



Key Changes for Applicants with housing related debts Fact Sheet

There will be some applicants who have incurred a housing related debt with either their previous or current landlord and this fact sheet sets out how we will deal with such cases.

What do you mean by a housing related debt?

The new Allocations Policy classes the following as a housing related debt:

- Current or former tenancy rent arrears of a social housing tenancy
- Outstanding re-chargeable repairs
- Current and former housing-related service charge arrears
- Bed and breakfast or other temporary accommodation charge arrears
- Any court costs associated with any of the above debts.

What were the old housing related debt criteria?

The old Allocations Policy stated that anyone with rent arrears of £500 or more in relation to a current or previous social or private rented

tenancy would be unable to go on the housing register. This meant that even if someone had spent time reducing their arrears over a period of time they would still not be able to come on to the housing register until their arrears had been reduced below £500.

So what's changed?

The new Allocations Policy stipulates the following housing related debt criteria:

- Current tenancy housing related debts

Where an applicant has rent arrears or housing related debt relating to their current tenancy these arrears will need to be under £1000 to register with West Cheshire Homes.

An application will not be made live until all the account is cleared. However, the priority date will be backdated on clearing the debt to the date of the initial application.

- Former tenancy housing related debts

Where an applicant has rent arrears or housing related debt relating to a former social tenancy and those arrears are above £1000 an applicant will not be able to join the register. However, if these arrears are reduced to under £1000 and

a repayment schedule is in place they may register accruing time on the register but will not be able to bid for any advertised properties until either the account is clear or 13 consecutive weekly payments have been made.

Where an applicant in housing need is allowed to qualify but cannot bid, they will be awarded a band that reflects their housing need but will not be allowed to actively bid until the housing related debt. is resolved to the Council's satisfaction. They will, however, continue to accrue 'time' (on the register and for the band awarded) despite not being able to bid.

Why have the changes been implemented?

The new criteria allow an applicant with a housing related debt to demonstrate "changed behaviour" that is their ability to recognise the debt as well as a willingness on their behalf to begin to clear their outstanding housing related debt over a consistent period of time. As long as the applicant has clearly demonstrated a consistent repayment history which has reduced their housing related debt to under £1000 they will be allowed to register and bid for any advertised properties.

The applicant must continue to repay their debt whilst they are bidding as failure to do so will result in the applicant not being able to bid.

What if an applicant disagrees with the decision to exclude them from the housing register?

The above criteria have been widely consulted on and were supported by applicants, landlords and debt advice agencies however, if an applicant feels that their circumstances have changed and/or they disagree with the decision that has been made they can contact West Cheshire Homes directly via:

Telephone: **0300 123 2442**

Email: westcheshirehomes@cheshirewestandchester.gov.uk

Post: West Cheshire Homes, Council Offices,
4 Civic Way, Ellesmere Port, CH65 0BE.

For more information on how we will deal with housing related debts, please see our guide Applicants with Housing Related Debts.



**West Cheshire
Homes**