councillor etc. The Council will bid for you if they are satisfied that you are unable to do so. When this occurs, you should be clear about your preferences.</i>
	<i>The Council may bid for you if you have failed to submit bids, are homeless and residing in temporary accommodation or in cases of urgent management priority.</i>
	<i>In making the decision, the Council will take into account if there have been no suitable properties advertised or whether there are special circumstances for the applicant not bidding.</i>
	<i>You can be suspended from the Housing Register for a period of 12 months if you fail to accept a reasonable offer of accommodation. If you are homeless and refuse a reasonable offer, the Council can discharge its housing duty towards you.</i>
Shortlisting	<i>A short list of those who expressed interest through bidding will be drawn up after each cycle.</i>
	<i>Applicants will be shortlisted by priority band and waiting time</i>
	<i>Shortlisted applicants will be verified to ensure that they remain eligible, meet the qualification criteria, and that they continue to have a housing need before any offers can be made.</i>
	<i>You will be contacted if you have been successful with the details of when you can view the property.</i>

4.4 Direct letting

The Council has a discretion to make an allocation of accommodation through a direct offer of a particular property to an applicant. Certain applicants will only receive a direct offer. Set out below is a list of examples as to why the Council may decide to directly allocate a property.

<i>Reason for a direct letting</i>	
<i>Violence/Harassment</i>	Threat of violence/Threat to life.
	Participation in a Witness Protection Scheme.
	Gang violence.
<i>Health-related Housing Need</i>	Hospital discharge with no alternative accommodation.
	Those whose medical condition means they cannot access their own home and are unable to make alternative housing arrangements.
	An adapted property which meets the needs of an identified disabled person.
<i>Welfare and receiving significant support from Croydon Social Services</i>	Child or young adult leaving care.
	The applicant, or household member, is at serious risk of harm either to themselves or to other people in their present accommodation.
	Prevention of a child or adult needing to enter a care arrangement.
	Significant mental health problems which require care and support.
	To free up hostel space by providing 'move- on' properties for those in Supported Accommodation.
<i>Homeless family placed in temporary accommodation by Croydon Council</i>	To discharge a housing duty to reduce the high cost of temporary accommodation.
<i>Decants</i>	Urgent move needed because of major repairs or improvement works.
<i>Estate Regeneration</i>	Urgent move is needed to support decant programme.
<i>Under-occupation</i>	To free up larger accommodation for use by the Council.
<i>Properties identified for adaptations</i>	Free up ground floor properties for residents with disabilities.

This is not an exhaustive list and properties suitable for direct offers can be agreed by a senior manager as delegated by the Director of Housing.

4.5 The effect of choices on waiting times:

The length of time you have to wait before you get an offer is affected by the choices you make on your housing application. If you choose an area or a type and size of property that rarely becomes available to offer, you will face a much longer wait than an applicant who is prepared to consider a broad range of areas and types of property. We will assist you in making an informed choice by providing information on property availability and average waiting times.

4.6 Number of Offers

The Council operates a **one offer policy** in respect of all allocations. The Council will ensure the offer is suitable and reasonable, taking account of the household's assessed housing need.

Social housing tenants in the following circumstances will receive more than one offer:

- Under-occupying tenants - to allow the Council to encourage residents who are no longer utilising their space to move.
- Tenants who live in adapted properties - to encourage those who no longer need space or disabled adaptations to find suitable accommodation.

Additionally, residents in homes involved in **estate regeneration** and subject to a local lettings' agreement may receive two offers or more.

4.7 Unsuitable offers

If there is a clear mismatch of the applicant and property details, the offer will be withdrawn, and the rights of the applicant will not be affected.

4.8 Refusing an Offer and recording the refusal

The applicant must give their reasons for refusal in writing or sign a written statement of their reasons. The property will not usually be held vacant while the reasons for the refusal are considered – it will normally be offered and let to another applicant unless the offer is to a homeless household. In such cases, the offer may be held for a short period (usually no longer than 48 hours) while the reason for the refusal is considered. The applicant will be advised of the possible consequences and given a chance to reconsider their decision to refuse.

4.9 Consequences for refusing a reasonable offer

If you refuse an offer of social housing, you will be asked to explain in writing why you are refusing it. If following considerations of your reasons for refusal, it is decided that it was a reasonable offer and if you have received all the offers you are entitled to under the scheme:

- a) If you are a social housing tenant, your application will be cancelled, and you will be disqualified from re-applying for housing for 12 months, or
- b) If you are homeless and in temporary accommodation the Council's duty to provide accommodation in relation to you will be discharged

If the grounds for refusal are upheld, you will remain on the housing register. This applies both to direct offers and to properties you have successfully expressed an interest or bid for under the Choice based scheme and subsequently decided to refuse.

If you think the offer is not suitable, you can seek a suitability review of our decision (see section 6).

The Council will not consider the following as reasonable grounds for refusal:

Refusal because of the properties condition - We will not consider it reasonable to refuse an offer if the property meets the council's or housing association's lettable standard unless there are exceptional circumstances. Identified disrepair issues will be rectified and are not normally considered reasonable grounds for refusal of an offer.

Refusing an offer on the grounds of the rent charged - is not considered a ground for refusal as you will be offered affordable accommodation which is between 20 and 25% cheaper than market rents.

Refusing an offer on the grounds of location - If you have been made a direct offer, we will not consider it reasonable to refuse an offer on the grounds of the location of the property unless there are exceptional circumstances that justify the refusal.

SECTION 5 – LETTINGS PLANS AND RECIPROCAL ARRANGEMENTS

5.1 Ringfenced lettings

In cases where specific action has been taken to release homes, the resulting vacancies will be made available to particular client groups. For example, homes released by under-occupying households can be offered to overcrowded households in a chain of lettings.

5.2 Sensitive lettings

On occasions it is in the interest of residents and tenants that an individual property is let sensitively in light of the experience of neighbouring tenants. Where a request for a sensitive let is sought, this will be considered. Sensitive lets will only be agreed where it can be demonstrated that:

- The neighbouring tenants have experienced either harassment, noise nuisance or un-tenant like behaviour over a period of time or of an excessive nature and
- Incidents have been recorded and
- Action has been taken by the landlord or
- There is a public protection issue that must be managed.

5.3 Local lettings policies

On new developments or acquisitions, the Council may agree a local lettings policy for the new or newly acquired council homes or with another Provider (mainly Registered Providers) that is building or acquiring the social housing. A local lettings policy can ensure that there is a balanced mix of social tenants and help to mitigate any potential management problems and achieve specific council aims for the development. To ensure the balance is achieved, the Council may bypass applicants who have placed bids for the property. A number of factors may be considered including:

- Mix of working and non-working households
- Child density
- Age range of the prospective tenants
- Ethnicity and community cohesion
- Vulnerability and support services
- Community facilities provided.
- Perpetration of anti-social behaviour
- Supporting and promoting neighbourliness and existing community relationships

The Local Lettings plan ensures that the approach to letting is tailored to the needs of the area and the vision for the new estate agreed between residents and partners.

5.4 Annual Lettings Plan

Each year the Council will consider implementing an annual lettings plan which will work alongside or in addition to our Banding priorities to help address housing need in the Borough. Subject to circumstances, we will set targets for specific categories in Bands to be given additional priority for a time limited period. The Council reserves the right to review and adapt a priority band to take account of severe housing need in the Borough such as those who are homeless. Any such plan will enable the Council to estimate:

- The number of Council and Housing Association properties likely to be available in the coming year.
- How many of these properties are likely to be allocated to particular priority band groups. In some instances, the estimated lettings figures in the annual plan may change due to the following circumstances:

- Where there is decanting requirement to support regeneration of a local area
- Where the Council wishes to fulfil a local housing priority or unforeseen circumstance during the year.

When produced, an Annual Lettings plan is agreed by the Lead Cabinet Member for Housing.

5.5 Reciprocal arrangements

The Allocation Scheme allows the Council to enter into reciprocal arrangements with other Councils and Housing Associations. This would allow the Council to transfer an urgent case to another area in exchange for rehousing a case from them. Transfers will be like for like.

The Council will only agree to reciprocal requests from other authorities and Registered Providers where they can demonstrate that there is imminent personal risk to the tenant or their family, and the accommodation is required in Croydon, and that the reciprocal property being offered will be beneficial to Croydon residents with a high priority to move.

The Council will use every endeavour to identify reciprocal arrangements where necessary but cannot guarantee that this will be successful.

SECTION 6 – REVIEW PROCESS

6.1 Review process

If you are not happy with the:

- Outcome of your housing application assessment
- Council's decision about your offer of housing and believe it to be based on incorrect information

You have a legal right to ask the Council to undertake a review of the decisions made under part VI of the Housing Act 1996. Examples of this are set out in the table below:

Circumstances in which you feel that incorrect information has affected a decision about your housing, where you may wish to exercise your right to a statutory review:
You want to appeal against a decision to remove you from the housing register.
You believe an offer of accommodation is incorrect.
The Council has decided that you are not eligible or do not qualify to join the housing register.

You want to appeal against the priority band date you have been awarded as this will affect the time you wait to secure a property.
You want to appeal against the priority band that you have been awarded.
You want to appeal against the decision regarding which household members can be included in your application.
Your health-related housing assessment is incorrect

Decision letters issued in respect of housing applications will advise the applicant of their right to request a review and provide appropriate guidance on how to do this.

A request for a review of a decision can be made in writing or verbally to a member of staff. The request should be made within 21 days of the notification of the decision. Reviews will be considered within 28 days of the request being received and the applicant will receive a written response outlining the result of the review.

An applicant will only be entitled to one internal review. If the applicant disagrees with the decision made, then the applicant may appeal to the Local Government Ombudsman or seek to challenge the decision via a judicial review. Initial reviews will be carried out by an officer who was not involved in the original decision, and who is senior to the original decision-making officer.

Please note that it is your responsibility to explain any change of circumstances to the Council.

6.2 Appeal Procedure for the Statutory Homeless

If the Council has accepted a homeless statutory duty to house you under the Housing Act 1996 Part VII, as amended by the Homelessness Reduction Act 2017, and you have refused a suitable property offered to you (including an offer of private rented accommodation), the Council will end its statutory duty.

However, you can request a review of the decision to end the statutory duty and/or the Council's decision that the property is suitable, the request should be made, in writing, to the Council within 21 days from the date the offer of accommodation was made and should set out the reason/s why you think the property is unsuitable.

The review will be considered by a senior officer who was not involved with the original decision, and will aim to reply, in writing, to you within 56 days (eight weeks) from the date the request was received.

If you are dissatisfied with the Council's decision on review, or no decision has been made within the 56 days (unless there has been an agreed extension), you may appeal to the County Court. Appeals to the County Court, including the procedure and time limits are technical matters, and you are advised to

seek independent legal advice (e.g. from the Citizens Advice Bureau or from a solicitor) before doing so.

SECTION 7 – APPLYING FOR HOUSING

7.1 Tackling Fraud:

The Council recognises its duty to protect the public resources it administers. Detailed enquiries about applications will therefore be made in order to guard against misrepresentation and fraud. Such enquiries will be made in all cases where applicants appear to have sufficient priority for an offer of accommodation, and in other cases as resources allow. The enquiries will be made at any time and it can be at the time of application or subsequently, including after any grant of tenancy. Applications will be suspended if there is evidence of misrepresentation or fraud until enquiries are completed. These checks may involve cross referencing information provided by applicants when they apply to the housing register with other data the Council holds, including information on housing and council tax benefit and the electoral roll.

7.2 How to apply for housing

Croydon residents who are over 18 years old can apply to join the housing register.

If you are under 18, please see the guidance set out in **Section 9.2** of the Information guide.

The Council will not normally grant a tenancy to anyone under the age of 18 years unless another adult is prepared to act as their guarantor and agrees to cover the rent or any arrears. In exceptional circumstances, the council can grant permission to occupy a property to an applicant under-18 years.

Capacity – For an applicant to become a tenant of the Council and enter into a tenancy agreement, they must have the mental capacity to understand the contract. If an applicant does not have the capacity to understand the contract, an application should be made to the Court of Protection for the tenancy agreement to be signed on their behalf.

To access the Housing Register, you must make an online application on the Council website. If you are unable to, we can provide you with assistance. Further details can be found on the Council's website.

7.3 Your household

<i>Who should be included in your application?</i>	<i>Your immediate family-spouse, civil partner or partner who reside with you and are reasonably expected to reside with you.</i>
---	---

	<i>Children under the age of 21 who normally reside with you, including those who are adopted, or fostered, or where you have guardianship.</i>
	<i>Any close adult/elderly relative living with you, who is dependent on you or provides care and support to you.</i>
	<i>Your carer if they need to live with you because they provide 24-hour support.</i>
	<i>If you have had a child who is now aged 21 or over and has lived with you for at least the last 5 years and cannot live independently because of a disability.</i>
Shared residency of children	<i>Where children are subject to a shared residency arrangement, the children are only considered to need one home of adequate size.</i>
Split families	<i>Where the family unit is not currently residing together, the assessment will be based on the part of the household that occupies accommodation that provides them with the most suitable housing providing there is a reasonable expectation that they should reside together.</i>
Joint application	<p><i>If you want a joint tenancy, you can make a joint application with your spouse, civil partner or partner or with another close family member you have been living with for 12 months or more.</i></p> <p><i>However, they must not be a person subject to immigration control as outlined above. If you are eligible for housing but your partner is not eligible because they are subject to immigration control, you will be able to bid for accommodation, but if you are successful in securing a tenancy, you will not be able to have a joint tenancy with your partner.</i></p>

7.4 Assessment of housing need and determining priority

Initial assessment

The Council will make an assessment based on the information provided in the application or received in connection with the application. You will be notified in writing about the outcome of the assessment, within 30 working days of receiving your completed application and all the supporting information. We may exceed this time frame in some cases, e.g. where there is a complex assessment required.

This letter will confirm either:

- That your application has been assessed and will be placed on the housing register as well as the priority 'band' your application has been placed in.

OR

- You are not eligible or have not qualified to join the Housing Register and have no reasonable preference for housing. In these circumstances, you will be referred to advice available for those who are not eligible or do not qualify to join the Housing Register.

If your application has been approved for housing you will be given details on how to access Croydon Choice, the Council 's Choice Based letting scheme).

If your circumstances merit a direct offer of accommodation, the letter will also provide an explanation of this process.

Your application will remain in this band until it is verified at the time of offer of accommodation. It is therefore in your interest to ensure that you provide the council with accurate and up to date information so that an offer of accommodation is not withdrawn at a later stage (offer stage).

7.5 Evidence required

To support the assessment and verification process, you are required to provide evidence to confirm you are eligible and qualify to be included on the Housing Register. This includes, but is not limited to, verification of identity for all household members, address, household composition, income, employment details and, if necessary, health concerns made worse by your housing. Any additional information will be sought upon verification at offer stage.

Proof of Identity	<i>Your passport.</i>
	<i>Your spouses or partner's passport.</i>
	<i>Home Office documents confirming your immigration status (if relevant).</i>
	<i>Long Birth Certificate for all those named in the application.</i>
Proof of Residency	<i>Proof of residence for the previous 6 years.</i>
Proof of address	<i>E.g. Tenancy agreements for properties, utility bills, bank statements, credit card statements or other official documents such as benefits.</i>
	<i>Bills from statutory services received in the last 3 months.</i>
Employment	<i>Proof of employment If you are employed P60 for minimum of 2 years. payslips for the past 12 months.</i>

	<i>If you are self-employed your audited accounts for the past 24 months.</i>
Training	<i>Proof of training scheme/Proof of attendance.</i>
Income	<i>Bank statements, credit card statements or other official documents.</i>
	<i>Your building society, post office or any other savings accounts statements.</i>
	<i>3-months of Wage slips if you are employed or 18 months audit accounts if you are self-employed. If you receive out of work or disability benefits your proof of benefits.</i>

7.6 Change of circumstances

Until you are rehoused, or your application is withdrawn or cancelled, you must inform the Council in writing of any change in your circumstances that will or might affect your priority for housing.

For example:

- a change of address for you or any other person on the application
- a change in your health, which is affected by your housing
- a new baby
- a member of your family leaving or joining the household.
- your employment status changes

7.7 Annual Review

If you are on the Housing Register, the Council will write to or email you annually asking for confirmation that there has been no change in your circumstances. It is important that all applicants respond to ensure that the information we hold is accurate and up to date and fully reflects your housing situation.

Should you not respond to this within 10 working days, your application will be removed from the register. If you are a homeless applicant and have not responded the Council may consider it has grounds for discharging its duty towards you.

Updating your application

Assets	<i>Details of any land or residential property you own, or any other financial assets (for example stocks and shares).</i>
Health-Related Housing Need Priority	<i>Details of Health-related housing priority that is affected by your current accommodation along with confirmation letters from Doctor or Hospital.</i>
	<i>The name and practice of your GP, or hospital consultant, if you are applying for health-related housing or disability priority.</i>
	<i>The name and address of your social worker, key worker or therapist if relevant to your application.</i>
Service in the Armed forces	<i>A certificate of discharge/service (Army form 108 or equivalent) or a statement of service from the British Armed Forces (if applicable).</i>
	<i>A valedictory letter signed by the Commanding Officer in respect of six years unbroken service in the British Reserve Forces (if applicable).</i>

SECTION 8 – IMPLEMENTATION OF THE SCHEME

This scheme will take effect from April 2025.

8.1 Monitoring and review of this scheme

In the interests of continuous improvement, this scheme will be reviewed regularly to ensure it remains relevant, compliant with legislation and the Allocation of accommodation: guidance for local authorities, up-to-date, and fit-for-purpose for Council and the residents of Croydon.

8.2 Delegated authority to make minor changes to this scheme

To ensure that this scheme operates fairly and legally, the Corporate Director of Housing in consultation with the Lead Cabinet Member of Housing will be able to approve minor amendments to the scheme. These are amendments that do not significantly change this scheme or associated procedures.

SECTION 9 - General Information

9.1 Qualification – guidance on rent arrears and income

Circumstances where an applicant has current or former social housing rent arrears or has debts with the Council

If you are a social housing tenants with rent arrears or housing related debt, you will not qualify to join the Housing Register until this sum is cleared.

The table below sets out what is “defined as housing related debt”:

What is housing related debt?
Arrears from temporary accommodation.
Current or former tenancy debt.
Unpaid rechargeable repairs invoices.
Failure to agree to adhere to the terms of an agreed payment plan in relation to rent arrears, or housing debt for a social housing tenancy or temporary accommodation debt.
Any court costs incurred by the Council or a Housing Association in relation to housing related debt.
Unpaid use and occupation charges.

Please note: If you have been evicted or have unpaid debts from assured shorthold tenancy in the private sector, the Council may also consider this as grounds to refuse your application.

If you are a transfer tenant, the Council or Housing Association will check your rent history to see if there is a record of non-payment before you sign a tenancy and will not proceed if you are in debt. Please note that a Housing Association retains the right to refuse your application even if you are accepted onto the Housing Register with debt.

Considering the reasons for your housing related debts

The Council accepts that there are many reasons as to why people fall into debt and will give proper consideration as to any exceptional circumstances when assessing applications.

If you owe rent to the Council and can demonstrate a consistent record of repayment which has significantly reduced your debt, we may consider allowing you to join the housing register.

To make any such agreement would require the following:

- you have maintained regular weekly payments by direct debit for a minimum of 6 months if you owe under £500, 9 months if you owe between £500 and £1,000, and 18 months if you owe over £1,000.
- your total debt has already reduced by at least 50%
- there is no Court Order against your property.

Examples of extenuating circumstances

The Council will consider any extenuating circumstances and may agree moves in the following circumstances:

- there is a threat to your life or a member of your household.
- you are a social housing tenant with an urgent medical priority and you have made regular agreed payments for a minimum of 6 weeks.
- you are a social housing tenant and need to move urgently due to domestic violence.
- you are a social housing tenant who is under occupying, and finding it difficult to meet your rent payments due to reductions in your housing benefit entitlement. We will expect you to agree a plan with your landlord to stop the arrears from increasing too quickly, and to be flexible about where you can move to.

Where you are agreed for a transfer with arrears, any failure to maintain the terms of your rent repayment agreement will mean that you will be removed from the Housing Register.

Income threshold

Buying your property

If 35% of your household income is sufficient to enable you to afford a mortgage to purchase a suitably sized entry level property on the open market, and your household has savings or assets that are sufficient for a 15% deposit, you will not qualify to go on the Housing Register.

We consider property for purchase priced at the lowest 25% (lower quartile) of house prices in the borough of Croydon to be a reasonable “entry level” price for owner occupied housing.

If you are able to afford the lower quartile price of a suitably sized property for your household in Croydon based on 35% of your household income you will not qualify to go on the register.

Renting a property on the open market.

If 35% of your household income makes it possible for you to afford to rent a suitably sized property from a private landlord, and your household has

savings and assets sufficient to provide a landlord with one month rent as a deposit, you will not qualify to go on the housing register. The Council considers property for rent at the lowest 25% (lower quartile) of market rents in the borough of Croydon to be a reasonable “entry level” for market rented housing.

If you are able to afford the lower quartile rent of a suitably sized property for your household in Croydon, based on 35% of your household income, you will not qualify to go on the register.

9.2 Health and disability related housing need

Assessing Health Related Housing Priority

Medical assessment does not examine how severe an applicant’s medical condition or disability is. It looks at how your current accommodation affects the health or disability of a household member. The assessment is based on whether your health or a member of your household’s health would improve by moving to alternative accommodation.

Therefore, medical priority is awarded according to the extent to which the health or welfare of one or more members of the applicant’s household is affected by their current housing conditions and the expected benefits of providing suitable alternative settled housing.

What should you do if your medical condition is affecting your ability to live comfortably in your home?

If your current accommodation is worsening your medical condition or disability to the extent that your quality of life is seriously impaired, you will need to complete a(n) (online) medical assessment form and provide any medical information that may support your application. We will then assess your housing need using the information you have provided about your medical condition.

What will we do after receiving your application?

Depending upon the information you have put on your application, we may seek advice from the Council’s Medical Adviser and/or additional information from a health professional such as an Occupational Therapist, although the final decision on any application is made by the Housing Allocation Manager. The Council may also request additional information from your GP or Hospital Consultant. Consideration will be also given to all factors that may be impacting upon your health such as overcrowding, the floor level of your accommodation, and room size.

What Is the purpose of the assessment?

The health-related housing assessment does not examine how severe your medical condition or disability is. It looks at how your current accommodation affects your quality of life, or that of a member of your household. We want to find out if your (or a member of your household's) health or ability to access services and be part of your local community would be improved by moving to alternative accommodation. The health-related housing assessment will recommend the level of medical priority and what type of home the applicant needs, e.g. wheelchair adapted or ground floor only with no or minimal steps.

What if your health-related housing assessment concludes that you need to move urgently?

If you need to move urgently due to a medical problem or disability that is life threatening or is severely affected by your current housing situation, you **will be placed in Band 1**.

Examples of health-related housing priority that may require urgent rehousing under Band 1 of the Allocation Scheme

Your life is at risk.

You are housebound, or unable to go out without help, and moving to alternative accommodation would allow you to go out

You have a terminal illness, and alternative accommodation would allow for suitable care to be provided.

You have a severe medical condition that is exacerbated by poor housing conditions, and your accommodation cannot be repaired within the next six months.

You are unable to move around your current accommodation and cannot access kitchen or bathing facilities.

You have a medical condition that reduces your ability to resist infection (e.g. TB or AIDS), and you are overcrowded.

You are in hospital and cannot be discharged because your current accommodation is unsuitable for your needs, following an accident or illness.

What If your medical assessment finds that you have a medium priority?

The Council might also recommend that although your medical condition or disability is not urgent, it is still moderately affecting your quality of life. Your application will be assessed as having a reasonable preference **and will be placed in band 3**.

Examples of medical priority that may require urgent rehousing under Band 3 of the Allocation Scheme.
--

Your accommodation directly contributes to your medical condition e.g. if you have a severe chest condition that requires intermittent hospitalisation as a result of chronic dampness in your accommodation.

Your child has a severe condition, and their long-term needs cannot be met in your current accommodation.

A member of your household is disabled or has restricted mobility, and you need to move into housing that is suitable for their needs.
--

A member your household is severely disabled and needs substantial adaptations to help meet their needs, but they cannot be carried out in your current accommodation.
--

You have a terminal illness or long-term debilitating condition, and your quality of life would significantly improve if you moved to alternative accommodation

You have a mental health problem which would significantly improve if you moved to alternative accommodation.

If you have no priority?

If the Council's assessment finds that your current accommodation does not affect your medical condition, your application will not be given medical priority and will not be placed on the housing register.

Right to Review

Once a decision is made, you will be contacted by email or letter to let you know of the outcome of the medical assessment

If you disagree with the Council's decisions on your medical application, you have the right to review, which must be submitted within 28 days.

You must explain your reasons for requesting a review of the Council's decision and provide any additional evidence to support the review request. The Council will then respond with 28 days notifying you of the outcome of the review.

If you have a moderate health condition or disability where your housing directly contributes to causing serious ill-health you will be awarded a Band 3 priority.

9.3 Homelessness

What should I do if I become homeless?

Croydon Council operates an **appointment-only service** for housing advice and support.

- Telephone: 020 8726 6000
- Text Relay (for hearing impaired): 18001 020 8726 6000

Please contact us as soon as possible. A member of our team will assess your situation and provide tailored advice based on your individual circumstances. We may ask you about:

- You and your household (including immigration status)
- Any serious health or medical issues affected by your current housing
- Your income and regular outgoings
- Details of your current housing situation

Based on this information, we will provide advice on your next steps. If appropriate, we will arrange an appointment to explore your options further.

For more detailed information as to how you make an application, please refer to the Council's website.

If you're 16 or 17

If you are under 18, you may be considered legally homeless if the place you live is unsafe, unsuitable or you have no legal right to be there. You can be legally homeless if you're staying with friends or another family for a while. You do not have to be sleeping rough to be homeless.

If you're under 18, it's unlikely you'll be able to sign a tenancy contract or mortgage agreement.

If you're 16 or 17 and homeless, you'll usually be provided with accommodation by Children's Services. This is because you'll be considered a 'child in need'.

Children's Services will also consider if there's any way you can return home or go and live with another relative. They cannot force you to go back somewhere you do not feel safe.

What a 'child in need' is

You're a 'child in need' if you're under 18 and:

- you're living with a violent person

- you do not have money for food
- you do not have anywhere to live
- you have problems that affect your health or education (for example you're disabled)
- your home is uninhabitable (for example if there's been a fire or flood)

Working with the Council to prevent your homelessness

You can receive a higher rehousing priority if you work with the Council to successfully prevent your own homelessness

Examples of this include:

- Agreeing to remain with family or friends.
- Arranging your own accommodation within the Private Sector either in Croydon or another borough.

Any agreement with you will be confirmed in writing (generally in your person housing plan).

The decision to award a higher priority is made at the discretion of the Council and will not be granted for obligations that are already expected of any resident such as paying for rent and conducting your tenancy responsibly.

If you have assisted the Council in preventing your own homelessness, you will be awarded a Band 2 priority.

9.4 Domestic Abuse

What does the Council define as domestic abuse?

The Council defines domestic abuse as abusive behaviour by one person on another, who are both are over 16 and connected to each other. Abusive behaviour can consist of a single or a number of incidents and includes the following

- Physical or sexual abuse.
- Violent or threatening behaviour.
- Controlling or coercive behaviour.
- Economic abuse.
- Psychological, emotional or other abuse.

What If you are experiencing domestic abuse?

If you are homeless and not eligible for assistance, the Homelessness Prevention service cannot assist you if your immigration status means that you have no recourse to public funds or entitlement to housing benefits. In these circumstances, you will be advised to seek immigration advice from a specialist solicitor and referred into specialist domestic abuse services who will discuss the options open to you. However, if you are not eligible but are either an adult with needs or those that have children, you may qualify for support from the Supported Housing team.

If you have been living in Private sector accommodation or an owned property and you have experienced domestic abuse, are already homeless or are no longer feel able to remain in your home and wish to permanently move into other accommodation, a referral must be made to the Homeless Prevention service. Working with specialist agencies, this service will provide advice and guidance to the victims of domestic abuse who are at risk of being homeless

If you are a social housing resident and are experiencing domestic abuse, you must disclose this to the Council who will refer the matter to the Family Justice Service, the Council's specialist domestic abuse services which may include the involvement of specialist support agencies. These services will also provide advice to you as to your options if you are a secure sole or joint tenant.

How we will respond

The Homelessness Prevention Service will draw up a personalised housing plan in which the victim and survivor may be referred into specialist domestic abuse agencies including the Family Justice Service, supported to secure emergency accommodation, given advice on sanctuary schemes and/or be signposted to legal advice.

The services will also work with you to assess whether it is safe for you to stay in your accommodation and what support this might entail. It is important that you do not make any big decisions such as giving up your tenancy until you have had advice.

If however, you feel too unsafe to stay in your home, and are eligible, homeless and in priority need, you will be provided with safe temporary accommodation by the Council.

If following the homelessness assessment, it is accepted that you are owed a full homelessness duty, you will remain in temporary accommodation until the Council secures you suitable alternative accommodation. Given you are likely to continue to be at risk in Croydon, taking advice from specialist agencies, the Council may well place you temporarily in another borough. If your safety cannot be guaranteed in Croydon, you may also be advised to directly approach another local authority.

Where it is agreed that it is safe for you to remain in the borough, you will be placed on the Housing Register for rehousing.

If it is agreed that you need to move away from the borough, the Council may approach another Council or Housing Association and seek a reciprocal move. This would be subject to availability and agreement with this Landlord.

Equally, should an applicant be from a Croydon housing association with stock elsewhere in London, the Council would expect every endeavour to be made to arrange an internal transfer.

Summary

If you are agreed for a move on grounds of domestic abuse, you are granted a Band 1 transfer

If you are safely rehoused in temporary accommodation because of domestic abuse you are agreed for a Band 3 transfer.

9.5 Threat of serious violence or harassment to a social housing resident (Including gang-related violence)

If you are involved in a severe dispute and are at severe risk of violence that threatens the life of your household (or a member of your household) the Council will consider an urgent management transfer. Such cases are considered by the Council's Housing Management Case Panel and are agreed if actions against the perpetrator will not resolve the matter.

Examples of this may include:

- Gang related violence involving threat to life.
- Witness Protection Scheme.
- Cases of severe nuisance where the well-being of a resident is threatened.

The Council will always seek corroboration of the threat you are under from the Police or the Community Safety team and agreeing an urgent transfer will always be dependent on the level of co-operation offered to the Community Safety Team and the Police by the affected household.

Summary

Transfer for threats of violence are awarded a Band 1 priority by the Council.

9.6 Under-Occupation

We want to make accommodation available to those who need it most. There are many families in the borough who are waiting to be housed or are living in overcrowded conditions due to limited availability of larger homes.

If you are a Croydon Council tenant or an eligible housing association tenant living in a home that is too big for you (known as under occupying) and are interested in moving to a smaller property, you may qualify for a financial incentive of up to £8,000.

This will enable the Council to let your former property to a family who are living in overcrowded conditions or are in housing need.

Some of the advantages of moving to a smaller home may include:

- You may be able to move closer to family and friends.
- If you are moving to a smaller property your energy bills will reduce.
- The level of maintenance and upkeep work on your home will reduce.
- You will pay a lower rent for your new, smaller home.
- You may be able to move to a property without stairs.
- If you are a Council tenant, you will be offered assistance with moving.

To qualify for the scheme, you must be:

- A secure council tenant living in Croydon or an assured tenant of the housing associations with homes in Croydon.
- Living in a home that has more bedrooms than you need.
- Prepared to move to a smaller home with fewer bedrooms than your current home.

NB Not all Housing Associations in Croydon take part in the scheme, so you should check with your landlord to find out if yours does.

You will not qualify if you:

<ul style="list-style-type: none">• Transfer to a smaller property because of medical priority, or you are moving into Extra Care.
<ul style="list-style-type: none">• Are required to move as an under-occupying successor following the death of the tenant.
<ul style="list-style-type: none">• Fail to give vacant possession of the property you move out of.
<ul style="list-style-type: none">• Evict a member of the household who becomes homeless.
<ul style="list-style-type: none">• Are moving home on management grounds because of a housing emergency such as anti-social behaviour or disrepair.
<ul style="list-style-type: none">• Arrange a move yourself without the help of the council.
<ul style="list-style-type: none">• Moving through a mutual exchange.

How much grant does the scheme pay?

The scheme pays £2,000 for each bedroom given up to a maximum of £8,000, less any rent arrears and recharges for the cost of cleaning, clearance, repairs or redecoration, when your tenancy ends.

Here are examples of how it works:

Old home	New home	Grant paid
5 bedrooms	1 bedroom	£8,000
5 bedrooms	2 bedrooms	£6,000
4 bedrooms	1 bedroom	£6,000
4 bedrooms	2 bedrooms	£4,000
3 bedrooms	1 bedroom	£4,000
2 bedrooms	1 bedroom	£2,000

Help with your removal expenses if you are a Council tenant

If you are a council tenant, your removal expenses will be paid if you use Croydon's approved removals contractor. The cost of removals usually amounts to £400 - £500.

How to apply

Complete the self-assessment transfer form. For support with completing the form, or to receive a paper copy, email: hsg-allocations@croydon.gov.uk.

Summary

If you are under-occupying and wish to move, you will be awarded a Band 1 category.

9.7 Overcrowding

The council awards a Priority Band 3 priority for a move to an alternative home where the overcrowding is due to lack of 2 bedrooms in the current home. If you are in employment or training, you may be awarded a Priority Band 2

Applicants who are short of 3 or more bedrooms, will be awarded a Priority Band 1.

9.8 Employment and training

The Council awards increased priority for your housing application if you are currently in employment or training.

Employment

Your application can be awarded additional housing priority if you are currently in employment and have been employed for a period of 24 consecutive months. The type of employment can be permanent, temporary or self-employed but does not include casual employment.

Besides working for this period, your employment must fit within the following criteria to qualify for increased priority and be able to provide the required evidence.

Employment requirements	Evidence required
You are a single adult in a household who works 16 hours per week.	Contract of employment, your payslips, your last P60, or a letter from your employer confirming your employment with them.
You have a member of your household in employment for 24 hours/week or more.	As above - including evidence of working hours.
You have a member of your household who is self-employed and works for more than 24 hours/week.	Provide a copy of your audited accounts for the previous 24 months. E.g. Tax returns submitted to HMRC

Training

If you or your partner are engaging in recognised education and training opportunities that will help you find employment, you can be awarded additional housing priority under Band 2 of the Allocation scheme.

What Type of Training Does This Include?

Recognised training means taking courses at:

- A higher or further education college.
- Enrolling on a longer vocational course.
- A registered private training provider.
- A registered voluntary sector organisation.
- A university.

The scheme rewards both vocational training and that received through further or higher education, but the training/ study must lead to achieving accredited qualifications and/or certification by a registered awarding body.

The Council will have the sole right to determine what training provision meets the criteria of this scheme.

Training	Evidence required
<p>You must have been studying or training for a continuous period:</p> <ul style="list-style-type: none"> • of at least 6 months up to the point of verification of the application. • and for six months at the point of an offer of accommodation. 	<p>Letter from college or university or training provider confirming participation in course of study for a period of 6 months.</p> <p>Student loan</p>
<p>If you are eligible for out of work benefits, you must be actively seeking work, registered with Job Centre and accessing job brokerage provision.</p>	<p>An agreed employment action plan developed through a recognised Information, Advice and Guidance service plus verification of steps taken towards achievement of action plan targets.</p>
	<p>Certificate or letter from a registered awarding body for the course or by a recognised training provider as evidence of gaining a recognised vocational qualification or successfully completing accredited work-related training (over a continuous period of at least 6 months).</p>

Summary

If you are meeting the Council's criteria for taking up employment or training opportunities, you will receive a Band 2 rating for the duration of your training. Upon completion of the course, your housing priority will be reassessed to see whether your application retains the priority.

9.9 Welfare

If you are moving from local authority care

The Secretary of State for the Ministry of Housing, Communities and Local Government, and the Secretary of State for Education consider that all young people leaving care should have safe and appropriate accommodation to meet their needs.

A full summary of the Council's commitments as a corporate parent to CEYA is set out in the Joint Housing and Children's and Families Protocol 2023

The Council will ensure that any care leavers housing options will be considered on an individual basis and based on an assessment of need. Throughout the process, all CEYA will be supported by their social worker.

Housing Pathway Panel for Croydon Care Experienced Young Adults (CEYA)

A specific pathway panel is held to ensure that all CEYA in Croydon are smoothly transitioned between Children's Social Services and the Homeless Prevention Service. The panel will individually assess all CEYA as they become ready lead independent lives.

Below is a list of some of the options that may be considered other than social housing:

- Staying put- i.e. staying on with a foster parent.
- Friends or family.
- Supported accommodation or housing.
- Private rental accommodation.

Applications for social housing from CEYA

If you are a CEYA and wish to be considered for social housing in Croydon, you will need to be over 18 and meet the eligibility and qualification criteria outlined in the Allocation Scheme (Section A and B). If you have not been living in Croydon and the Council is your Corporate Parent you will be treated as if you have been residing in the area, so you will not lose the right to make an application. If you wish to approach another borough, you will need to meet the conditions set by that local authority

Given the level of demand for social housing you are advised to continue exploring other options, such as private sector accommodation, while

pursuing your application, as an offer of social housing, cannot be guaranteed.

If your support needs are high and accommodation in the private rented sector would have a detrimental effect on your transition to independent living, your housing application will be considered by the CEYA Housing Pathway Panel who will determine whether you will be made an offer. The Panel consists of senior officers from housing and social services.

To receive an offer, it is likely that you will be classed as being in one of the categories set out in the table below:

Criteria for CEYA applying for social housing
Young people subject to Care Orders under section S31 of the Children Act 1989, where the council has parental responsibility (Looked after children).
Young people with moderate learning difficulties or disability or those who are subject to a statement of educational needs or a psychological assessment.
Young people with significant mental health issues – who have been involved with CAMHS or CMHT for a period of three months or longer and are continuing to receive treatment.
Young people with a complex need assessed as requiring independent accommodation with/without support.
Young people with significant offending behaviour, which limits access to other types of suitable accommodation
Young people leaving care who are also parents and also meet one other criteria listed (e.g., they or their baby are especially vulnerable).
Those with other mitigating circumstances.

What if you become homeless?

If you are homeless, you will need to approach the Homelessness Prevention Service who will make an assessment of your statutory housing need.

Your case will continue to be reviewed at the Pathway Panel.

Summary

If you are a Care Experienced Young Adult and Croydon is your corporate parent and you are

- **recommended for social housing by the Croydon Pathway Panel you will be awarded a Band 2 (medium priority) on the housing waiting list**

- **Additional priority (Band 1) may be awarded to those who are in are in employment or training for a minimum of 16 hours per week.**

Moving from Supported Accommodation to Independent Living

If you live in supported accommodation, we have established referral arrangements with council social workers to support you to move-on from institutional care, special accommodation (e.g. group homes and supported housing) or from unsuitable accommodation, to help them achieve independence.

We will also work with colleagues across the council to ensure that we offer cost effective solutions to families with complex issues.

These arrangements relate to people receiving social care services for:

- mental health problems.
- physical disabilities.
- learning disabilities.
- complex support for families.

Social workers will make a referral on behalf of the person receiving a social care service explaining their need to move-on into independent living. The referral will explain the current living arrangements and the impact these arrangements are having on their transition to independence, for example:

- they are homeless.
- they need to move on from supported housing.
- they are staying with relatives or friends but need to be rehoused independently.

Summary

Referrals accepted from social workers on behalf of people needing to move-on from institutional care, special accommodation - e.g. group homes and supported housing or from unsuitable accommodation - will go into Band 3

Foster carers and adoptive parents

If you are registered as a foster carer or an adoptive parent with Croydon Council and you need to move to larger accommodation, in order to accommodate a child looked after by Croydon Council, or a child who was previously looked after by Croydon Council, your application will be given reasonable preference.

When assessing bedroom entitlement, the Council will take into account the Children & Young People's Service's assessment of the requirements of prospective foster carers and adopters.

Summary

Agreed cases for foster carers and adoptive carers will receive a Band 2 priority.

9.10 Unsanitary or unsatisfactory housing

The table below provides a definition of what the Council considers to be unsanitary or unsatisfactory housing. To be considered as such, the property must have at least one category 1 hazard that cannot be resolved by your landlord within 6 months.

Unsanitary housing	No kitchen or Bathroom.
	No inside toilet.
	No hot or cold running water.
Unsatisfactory housing	Does not have electricity or gas.
	Does not have adequate heating.
	Has a category 1 hazard under the Housing Health and Safety verified by our public health team that is an immediate threat to health (but not life threatening) which cannot be rectified within six months.
	Is in disrepair.
	Is unfit for human habitation.
	Severe damp.

Examples of accommodation That can be defined as unsanitary or unsatisfactory	Major structural defect including subsidence, flooding or collapsed roof.
	Has been issued with a notice of statutory nuisance by an environmental health officer.
	Has been declared unfit for human habitation and is due to be demolished under the Housing Act 2004.

If you think your property is in poor condition, this will need to be verified by a member of the Private Sector Housing Team, who will visit the property and assess its condition. They will contact your landlord with a view to them carrying out repairs if this is possible, and if necessary, use statutory powers to enforce this.

If you are assessed as having an urgent or moderate need to be rehoused and the Landlord is carrying out works, this will be re-inspected on completion to assess whether:

- a) the improvements are sufficient meaning you are able to remain in the accommodation.
- b) your case no longer receives the highest priority for rehousing.

If your current accommodation only requires minor repairs, we will provide advice about how to work with your landlord, but we will not assess your application as having a reasonable preference and we will not place your application on the housing register.

Summary

If you live in private sector accommodation that is unsanitary or unsatisfactory and poses a severe on-going and serious threat to your health, your application will be assessed as having reasonable preference and will be placed in Band 1 .
If you live in private sector accommodation that is unsanitary or unsatisfactory that has an on-going moderate effect on your health but does not pose an on-going and serious threat to your health, your application will be assessed as having reasonable preference and will be placed in Band 3 .

9.11 Major Works involving existing social housing residents

You do not qualify for the housing register if your social housing home requires major works as the Council considers them to be outside the remit of the Allocation Scheme. This is because social housing landlords are responsible for arranging repairs to your property and arranging temporary moves if they are required.

If you are a council or housing association tenant and your current accommodation is assessed as unsanitary or unfit the council or registered provider will normally carry out repairs and improvements as a matter of urgency. If this cannot be done in a reasonable period, you will be offered suitable temporary accommodation on a like-for-like basis (usually by your landlord or another social landlord) while the work is carried out. You will then usually be given the choice to return to your original property. You will not be eligible for rehousing for unsanitary conditions under this scheme while you live in the temporary accommodation unless you have already qualified for a transfer for an unrelated reason such as overcrowding or medical reasons..

In circumstances where the Council or Housing Association is carrying out major works or improvements to your property, you may also need to be temporarily decanted. Again, such a move would be regarded as being outside the Allocation Scheme.

9.12 Council tenants who need to be permanently moved (decants)

If your council home is being redeveloped, refurbished, demolished or disposed of, the Council will agree to move (decant) you permanently to another council property. This category includes major repairs transfers where the scale or cost of works mean it is not possible to return you to your property.

By agreement, the Council may also include tenants of housing associations within this category subject to an agreement over nominations.

Estate Regeneration

If your estate is being regenerated and your property is being demolished, the Council will agree a local lettings plan with residents which will set out how the decant will occur.

This will include such things as:

- Number of offers of accommodation that residents of the estate will receive.
- Rights of both tenants and leaseholders living on the estate.
- Whether moves from the estate will be temporary or permanent.
- Whether the scheme can include a right for residents who are moved temporarily to return to the estate.

Each local lettings scheme will differ and be based on the number of homes planned, site confinements and the affordability of the scheme.

Summary

Residents who require permanent decanting are awarded a Band 1 rating.

9.13 Succession

Succession Rights.

When a local authority tenant dies their tenancy can be passed on to a member of their family in the following circumstances:

- for tenancies that began before 2 April 2012 a member of the tenant's close family (such as spouse or civil partner, parent, grandparent, child, grand-child), can automatically succeed to the tenancy, whilst
 - tenancies that began after 2 April 2012 only a spouse or civil partner is automatically entitled to succeed to the tenancy.
 - where one or more relative may qualify to succeed, only one may do so.
- To succeed to the tenancy, the person entitled to succeed must have been living at the property with the tenant for at least 12 months as their only or principal home at the time the tenant died. The person that succeeds to the tenancy is known as a "successor tenant". When the successor tenant dies, there is no further statutory right for a member of their family to succeed to the tenancy.

Discretionary Succession

On tenancies that began after 2nd April 2012, we may exercise our discretion where a successor tenant dies by considering granting a further tenancy or by giving priority for a move under the allocations scheme to a close member of the deceased successor tenant's family or live in carer.

Family member

If a close member of the successor tenant's family has lived at the property as their only or principal home for at least one year prior to the successor tenant's death.

Full-time carer

If the successor tenant's full time, live in, non-paid carer has lived in the property for at least two years prior to the successor tenant's death.

Discretionary succession and under-occupation.

If the successor tenant's close family member or their full-time carer would be under-occupying the property if offered the tenancy, we will offer them a suitably sized property that meets their housing needs. We will only make one offer of social housing to a close family member or carer applying for discretionary succession.

Exceptional circumstances

We will consider making an offer of a tenancy of the successor or tenants' property in cases where insisting on moving to alternative accommodation would cause unreasonable hardship to the deceased successor tenant's carer or family member.

Summary

Those agreed for a discretionary succession are awarded a Band 1 priority.

9.14 Housing for Older People

Sheltered Accommodation

What is Sheltered Accommodation?

Sheltered Accommodation provides self-contained accommodation for elderly residents who feel they would benefit from the more supportive environment it offers.

Whilst you will still be responsible for your own cooking, housework and doing your own laundry, sheltered housing offers you peace of mind in knowing that support is available 24 hours a day, with an alarm system that can be activated from the rooms in your flat and from the communal areas. You will

also be able to retain your independence, come and go as you please and invite friends and families to your home when you like.

Who can apply?

It is designed for people who are either:

- a) at state pension age, or
- b) those who are over 60 with a health-related issue. In these circumstances your application will need to be agreed by a senior manager.

What type of tenure will you be offered?

If you are offered a property in council owned sheltered accommodation, you will be offered a Secure tenancy if it is a Council property. However, you will not have a right to buy your home.

If you are offered sheltered accommodation in a housing association, this will be an assured tenancy which has very similar rights to a secure tenancy.

What facilities are there?

All of our sheltered housing facilities are self-contained and unfurnished, so you will need to supply furniture and appliances. If you are moving from a family home and have lots of furniture you may not be able to take it all with you. Your housing officer may be able to provide information about organisations that collect unwanted furniture.

All of our properties include:

<i>Central heating.</i>
<i>A kitchen – you will need to supply your own electric cooker and any other appliances.</i>
<i>A bedroom or bed-sitting room.</i>
<i>A bathroom.</i>
<i>Secure door entry systems to give you peace of mind that only tenants, staff and invited visitors, can get into your scheme.</i>
<i>A laundry room with clothes drying facilities.</i>
<i>A fully furnished communal lounge with kitchen.</i>

Most schemes also have

- lift access to all floors.
- communal gardens stocked with shrubs and lawns that are regularly cut and seating to enable you to relax out of doors.
- limited parking.
- Some schemes also have scooter storage and charging points.
- Some have guest rooms where overnight visitors can stay.

Please note that ground floor properties are not always available, so you must be confident to use a lift to access properties.

Social activities

Most sheltered housing schemes run a range of social activities that you can, if you wish, take part in. Residents organise activities that include *coffee mornings, gardening, parties, bingo sessions, exercise classes, boules, barbeques, trips out and many other things.*

Do you allow pets?

If you wish to keep your pets, we will give consideration as to whether you can bring them with you. Our decision depends on what type of pet you have, as some pets can spoil other tenant's enjoyment of their homes and the communal facilities, for example, because of allergies.

If permission is granted, this may be revoked at a later date if we have reason to believe that the pet is having a detrimental impact on others. Check with us before you accept the tenancy. Most housing associations do not allow residents to bring pets.

What are the costs of sheltered accommodation?

Rent - most sheltered housing tenants qualify for housing benefit, which reduces the amount of rent you have to pay each week. Your housing officer may be able to get an estimate of your entitlement and advise you of the different rent payment methods.

Support charges - you will have to pay a weekly charge to social services for the cost of the support services that you receive, and the alarm and emergency support services that are exclusive to sheltered housing tenants.

If you claim Housing Benefit, you will not have to pay this charge, no matter how small your Housing Benefit entitlement. If you are not entitled to Housing Benefit you may still be entitled to help with the charge. To do this you should apply for help to the social services assessment team.

How to Apply

Sheltered housing is provided by the Council and by Housing Associations in the borough who work with us, using a shared application register.

To apply, you'll need to:

1. Submit a sheltered housing application
2. Complete and return the self-assessment form.

Housing for residents with extra care needs

Extra care housing provides care and support 24 hours a day. It is different to a care home as you have a separate residence and front door.

Extra care housing offers the freedom to continue living independently in the community within a self-contained property, as a tenant with tenant's rights and with on-site care and support services, tailored to meet your needs. The service has:

- on site staff day and night.
- close transport links.
- gardens and communal spaces.
- activities to engage tenants.
- 24-hour care and support.

Eligibility for extra care and support

Extra care is available to people who:

- are aged 55 years and older, although in certain circumstances exceptions can be made.
- live in the borough of Croydon and are eligible for registration under the housing application and transfer scheme.
- are a nominee to Croydon under the mobility scheme, having a specific need to be near relatives or close friends in the borough.
- have support or personal care needs under the Care Act which cannot be met where they live and be compliant with a Care Plan.
- have the mental capacity to sign a tenancy agreement or have someone with a power of attorney or deputyship who can sign on your behalf.
- agree to a financial assessment and pay any necessary contributions identified through assessment. [\[66\]](#)
- any risks (behavioural or otherwise) would need mitigations and safety plans in place.

The application process

If you meet the eligibility criteria either you, a friend or relative can contact adult social care to make an application. A social worker will visit you to assess your care needs and, if appropriate, a special sheltered application will be put forward on your behalf. At this time, you will also need to complete a housing application form.

Once accepted for extra care, a visit will be arranged to a unit of your choice, where you'll be given information about the unit and have the chance to ask questions.

The social worker will complete a care plan with you to identify all the help you need, such as assistance with:

- personal care.
- laundry.
- support with medication, if necessary
any other needs.

When you request support, we will offer you the support that suits your needs best, not just the type you apply for.

Costs

The tenant is responsible for paying their rent and council tax. If you are on a lower income, you may be eligible for housing and council tax benefit. A service charge is included with rent which, depending on the scheme, could cover some fuel charges, and the cleaning and maintenance of shared areas and gardens.

You will need to contribute towards the support provided in the scheme, the alarm call service and the care that you receive, but only after a financial assessment by the council of your ability to pay.

9.15 Hardship

Request to move to another area of Croydon

The Council will consider moving a person or family to another location within the Borough, where failure to do so would cause extreme hardship.

Examples of this might be moving a person who needs specific medical treatment to another area in the borough or ensuring that a person is moved to give or receive care. Additionally, an applicant may need to move to take up a particular employment, education or training opportunity.

Croydon is a borough with excellent transport links and therefore agreeing applications on hardship grounds will be subject to supporting documentation and likely to be agreed only in an occasional basis.

Summary

Agreed cases of hardship will be accepted as a Band 3 priority.

9.16 Right to Move Regulations 2015

Existing secure or introductory council tenant or assured housing association tenants of another local authority district in England may request to move to the borough if:

- they need to move because the tenant works in the borough; or they need to move to take up an offer of work, or
- where the Council is satisfied that failure to meet this need would cause hardship (to the tenant or to others).

To fulfil this requirement the Council must be satisfied that they need, rather than want or wish, to move for work related reasons and will consider a number of factors including:

Factors When Assessing a Right to Move Application
The distance and/or time taken to travel between work and home.
The availability and affordability of transport against level of earnings.
The nature of the work and whether similar opportunities are available closer to home.
Other personal factors, such as medical conditions and childcare, which would be affected if the tenant could not move.
Whether failure to move would result in the loss of an opportunity to improve their employment circumstances or prospects, for example, by taking up a better job, a promotion, or an apprenticeship.
The length of the work contract - the tenant will not qualify if work is short - term (i.e less than 12 months or if it is less than 16 hours and can be considered marginal. ancillary to work in another district.
The main place of work must be in Croydon even if a part of the role takes place in another borough.

Summary

Applicants agreed for Right to Move will receive a Band 3 priority.

9.17 Members of the Armed Forces

Housing Allocations Scheme Guidance for Armed Forces Members – issued on 18 December 2024

The Council is committed to implementing updated guidance, issued under the remit of the Housing Act 1996, that provides direction to local authorities on social housing allocations concerning serving and former members of the Armed Forces, their families, and bereaved spouses or partners. It ensures that these individuals are not disadvantaged due to military service and that their housing needs are appropriately prioritised. The Council is also aware of the difficulties former Armed Forces personnel may have in re-adapting to civilian life and is committed to the duties towards this group as set out in the Armed Forces Covenant Duty 2022.

The Council's will take into account the following when implementing the Housing Allocations Scheme for Armed Forces Members

1. Qualification for Social Housing

A. *Residency Exemptions:*

- All veterans (not just those who served within the last 5 years) are exempt from the Council's 6 year residency requirements.
- Bereaved spouses/civil partners forced to leave military accommodation due to their partner's service-related death are also exempt.
- Separated or divorced spouses of service personnel are also exempt, particularly in cases of domestic abuse.
- Reservists with serious injury, illness, or disability due to service are also included.

B. *Income & Asset Considerations:*

The Council will disregard lump sum compensations received by veterans for injuries or disabilities when assessing income for eligibility.

2. Priority for Social Housing

A *Priority for Armed Forces Members*

The Council will give additional priority to the following groups if they meet standard housing need criteria:

- Former members of the Regular Armed Forces.
- Serving personnel with a serious injury, illness, or disability related to service.
- Reservists with a service-related serious injury, illness, or disability.
- Bereaved spouses or civil partners forced to leave military accommodation

B Mental Health considerations

The Council will prioritise veterans with mental health issues, including PTSD, depression, or anxiety.

- The Council will not impose excessive evidence requirements (e.g., full military medical history).
- Staff will engage with specialist mental health organisations such as Combat Stress and NHS veteran services.

3. Allocation flexibilities

Where possible and depending on the availability of housing stock, the Council will respond with flexibility when receiving applications from Armed Forces personnel including:

- Granting additional priority to recent leavers or those about to leave the Armed Forces.
- Setting aside a proportion of properties for veterans (e.g., through local lettings policies or partnerships with military charities).

4. Identifying Armed Forces applicants

- Our application process will identify whether an applicant is a member of the Armed Forces, a veteran, or a military family member.
- Acceptable proof includes Veterans ID cards, MOD pay slips, pension statements, and Defence Discount Service cards.
- We will develop the necessary staff expertise to deal with applications from the Armed Forces community outreach workers or a dedicated housing officer to support these applicants. We will provide specialist training to ensure housing officers understand the specific needs of the Armed Forces community

9.18 Alternative housing options

If, when your application is assessed, we decide you have no housing need your application will not be placed on the housing register. Our website will give you advice, information and assistance on how you can take up other housing options that are open to you, for example:

- renting from a private landlord.
- applying for an intermediate rent.
- low-cost home ownership scheme.

If you are a tenant, the website also gives you details of how you can swap your property through a mutual exchange, as well as promoting opportunities through Seaside and Country Homes if you wish to move and are over 60.

SECTION 10 MISCELLANEOUS

10.1 Legal Framework

This is the Council's Housing Allocation Policy as required by Part 6 of the Housing Act 1996. Residents are able to apply for housing to the Council and all applications will be fully assessed.

In developing this policy, the Council has followed and fully considered, among others, the following housing legislation, regulations, statutory guidance, and strategies:

1. The Housing Act 1996, Part 6 as amended by Localism Act 2011(England).
2. The Housing Act 1996, Part 7 as amended by the Homelessness Reduction Act 2017.
3. Allocation of Accommodation: Guidance for local housing authorities in England (2012, DCLG) "the Code".
4. Providing social housing for local people: Statutory guidance on social housing allocations for local authorities in England (DCLG, December 2013)- "Supplementary Code".
5. Right to Move guidance (DCLG, 2015).
6. Improving access to social housing for victims of domestic abuse (MHCLG,2018) and Improving access to social housing for members of the Armed Forces (MCLG 2020).
7. Homelessness code of guidance for local authorities (MHCLG, 2018).
8. Plus, the following statutory regulations:
 - A. Allocation of Housing (Procedure)Regulations 1997, SI 1997/483.
 - B. Allocation of Housing (England)Regulations 2002, SI 2002/3264.
 - C. Allocation of Housing and Homelessness (Eligibility) (England) Regulations 2006, SI 2006/1294 and all subsequent amendments.
 - D. Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012, SI 2012/1869.
 - E. Housing Act 1996 (Additional Preference for Armed Forces) (England) Regulations 2012, SI 2012/2989.
 - F. The Allocation of Housing (Qualification Criteria for Right to Move) (England)Regulations 2015.

G. The Allocation of Housing and Homelessness (Eligibility) (England)(Amendment) (EU Exit) Regulations 2019 (SI 2019/861).

H Equality Act 2010 (with reference to the public sector equality duty in S149)

In relation to (F) above in accordance with the Right to Move statutory guidance on housing allocations for local housing authorities in England (Department for Communities and Local Government, March 2015) a limit of up to 1% of nominations will be set for people looking to move for employment purposes.

9. The Domestic Abuse Act 2021.

10. The Allocation of Housing and Homelessness (Eligibility) (England) (Amendment) Regulations 2021 (SI 2021/665). New immigration route for people from Hong Kong with British National (Overseas) status.

11. The Allocation of Housing and Homelessness (Eligibility) (England) and Persons subject to Immigration Control (Housing Authority Accommodation and Homelessness).(Amendment) Regulations 2021

(S.I. 2021/1045). Eligibility of people who fled Afghanistan as a result of the collapse of the government for an allocation of social housing.

Statutory Guidance

- Improving access to social housing for members of the armed forces
- Improving access to social housing for victims of domestic abuse.

10.2. Allocations not covered by the policy

The following are not “allocations” under this Housing Allocations Policy:

- Assignment of a tenancy by way of mutual exchange and moves via the Pan London Mobility Scheme.
- Succession to a tenancy on a tenant’s death pursuant to section 89 of the Housing Act 1985 or section 131 of the Housing Act 1996.
- Transfer of the tenancy by a court order under family law provisions or under the Civil Partnership Act 2004.
- Assignment of a tenancy to a person qualified to succeed to the tenancy on the tenant’s death.
- Transfer of the tenancy by a court order under family law provisions or under the Civil Partnership Act 2004.
- A probationary (introductory) tenancy becoming a fixed term tenancy.
- Transfer to alternative accommodation as a result of major works.
- Where a resident is displaced by the intervention of the Council or being rehoused by the Borough through the Land Compensation Act.
- Where a Family Intervention tenancy is created.
- Where major works require temporary decants to alternative accommodation.
- Internal transfer arranged by Housing Allocations.

- Provision of non-secure temporary accommodation in discharge of any homelessness duty or power.
- An Exceptional Needs case as agreed by the Corporate Director where there may be public protection risks.
- Offers in relation to Council employment contracts.
- An offer of accommodation to a tenant of the London Borough of Croydon who does not meet any of the reasonable preference criteria. Under the Localism Act 2011 such cases are not subject to the allocation rules set by section 166A of the Housing Act 1996.