**Ockley Housing Association: Housing Allocation Policy**

Ockley Housing Association (‘OHA’) maintains a list of applicants in need of affordable rented social housing. Applicants are assessed and prioritised in accordance with this Housing Allocation Policy.

Applicants are firstly assessed as to whether they are eligible and qualify for OHA housing. If so, they are allocated to one of two waiting lists, corresponding to the types of housing provided by OHA:

* general housing needs for families; or
* housing needs for older, disabled and chronically sick people or people with learning difficulties.

Eligible Applicants must:

* be 18 years of age or older and resident in the United Kingdom.
* Have confirmed immigration status (either hold a British passport or have leave to remain)
* owe no money for housing debts to a local council, housing association or private landlord; and
* not have been guilty of antisocial behaviour.
* be able to pay the rent, including being able and willing to pay rent in advance.
* agree to provide OHA with evidence of their income (earned, investment earnings and benefits) and savings
* agree that OHA may undertake credit references and fraud checks

To qualify for housing provided by the Ockley Housing Association (‘OHA’), eligible applicants must:

* have a local connection to the parish of Ockley, Surrey; and
* be in ‘necessitous circumstances’ [wording of the OHA rules] ; and
* be in need of housing offered by OHA

**Local connection to Ockley**

For a local connection to be established with the village of Ockley, the applicant must provide written documentary evidence that:

* they live in the parish and have done so for the last five years; or
* their place of paid employment is in the parish for more than 16 hours per week for the last five years; or
* they were born and brought up in the parish for twelve out of their first eighteen years, but now live elsewhere; or
* they have close family, defined as: parents, siblings and or adult children, who have lived in the parish as their main place of residence for the last consecutive ten years.
* they have special circumstances through which a local connection has been established with the village of Ockley. This will be considered on a case by case basis by the OHA Management Committee, who will make a decision on whether a connection has been established.

**‘Necessitous circumstances’**

This includes applicants on lower than average incomes, with limited savings or investments in need of housing which they are unable to procure for themselves.

Applicants must not:

* already own a suitable property; or
* have sufficient financial resources to be able to purchase or privately rent a suitable property in Ockley or nearby towns and villages.

The thresholds will be reviewed periodically by OHA based on the local housing market. These are currently set as follows:

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| Applicants requiring: | Household income limit | Household savings limit, ex pension funds (any adults under 60) | Household savings limit ex pension funds (all adults over 60) |
| 1 bedroom | £40,000 | £10,000 | £100,000 |
| 2 bedrooms | £40,000 | £10,000 | £200,000 |
| 3 bedrooms | £50,000 | £100,000 | N/A |

All applicant households will be required to supply evidence of their income, savings and assets at the point of application.

The following benefits will be disregarded for the calculation of income:

* Personal Independence Payments;
* Carers Allowance; and
* Disability Living Allowance.
* Lump sums received by a ‘regular’ or ‘reservist’ member of the British Armed Forces, as compensation for an injury or disability sustained on active service. This is in keeping with the Mole Valley Armed Forces Community Covenant September 2013.

If a suitable existing property becomes vacant or if OHA purchases a new property, these are allocated to qualifying applicants in priority order, according to the allocation criteria set out below.

ALLOCATION CRITERIA

**General needs housing**

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| **Priority 1: Exceptional or critical housing need** | *Applicants are ranked in the date order they entered this band although, due to the critical level of their housing need, a direct offer of the right property may mean that offers are not made to a strict date order.* |
| Critical housing need | Applicants who are roofless or sleeping rough and whose circumstances are confirmed by the Mole Valley Housing Options Team. |
| Immediate danger | An application where the life of a household member would be in immediate danger if they continued to live in their current accommodation and this has been substantiated by Mole Valley District Council and other agencies. E.g. victims of domestic violence, racial harassment. |

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| **Priority 2: High need of housing** | *Applicants are ranked in date order they entered or re-entered this band.* |
| Families in immediate need of larger accommodation | Applicants with one or more dependent children who are living in accommodation that is a bedsit or has only one bedroom. This includes households within 6 weeks of their due date.  Households who at their current home are short of two or more bedrooms in accordance with this policy on the number of bedrooms a household. This includes people who are expecting their first child and are within 6 weeks of their due date.  Households who are short of one or more bedroom and have children with more than a 10 years age gap sharing a room.  Households who are short of one or more bedroom and have children of opposite sex sharing a room where the oldest child is 10 years old or older |
| Applicants in need of basic facilities | Households whose accommodation lacks basic facilities (i.e. a kitchen, bathroom or WC) and this cannot be provided by the owner at reasonable cost.  Households who are homeless, and accommodated in interim accommodation provided by the Council pending a decision being made on their case |

Other qualifying applicants are priority 3

**Housing for older, disabled and chronically sick people or people with learning difficulties**

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| **Priority 1:** | *Applicants are ranked in the date order they entered this band although, due to the critical nature of their housing need, a direct offer of the right property may mean that offers are not made to a strict date order.*  *This level of priority must be supported by the recommendation of an independent medical practitioner.* |
| Emergency medical need (see below) | In very exceptional circumstances an applicant may be assessed as requiring an emergency move on medical grounds. |
| Moves to facilitate the delivery of an accessible home for a disabled resident | Households who cannot occupy their current accommodation because of a medical problem or disability, and the property cannot be adapted at a reasonable cost. |

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| **Priority 2:** | *Applicants are ranked in the date order they entered this band although, due to the urgent or high level of their housing need, a direct offer of the right property may mean that offers are not made to a strict date order, depending upon the facts.* |
| Urgent or high need to move for medical reasons (see below) | This will be awarded where an applicant’s health, or that of a member of the household, is likely to decline very rapidly and lead to a life threatening situation if they are not moved from their current accommodation within the next six months. |
| Vulnerable applicants | Vulnerable applicants who are retiring or whose contract is terminated on health grounds from tied accommodation. |

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| **Priority 3:** | *Applicants are ranked in the date order that they entered or re-entered this band.* |
| Non urgent medical need | Households with a need to move for an identified medical reason which is not considered an emergency or urgent |
| Supported  Accommodation | People who are disabled, chronically sick or with learning difficulties able to live independently or with part-time support provided through a third-party agency. Nominations for supported housing must come from third party providers. |

Other applicants are priority 4.

**Medical Needs**

Applicants can apply to have medical priority awarded to their case. They may be required to complete a self-assessment medical form. OHA may require a specialist opinion from a Medical practitioner to assess whether or not the application should be given one of the following:

a) Emergency Medical Need

Examples of such a situation are where:

* an applicant cannot occupy their property because of a medical problem or disability and the property cannot be adapted e.g. a wheelchair user who lives in a first floor flat with no lift.
* an applicant and members of their household have a number of assessed medical needs that when considered together they amount cumulatively to an emergency/urgent need.
* The applicant, or a household member, has a life-threatening condition and their accommodation is a major contributory factor.
* The applicant’s health is such that it is likely to be so severely affected by the accommodation as to become life threatening.
* The applicant’s home is directly contributing to a severe deterioration in health resulting in regular/prolonged hospitalisation and where treatment cannot compensate for the living conditions.

b) Urgent or High Need to Move for Medical Reasons

Examples of this might include:

* an elderly applicant who lives above ground floor without a lift and who has had a series of heart problems; or
* where an applicant’s continued occupation of their current home is likely to cause a marked deterioration in their health e.g. severe clinical depression or mental illness; or
* an applicant and members of their household have a number of assessed medical needs that when considered together they amount cumulatively to a high need; or
* conditions which, as a result of current housing circumstances, exacerbates health conditions or does not allow an appropriate level of care, leading to regular unplanned medical interventions such as A&E attendance or unplanned hospital admissions.

In certain circumstances where there are a number of household members who have health problems related to their current accommodation OHA may award a higher banding following the recommendation of a Medical Practitioner.

**Our Housing Offer**

We offer the following types of housing:

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| **Rented housing** | |
| Housing Option | What it is and who it’s for |
| General needs | Rented homes in Prideaux Gardens suitable for families or couples, where the rent is lower than the open market private sector rents.  We have 3 houses with 2 bedrooms and 2 houses with 3 bedrooms.  Service charges apply. |
| Rented housing for elderly and disabled people | Rented Homes in Cricketers Close for older people (normally aged over 60), including those with disabilities or support needs, who are able to live Independently. Rent is lower than open market private sector rents.  13 of the units are reserved for elderly people who have an Association with Ockley and would otherwise be unable to live in the village. For our purposes anyone over the age of 60 would qualify as elderly.  One unit has been converted for the use of a resident with a wheel-chair.  Service charges apply. |
| **Ownership options** | |
| Shared Ownership | We have a number houses benefiting from long-term shared ownership arrangements. |

**Bedrooms**

In assessing the application, OHA will consider how many bedrooms are needed for the household and how many they actually have in their current accommodation. We may look at the size of each bedroom when assessing this. Where more than one living room is available, this may be considered as an alternative bedroom as long as the applicant does not need to walk through it to access another room.

As a general rule, a separate bedroom is allowed for each of the following groups:

* Each adult couple living together as partners;
* Each single adult who is not a child of the applicant and is not living as a partner of another person
* 2 children under 10 years of age
* Children of opposite sex where one of them is over 10 years of age
* Children of the same sex where one of them is over 16 years old.

Where a household has two children of opposite sex sharing a bedroom and the oldest is 10 years or older they will be placed in Band 2.

Where a household has two children with a 10 year age gap they will be placed in Priority 2.

*Alternative:*

*The number of bedrooms needed by a household is calculated as follows:*

* *1 bedroom for every adult couple*
* *1 bedroom for any other person aged 16 or over*
* *1 bedroom for any two children under 16 of the same sex*
* *1 bedroom for any two children aged under 10, regardless of sex*
* *1 bedroom for any additional child under 16*

*Subject to a maximum of 4 bedrooms in total.*

*For these purposes:*

* *a room under 50 square feet in floor area does not count as a bedroom*
* *a second reception room will generally be considered to be available as a bedroom*
* *kitchens and bathrooms are ignored*
* *Applicants occupying a studio flat are considered to have access to a bedroom.*