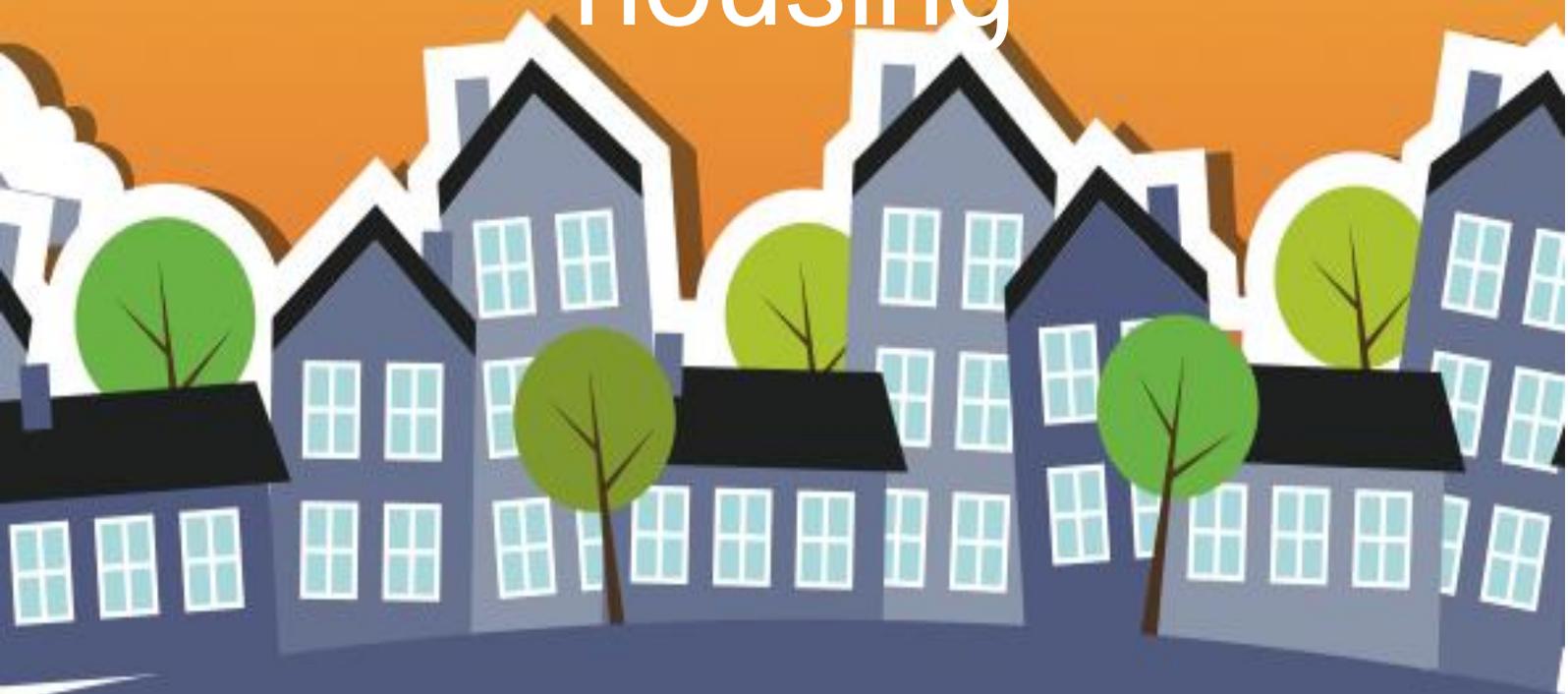


Cheshire West & Chester Council

West Cheshire Homes
Guidance for support
agencies on
accessing social
housing



Introduction

Do you know what advice you need to give to your clients to help them get access to social housing in Cheshire West and Chester?

This guide aims to give an overview of what staff need to know and the steps they need to take to help their clients access social housing in Cheshire West and Chester.

What is social housing?

Social housing is the term the Government has given to properties that are let by a registered provider (also known as a housing association) at an affordable rent. The level of rent is set by the Government and is based on the number of bedrooms the property has.

Stage 1 – Getting registered

The following explains how your client can get registered on the housing register as well as the information they need to provide with their housing application.

How do people apply for social housing?

If your client wishes to apply for social housing, they need to join the housing register as soon as possible as they will not be housed otherwise. To join the housing register, they must complete a housing application by visiting the West Cheshire Homes website: <https://www.westcheshirehomes.co.uk/Choice/#> and complete the online application form.

The online application form will initially ask for information about your client and their household as well as their previous addresses, current housing circumstances and any other information which affects their housing situation such as medical information.

At the end of application process, your client will be advised of their housing options based on the information they have submitted. It is important before your client submits their application that they provide any supporting information as they will not be able to log back into their account or bid for properties until their housing application has been assessed. The assessment process will take approximately 28 days however, this is always dependent on your client providing all the necessary information to support their application.

What information or evidence does my client need to provide?

Your client will be asked at the end of the application process to provide evidence to support what they have said in their housing application. It is important that your client provides this evidence as soon as possible as failure to do so will delay their application being processed.

All household members will be required to provide one item from each of the sections below. If your client has children, they will need to provide a valid passport or birth certificate for each child as well as proof of child benefit.

Proof of identity (for all household members):

- Passport or
- Birth certificate or
- Driving licence
- Full birth certificate for all children
- If their name has changed since birth we will need to see the deed poll change of name.

Proof of eligibility (For all household members who are not British citizen's ONLY):

- Passport or
- Proof of immigration status (i.e. indefinite leave to remain/recourse to public funds)
- For European workers - proof of employment (contract, payslips)
- Workers registration documents (A10 countries)

Proof of responsibility for children who will be housed with your client:

- Child Benefit and
- Residence order or other supporting documentation to confirm long-term guardianship (if the parent or guardian is not on full birth certificate)

Proof of current residence (for all adult household members):

- Utility bills (gas, electric, water)
- Tenancy or licence agreement
- Council Tax bill
- Benefit letter (from DWP confirming proof of benefit)
- If living with friends/ family or a hostel - a letter from them confirming their living arrangements
- Copy of last mortgage statement or a valuation of property
- If living in a caravan, a copy of their site agreement or letter from owner confirming living arrangements

Proof of landlord tenancy

- Landlord reference (must be their current or most recent landlord)

Proof of income (for all applicable household members)

- Pay slips for all adults in the household for the past three months / 12 weeks
- Proof of benefit entitlement letter such as: Universal credit, Child benefit etc showing breakdown of elements.

- Pension award letter / annual statements
- Bank statements for all accounts held for the past three months

The following documentation must be provided where applicable.

Employment (for all applicable household members):

- Contract of employment or employer’s letter on headed paper, stating your client’s employment location, start date and or
- Payslips – 5 x weekly or 3 x fortnightly or 2 x monthly – these must be consecutive
- Self-Employment Contract, stating your clients employment location, start date and, tax returns for previous three years

Proof of pregnancy (if applicable)

- MATB1 at 32 weeks (required where there is an increased ‘bedroom need’)

Proof of ownership, past and present, of a property (If applicable)

- Mortgage statement
- 2 valuations
- Sale completion certificate

Proof of medical conditions (If applicable)

- PIP / DLA award letter
- Letter from GP/consultant or any other professional who your client/household member are working with
- Occupational Therapist reports

Proof of Armed Forces

- MOD discharge papers

What are the chances of my client accessing social housing?

With only around 1,200 social rented properties becoming available each year and between 30-40 applicants chasing each vacancy sadly, only those who have been assessed as having a statutory housing need are likely to access social housing. This means that your client may need to find alternative accommodation. Before submitting a housing application, your client may wish to find out about other types of housing that is available by visiting the Your Housing Options page:

<https://www.westcheshirehomes.co.uk/Choice/content.aspx?pageid=3>.

What do you mean by a statutory housing need?

The Council is required by Government to give a higher housing priority for those applicants who are homeless, overcrowded or in poor or unsatisfactory housing; or need to move on medical or welfare grounds; or need to move to a particular locality to avoid hardship. For those applicants who have been assessed as having one of

the above statutory housing needs, they will be awarded either band A, B or C depending on their circumstances.

Are there any criteria that my client must have to get on to the housing register?

Anyone can apply for social housing but only those applicants that have a local connection to Cheshire West and Chester will be accepted on to the housing register. The only exception to this is for those applicants who are members of the Armed Forces and/or are former members of the Armed Forces, further details about this is available in our Allocations Policy.

Applicants can also be excluded for the following reasons:

- their annual income must not exceed £45,000 for single persons or £60,000 for couples;
- their savings and investments must not be any more than £25,000 and finally:
- they can't have rent arrears over £500 with their current or previous social or private landlord.

Please be advised that the above is not an exhaustive list and further criteria and reasons for exclusion from the housing register are detailed in the Allocations Policy which is available at:

<https://www.westcheshirehomes.co.uk/Choice/content.aspx?pageid=1>

What should my client do if they are homeless or they think they will become homeless?

If your client is homeless or they are threatened with becoming homeless they need to contact the Housing Options Service on 0300 123 2442 and select option 2 to discuss their circumstances with one of our advisors. Our advisors will work with your client to try to prevent them becoming homeless and will discuss their housing options with them. Once on the housing register your client can still bid for vacant properties but it may be possible to prevent them from becoming homeless through alternative solutions for example, coming to an arrangement with their current landlord.

What should my client do if they or someone in their household has a medical condition?

If your client or someone in their household has a medical condition, they will be asked to provide details of their condition which will then be assessed in accordance with the medical criteria detailed in our Allocations Policy. A medical priority is only awarded when there is a direct link between an individual's health and the property in which they live. If your client is assessed as having a medical priority they will be awarded either an urgent or high medical housing need which will be dependent upon the type of health condition they have. Your client can continue to choose which properties to bid for, but they must be mindful of their health condition, for

example, they should not bid for houses if their medical priority has been awarded due to an inability to manage stairs.

What if my client needs an adapted property?

Occasionally adapted properties do become available however, demand is high, and it may be more realistic for your client to have their current home adapted to meet their needs. Further information on how to do this is available by clicking on the link below:

<https://www.cheshirewestandchester.gov.uk/residents/housing/help-with-adaptations-and-repairs/help-with-adaptations-and-repairs.aspx>

Stage 2 – Bidding for a property

Once your client has had their application assessed and been awarded a priority band, they are now registered on the housing register. This will enable them to start to bid for properties that become vacant however, they will only be able to bid for properties that they are eligible for. Please be advised that they can not bid for a property until their application form has been assessed and they have been awarded a priority band.

How does my client get a property?

Any vacant social housing is advertised on the “View Homes” page on the West Cheshire Homes website:

<https://www.westcheshirehomes.co.uk/Choice/homes.aspx>

In order to get a property your client must bid for it. The word ‘bid’ means that your client is interested in a property advertised on the website and wishes to be considered for that property. It does not mean that they will be offered the property, your client is just expressing that they wish to be considered for the property.

Your client can only bid for up to three properties in any bidding cycle and they must also make sure that they are eligible for the property that they are bidding on. The property ‘advertises’ on the website will explain if there is any restriction on who can bid for the properties. For example, some properties are only for people over the age of 55 years.

How does my client bid for a property they are interested in?

Once your client is registered your client can bid for a property by logging into their account. Your client should visit the West Cheshire Homes website and select 'Login' located in the top right-hand corner of the home page. Your client should then enter their email address and password and they can then go directly to the 'My details page'. Here they will see their contact details and they have the option to amend their contact details should this be necessary.

Lastly, your client needs to select 'Take a look' and they will be able to see the properties available and those that they are eligible for. To view a property, select “interested in” and place a bid if applicable. Once your client places a bid on a

property it will show as 'Bid Made'. If your client changes their mind, they can select the property and remove the bid. Please be advised though that this can only be done when the bidding cycle is open.

What happens after my client has bid for a property they are interested in?

Once your client has bid for a property they will be added to a shortlist for that particular property. After the closing date, the landlord will be sent the shortlist which will contain all the details of those applicants who have bid for that property. The shortlist ranks all applicants in date and band order so those in band A will appear before those in band B.

How do I find out if I have been successful?

Your client can get feedback about a previous property that they have bid on by logging into their account and clicking on: 'Your account'. They will be able to see 'your current bids' and a summary of 'your previous bids'. Then if they click 'show all previous bids' they will be able to see all the properties they have bid on, how many bids there were, their approximate rank on the shortlist as well as an update on the allocation of the property.

Stage 3 – Being made an offer, viewing the property and refusing an offer of accommodation

Once the landlord has gone through the shortlist and offered the property to your client, they will arrange a date to view the property.

What does the “viewing” involve, and can I attend with my client?

The landlord will arrange with your client to view the property. The “viewing” is to make sure that the property meets your clients housing needs. As their support worker you may also wish to attend the “viewing” with your client so you can help them with their decision-making process, this may be of particular benefit if your client is suffering from a mental health condition. The “viewing” also provides your client with an opportunity to ask further questions about the property such as: when it will be ready for occupation and where there is a tenant`s association they can become part of. At the end of the “viewing”, your client will be asked by the landlord whether they wish to accept the offer or not.

Can my client refuse the offer of accommodation?

It is important for your client to only bid for properties that they are genuinely interested in as refusal of an offer of accommodation wastes everyone’s time and prevents someone else from being offered the property. Refusing an offer is permissible but shouldn’t be done lightly for the reasons outlined above and the fact that social housing is in high demand so your client could be waiting a long time to be offered another property.

What if my client is owed a homeless duty can they refuse an offer of accommodation?

If your client is owed a homeless duty by the Council, then they will only be made one offer of accommodation. When making an offer of accommodation to your client both the Council and the landlord will have checked that the property meets your clients housing need as reasonably practical. If your client refuses an offer of accommodation that is made under the homeless duty legislation, then this is likely to result in them no longer being owed a homeless duty by the Council and therefore their priority banding would be removed. This would mean that they could no longer bid for properties that are advertised as only those applicants with a statutory housing need are able to bid for vacant properties.

Stage 4 – Signing the tenancy

Once your client views the property and accepts the offer of accommodation from the landlord, the landlord will then arrange a “tenancy sign-up”.

What does the tenancy sign-up involve?

The “tenancy sign-up” is mandatory and involves your client signing a tenancy agreement which is a legal document that explains how they must conduct themselves in the property. For instance, it will set out what the level of rent is and how this is to be paid, it will also cover things such as the requirement of your client not to cause nuisance or annoyance to their neighbours. It is important that your client understands what will be expected of them and what this means in practice as failure to adhere to the tenancy agreement could result in their eviction. The landlord will explain in detail the rights and responsibilities that your client as their tenant must fulfil in order to be compliant with the terms and conditions of the tenancy.

What does my client need to bring to the tenancy sign-up?

Each landlord is different with some requiring more information than others but typically, landlords will require the following:

- 1 proof of photographic ID for each adult over 16
- 2 proofs of current address for each adult over 16
- 1 proof of current address for each child under 16 (e.g. child benefit/child tax letters)
- 1 proof of ID for child under 16 (eg. Birth cert or passport)
- Proof of National Insurance number for each adult over 16
- Proof of Right to Rent
- Proof of all income including wages/salary and any benefits including child benefit and child/working tax credits
- Proof of leave to remain in the UK (where applicable)
- Proof of immigration status (where applicable)
- 5-year address history including contact details of all landlords from this period
- Mortgage statement (where applicable)

- Proof of sale of property or documents showing no longer on mortgage (where applicable)
- Proof of pregnancy (where applicable)
- Current or most recent landlord reference
- Proof of any support being provided to applicant

It is important that your client has all the above documents available for the tenancy sign-up, so why not encourage your client to get this sorted once they are accepted on to the housing register. This will save you and them time and will prevent possible delays to them signing their tenancy.

Your client should be mindful that many landlords are now requiring that a week or in some cases a month's rent is provided at the tenancy sign-up.

What support is available if my client needs help paying their rent?

If your client needs financial assistance to pay their rent, they will need to make a claim for Housing Benefit or claim the housing component of Universal Credit. Further advice and support is available on the Cheshire West and Chester Council website: <https://www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit-council-tax.aspx>

Remember, it is your client's responsibility as the tenant to pay their rent on time irrespective of whether they claim benefits or not, failure to do so could result in their eviction.

You may also want to read our guide: The cost of renting a home.