



ISLAND HOMEFINDER ALLOCATIONS POLICY

1. Background

The Following organisations have joined together to form the Isle of Wight Housing Register Project Team.

“The Parties”

Reference in the Policy

The participants	“The Council” and “Registered Providers”
Isle of Wight Council	“The Council”
Vectis Housing Association	“Registered Provider/RP”
Medina Housing Association	“Registered Provider/RP”
South Wight Housing Association	“Registered Provider/RP”

It is the aim of the Team to cover the whole range of housing needs on the Island and all parties are committed to a policy of fair housing, to ensure that all individuals and groups have access to their properties and services.

2. Principal Objectives

The principal objectives of the Allocations Policy are as follows:

- Equal and fair access to housing
- A centralised method of identifying need on the Island
- A single point of contact for the customer accessible from various sites
- To make best use of the available Island housing
- Improved partnership working with participants as well as other agencies
- The generation of up to date, accurate and easily accessible information
- To provide a clear and transparent allocations policy
- Empower applicants to make informed decisions about their own housing
- To overcome, as far as reasonable, potential clashes of lifestyle
- To avoid, as far as possible, over concentrations of one particular household or need type

3. Basis of the Allocations policy

All social landlords within the scheme are committed to advertising their empty properties to those on the Isle of Wight Housing Register. Adverts will include a description of the property and which applicants are eligible to apply. Applicants can then apply for the property of their choice provided they meet the stated eligibility criteria. The successful applicant will be selected from those who have applied for the property based on the level of their housing need and the length of time they have been entered on the Isle of Wight Housing Register.

In designing this policy, the following documents have been taken into consideration:

- Code of Guidance to the Homelessness Act 2002
- Code of Guidance to Choice Based Lettings

4. Assessment Procedure

In order that the selection process can be seen to be as fair and reasonable as possible a system is operated whereby applicants are placed into one of 6 bands according to their specific housing need as identified through their answers on the standard application form.

The banding system is shown below.

All applicants are assessed on the basis of housing need. Where the application indicates the possible need for support attached to housing or have a more immediate housing need, additional assessments and information will be arranged by the Council (Housing Services) in liaison with the relevant agencies.

Applicants whose circumstances change once they have applied for housing must either complete and sign a new application form or write to Housing Services before their application is reassessed. A change of circumstances could include the birth of a child, change in medical condition, change in the condition of present accommodation or the threat of homelessness. If the applicant moves into an alternative band as a result of the reassessment then their 'application date' will change to the date their circumstances changed.

There is no requirement for applicants to be resident on the Isle of Wight, however all applicants must be aged 16 or above.

If there is a query or clarification required regarding circumstances the Council will seek further information from the applicant or other agency.

Any unsuccessful applicants have the right to appeal against a decision not to register their application by writing to the Council within seven days of receipt of notification that their application has been refused on that occasion. Applicants may further appeal to the Housing Ombudsman's Service, provided that the Council's complaints procedure has been exhausted.

A record is maintained on the Isle of Wight Housing Register system of all applications to enable queries to be answered. Applicants may call at the Council's Housing Services office to inspect such information as is held about them at a pre-arranged mutually convenient time.

The Council will seek notification of a continuing requirement for housing at intervals of twelve months. All applicants will be sent circulars for this purpose.

The council will determine the number of bedrooms required by each applicant by allowing one bedroom for:

- every adult couple
- any other adult aged 16 or over

- any two children of the same sex until they are 16 or age gap in excess of 8 years
- any two children regardless of sex under age 10
- any other child (someone under 16)

Pregnancies will not be taken into account when determining housing need or bedroom requirements.

Individual landlords letting policies may further restrict the size of families that may apply for properties – such restrictions will be included in the property details for each advert.

The actual size property allocated will depend on the family's individual circumstances and may vary from the above where special reasons have been proven.

Because of the very high demand for properties on the Island, additional bedrooms cannot be given to applicants who have children living separately, but who visit and stay on occasions.

5. Allocation procedure

On notification of a potential void property, each Registered Provider will enter the agreed details of the property onto the Isle of Wight Housing Register system.

Each Registered Provider will determine the eligibility criteria for each property.

The Registered Provider will aim to advertise 80% of vacant properties to applicants without a current affordable housing tenancy.

Properties that have been deemed by the landlord to be subject to either a local lettings plan or a planning restriction will be allocated in accordance with that plan or restriction.

Available properties will be advertised in the next available bidding cycle, however properties maybe withdrawn at a later date if it is not returned to the landlord.

Properties will be advertised on the Isle of Wight Housing Register Website, in each partner's offices, local area council offices and a dedicated telephone service. The partnership will endeavour to review locations on a regular basis.

Applicants can apply for individual properties via the website, the telephone, text message, through their support worker or in person at any of the parties' offices.

Applicants can apply for as many advertised properties as they wish but will only be considered for those properties where they meet the advertised eligibility criteria.

See Appendix 1 for procedures relating to applicants that have been deemed to be statutory homeless.

Applicants that are identified as being vulnerable and unable to use the system themselves will be automatically registered for properties that match their requirements.

Applicants that are currently housed in temporary accommodation provided by the local housing authority under homelessness legislation will be monitored to ensure that they are actively bidding for available properties. Failure to do so may result in automatic bidding being implemented on their behalf. Failure to accept any offer of permanent accommodation may result in the ending of the Council's homelessness duty and the temporary accommodation.

At the close of each bidding cycle, each Registered Provider will shortlist the applicants that applied for each property and consider the most suitable applicant in the highest band, in cases where there are more than one applicant in the highest band then the applicant that has been registered in that band the longest will be considered first. In cases where there are more than one applicant in the highest band with the same band registration date, then the application that has been registered on the Isle of Wight Housing Register the longest will be considered first. In cases where there are more than one applicant in the highest band and that have been registered in that band for the same length of time and have been on the Isle of Wight Housing Register for the same length of time, then local connection to the Island will be considered.

Local connection is defined as:

- Applicant has lived on the Island for 6 months out of the last 12 years
- Applicant has lived on the Island for 3 years out of the last 5 years
- Applicant has close family who live on the Island and has done so for at least 5 years.
- Applicant has a permanent job on the Island.

Where applicants that are being considered for a property have also applied for other properties in the same bidding cycle, the Registered Providers shall liaise with each other and consider joint visit and offering the applicant the choice of property.

When short listing applicants, Registered Providers are permitted to overlook applicants for permitted reasons only:

- Applicant deemed to be ineligible as will not adhere to a payment plan to clear any outstanding debt relating to a current or previous tenancy
- Transfer applicant deemed to be ineligible as not complying with terms of current tenancy agreement
- Applicant deemed to be ineligible as applicant or member of household evicted from any tenancy for ASB in the past two years
- Applicant deemed to be ineligible as applicant or member of household has an ASBO or ASBI in the past two years
- Applicant deemed to be ineligible as applicant or member of household has had tenancy enforcement action for ASB in the past two years
- Applicant deemed to be ineligible as does not meet the criteria set out in the S.106 agreement
- Applicant deemed to be ineligible as does not meet the criteria set out in the Local Lettings Plan
- Applicant deemed to be ineligible as does not engage with the support package provided and / or not yet ready for move on
- Applicant deemed to be ineligible as the level of support required to sustain a tenancy would undermine other residents within a scheme.
- Applicant deemed to be ineligible as issues relating to drug misuse in the

- scheme/area would undermine sustainable tenancy
- Applicant or member of household expecting child which will result in imminent over-crowding should the tenancy be accepted.
- Applicant deemed to be ineligible as property conflicts with applicant's religious beliefs.
- Applicants household exceeds property size.

Any applicant that is overlooked for a property, the allocating Registered Provider will notify them of the reasons.

Registered Providers will arrange to visit the short listed applicant to verify application details, obtain further information, check arrears or issues relating to the current landlord, and introduce the RP to the potential tenant.

All details of visit, offer, discussion and acceptance or refusal and the reason will be recorded on the System. In the case of applicants from off the Island, the Registered Provider will determine the need for a home visit and seek assistance from the nearest Local Authority.

If an applicant rejects accommodation following two successful bids, then the council will decide if the applicants' reasons are valid and whether their application should be suspended for a period of at least twelve months.

An important part of the scheme is the need to give applicants feedback on who has recently been allocated properties. Accompanying each bidding cycle will be a feedback section giving details of the properties allocated in the previous bidding cycle.

Applicant's personal details will, of course, not be included. However, it is envisaged that the feedback form will include:

- (a) Property size and type
- (b) Property location
- (d) Number of applicants who applied for each property
- (d) Band of successful applicant
- (e) Application Date of successful applicant

An overview of this information will be published on a regular basis to applicants and form part of a Newsletter to applicants.

Using this information, applicants will begin to appreciate where properties are more likely to become available and where the best chances of making a successful application are. It is essential that with any choice-based lettings scheme that applicant's have as much information as possible in order to help them make an informed evaluation of their housing options.

The right is reserved to make selection on the basis of each RP's lettings policy, which may include reference to agreed Local Lettings Policies, and charitable and other rules by which the RP is governed.

6. Equality & Diversity

Allocations made from the Isle of Wight Housing Register will be made in line with the Equality and Diversity Policy shown at Appendix 2

7. Suspense Policy

In some cases an applicant may be suspended from consideration for allocation of a property through the Isle of Wight Housing Register for a set period of time. The Suspense Policy and arrangements are outlined at Appendix 3

8. Medical Assessment

A procedure and supplementary form in respect of medical assessment is attached at Appendix 4

9. Monitoring arrangements

Monitoring of the advertising, bidding, nominations and reasons for allocation of a particular household to a home is carried out by the Council in order to ensure that allocations are made fairly and in accordance with this policy.

10. Choice Based Lettings Banding

Band 1	<ul style="list-style-type: none">• Urgent medical/welfare issues or multiples of Band 2
Band 2	<ul style="list-style-type: none">• Severe over/under occupations (at least 2 beds)• Severe medical/welfare issues• Applicants identified as being ready for 'move-on' accommodation from listed scheme
Band 3	<ul style="list-style-type: none">• Multiples of Band 4
Band 4	<ul style="list-style-type: none">• Homeless applicants• Significant Medical/welfare issues• Hazardous property condition as defined by the Housing Renewal team• Lacking or sharing amenities• Households within insecure accommodation• Minor under/over occupation (1 bed)
Band 5	<ul style="list-style-type: none">• Households with secure accommodation and no other housing need
Band 6	<ul style="list-style-type: none">• Reasonable preference removed for Anti-Social Behaviour

11. Definitions

Urgent medical/welfare issues

As identified through medical/welfare matrix

Severe over/under occupations (at least 2 beds)

Households, excluding those in temporary accommodation provided via a homeless application, who need at least two or more bedrooms to accommodate their family than offered by their current housing (unless evidence exists that the over occupation is deliberate) or those households who current housing offers two or more spare bedrooms.

Severe medical/welfare issues

As identified through medical/welfare matrix

Applicants identified as being ready for 'move-on' accommodation from listed scheme

Applicants currently accommodated in a supported scheme listed below that are ready to 'move on' to independent living, which has been evidenced.

- Foyer, Ryde
- Atkinson House, Newport
- Oakleigh, Ryde
- Sandham House, Sandown
- 54 St Johns Road, Ryde
- Carisbrooke Road Project, Newport
- Alvington Manor View, Newport
- IW Womens Refuge
- Hannah House, Newport
- Fairlee Road, Newport
- Sherbourne Avenue, Binstead
- 22 Argyll Street, Ryde
- Solent View, 47 Argyll Street, Ryde
- Milligan House, Ryde
- Hillview, Ryde
- Rose Cottage, Newport
- St Helena, Sandown
- West Thorpe, Newport
- Yarborough House, Sandown
- Applicants housed by 16+ team within 6 months of their 18th birthday
- Stonham Housing Association Supported Housing

Homeless Applicants

Applicants with are rough sleeping or have been accepted by the local authority as being statutory homeless.

Significant Medical/welfare issues

As identified through medical/welfare matrix

Hazardous property condition as defined by the Housing Renewal team

Significant health and safety risk associated with property that warrants intervention by IWC Housing Renewal Team

Lacking or sharing amenities

Households whose current accommodation lacks or those that have to share with another household, the following facilities:

- Toilet
- Bathing Facilities
- Cooking Facilities

Excludes households pending a decision on or accepted as statutory homeless or those in move on accommodation

Households within insecure accommodation

Households who current accommodation is insecure, such as those applicants living at home with parents, renting privately under an assured shorthold tenancy, tied accommodation or on a license.

Minor under/over occupation (1 bed)

Households, excluding those in temporary accommodation provided via a homeless application, who need at least one more bedrooms to accommodate their family than offered by their current housing (unless evidence exists that the over occupation is deliberate) or those households who current housing offers one spare bedroom.

Households with secure accommodation and no other housing need

Households who are deemed to be adequately housed in terms of size and security of tenure who have no other identifiable housing need as listed above

Reasonable preference removed for Anti Social Behaviour

Households who are guilty of anti-social behaviour that would result in outright possession order being granted by court as determined by the Housing Register Partnership which would therefore render them unsuitable to be a tenant. This overrides any other banding needs factor.

STATUTORY HOMELESS APPLICANTS

The Choice Based Lettings Code of Guidance states that allocation policies must allow choice for applicants that have been deemed to be statutory homeless. However, it is recognised that in certain circumstances (for example, where there is a shortage of social housing and/or where applicants owed the main homelessness duty do not have high priority under an authority's allocation scheme) providing choice for applicants owed the main homelessness duty for an unrestricted period could mean that such applicants wait an unreasonably long time before they are offered suitable Part 6 accommodation. This is unlikely to be in the best interests of applicants or authorities, particularly where it leads to extended periods in temporary accommodation.

Therefore it would be appropriate to limit the period during which applicants can exercise choice and refuse offers without bringing the homelessness duty to an end.

As a result of the above, applicants that have been accepted as statutory homeless under Housing Act 1996 will be dealt with separately under this allocations policy as follows:

1. Application on the Isle of Wight Housing Register amended (if necessary) to band 4 (or band 3 if have multiple need) from the date of the homelessness decision.
2. Applicant notified that they have a period of 6 months to freely bid for available properties
3. At end of this period the Homelessness Officer (HO) will review their application in conjunction with the Senior Homelessness Officer (SHO) and the applicants current landlord, should this be a member landlord.
4. HO and SHO to review cases on a weekly basis and determine whether applicants will be offered an extended period.

In determining whether an applicant will be given an extended period, HO and SHO will review each case individually and consider:

- Vacancies that have arisen during the initial 6 months period
- If the applicant has been deemed unsuitable for an allocation by a member landlord and any subsequent action by the applicant to remedy this. (refer to the section 5 of the allocations policy for list of reasons)
- Any offers made and any subsequent refusal reasons
- Particular needs of the applicants i.e. whether adapted property required or size of family requiring re-housing
- Reasons for applicant not actively bidding
- Any suggestions of support or training issue

If after reviewing this information, HO and SHO agree that the applicant has had opportunities to bid for reasonable alternative accommodation but failed to do so, the applicant will be informed in writing of this decision. The HO and SHO are responsible for recording this decision and the reasons for reaching it.

Applicant will then be registered for automatic bidding and any subsequent refusal of a final and reasonable offer will be deemed to have ended the homelessness duty.

If applicant is allowed extended period to exercise their choice, they will be notified in writing. The length of time given to be determined by the HO and SHO but for no more than 6 months. At end of this extended time, application to be reviewed again.

Should an applicant wish a review of the decision to enable the automatic bidding function, this can be obtained by writing to the Housing Needs Manager detailing why they feel this decision is wrong. The Housing Needs Manager will then review the decision taking into account the information supplied by the applicant, during the review the applicant will be free to bid for any available properties. The Housing Needs Manager will write to the applicant informing them of the decision of the review within 10 working days. Should the Housing Needs Manager uphold the original decision, the automatic bidding function will be applied from the date of the review decision.

EQUALITY & DIVERSITY POLICY

The Isle of Wight Housing Register will be operated in relation to the Equal Opportunities Policy of the Council. All participant landlords on signing the Service Level Agreement are expected to assent to this.

The participants in the Isle of Wight Housing Register scheme aim to ensure equality of treatment for all people making applications to it.

Nobody applying for housing will be treated less favourably than anybody else on the grounds of:

- Age
- Gender
- Disability
- Ethnic origin
- Religious belief
- Sexual orientation
- Gender realignment

and particular regard will be paid to needs relating to

- people living with disability or chronic illness including those relating to HIV
- Older people
- People on low incomes
- The needs of carers and people responsible for children and other dependants
- People with mental health problems
- People with learning disabilities
- Other disadvantaged groups as identified

The scope of the Policy extends to:

- Enquiries, advice and interviews by phone or in person
- Speed and treatment of applications
- Assessment for property suitability
- Assistance in the offer process
- Assistance in the bidding process
- Regard to reasons given for refusal

The nature of the allocations policy allows for applicants to apply for available properties that they wish to be considered for. The Isle of Wight Housing Register Partnership understands that not all applicants may be able to participate in this way and therefore provisions have been made for formal or informal support workers to apply on behalf of an applicant.

In instances where applicants don't have sufficient support networks, automatic bidding can be enabled for every vacancy for which they are suitable. It is not the intention of the partnership to exclude or impede an applicant from the process.

Applicants subject to immigration control

It is noted that the Register is required to operate within the terms of the Homelessness Act 2002 in relation to access to the Register by persons who are subject to immigration control.

In relation to the above, all investigations will be carried out fairly and with respect to the applicant; regardless of the anticipated or actual outcome.

PROTOCOL FOR SUSPENSION OF APPLICATIONS

Principles

The Isle of Wight Housing Register will allow for applicants to be suspended from the register for the reasons listed below.

In all cases, the decision to suspend an application from the Isle of Wight Housing Register will be taken by two senior officers from the Council. The applicant will be notified in writing of the decision to suspend their application detailing the length of the suspension and the reasons why. Wherever possible, the applicant will be provided with the relevant support or signposted to a relevant agency that can provide such support, to enable them to remedy the reason for suspension.

A suspended applicant may request a review of this decision, which will be undertaken by the Review Body for the Register.

Suspended applicants will have one year deducted from their date of registration, at the point of reinstatement to the register.

Suspended applications will show up in short lists but with suspended status.

Housing Services are responsible for actioning any suspensions and reviewing suspended applications quarterly.

1. Unacceptable behaviour

Unacceptable behaviour is defined as;

“Acting in an anti-social manner, that is to say, in a manner that caused or was likely to cause harassment, alarm or distress to one or more persons not of the same household as the perpetrator”

The Isle of Wight Housing Register Partnership have widened this definition to include the use of a property for illegal or immoral purposes, deliberate fraud and bribery or attempted bribery.

Indicator

- Legal case or conviction in respect of any of the above
- Past or pending eviction for such by Council or RP
- Grounds (actual or notional*) under Part 1, Schedule 2 s84 of Housing Act 1996. (i.e. where a case would have resulted in prosecution if carried forward) * From para. 4.22 of DTLR Consultation Paper “Allocation of Accommodation” Nov 2002

Period of suspension

2 years then reviewed. If legal proceedings are in place, suspension will apply upon the outcome of the case

2. Any outstanding housing debt

Period of suspension

Until debt is cleared or applicant is making regular agreed payments for no less than 6 months.

3. Applicant turns down suitable offer made through the Isle of Wight Housing Register

Period of suspension

1 year

4. False declarations on application

(Actual deliberate untruths or non-declarations of interest)

Period of suspension

2 years

5. Deliberate worsening of circumstances

(Where it has been proved that an applicant has deliberately worsened their housing circumstances in order to improve their chances of being re-housed)

Period of suspension

1 year

MEDICAL AND WELFARE ASSESSMENT FRAMEWORK

The Isle of Wight Housing Register recognises that applicants may have differing levels of medical/welfare needs and therefore the Council will make an assessment of that level of need upon receipt of information from the applicant.

Having a health or medical problem will not in itself guarantee any additional priority being awarded. Instead, additional priority will be targeted at individuals whose current accommodation is adversely affecting a health or medical complaint, and where the partner landlords can assist in terms of its availability of stock.

Members of the Isle of Wight Housing Register are committed to allocating properties that are suitable for medical allocations on the basis of greatest medical need.

The Isle of Wight Housing Register members recognise that the Code of Guidance for local housing authorities for the 2002 Act states;

Where it is necessary to take account of medical advice, housing authorities should contact the most appropriate health professional who has direct knowledge of the applicant's medical condition, as well as the impact their medical condition has on their housing needs.

This does not imply a GP, a specific doctor working for the Authority, or a panel.

The "most appropriate person" might be from amongst those stated on the application:

Social Worker or Care Manager
Occupational Therapist
Health Visitor or District Nurse
Community Psychiatric Nurse
GP or consultant

Process

The Isle of Wight Housing Register has three levels of medical/welfare need, low, medium and high as defined in the matrix below.

Upon receipt of a completed Housing Register Application form, if the applicant has stated that their medical condition or that of a member of their household affects present or future housing needs, a medical assessment form should be sent for their completion and the applicant will be required to provide evidence of their need from a medical professional. An assessment will not be carried out until this evidence has been submitted. In addition, there is no automatic entitlement to a higher priority simply because the relevant information has been provided.

On receipt of the completed medical form and documentation from a medical professional, the assessing officer will review the application and level of medical priority.

If the assessing officer feels, in conjunction with a senior officer, that no further medical/welfare need has been identified, the application will be written to explaining the reasons why.

If the assessing officer, in consultation with a senior officer, feels that the applicant meets the criteria for a low level of medical need, they will make any necessary arrangements to the Housing Register system and notify the applicant.

If the assessing officer, in conjunction with a senior officer, feels that a higher level of medical need should be considered, then the decision will be referred to the Medical and Welfare Board for consideration.

If the Medical and Welfare Board feel that a high level of medical or welfare need should be considered, then a home visit will be arranged with a view to formalising a report to be presented back to the Medical and Welfare Board for consideration.

In cases where the applicant is a tenant of a member landlord, an appropriate officer of that member landlord will undertake the visit. An officer from the Council will visit all other applicants. In cases where the applicant lives off the Island, the Council will request a home visit by the applicant's own local authority.

The Medical and Welfare Board, which consists of housing and medical professionals, will meet monthly to discuss cases where a medium or higher level of medical priority is sought. The board will review the information provided and agree the level of priority for each application presented.

The Board will also consider whether the partner landlords have any stock that will meet the Housing Need of the applicant. In some situations, an applicant may have a very particular housing requirement for a property that the partner landlords cannot provide, or for stock which rarely becomes available. In these circumstances, the Board may not always be in a position to help, despite an applicant having a recognisable need. In these situations, additional priority may be awarded, and further information will be offered to applicants in terms of other routes to appropriate accommodation.

For those cases where the highest priority is given, this will be given for a limited time only as determined by the panel to reflect the urgency of the need to move and then reviewed by the panel after this period to ensure the applicant is bidding where suitable properties have become available.

The decision of the board is final unless further significant evidence is available or that there is a significant change in the applicants circumstances.

Medical and Welfare Matrix

	Definition	Examples	Assessment By
Urgent	Applicant or member of their household with urgent medical or welfare need where failure to re-house could have life threatening consequences and where their current housing conditions are a major contributory factor	Severe medical condition that could be deemed to be life threatening if suitable alternative accommodation is not secured Victims of domestic abuse or harassment or hate crimes who are subject to violence or threats of violence	Medical and Welfare Board <ul style="list-style-type: none"> • Medical Application Form <i>and</i> • Housing Application Form <i>and</i> • Home Visit Report <i>and</i> • Supporting information from professional evidencing how housing impacts on the medical or welfare condition
Severe	Applicant or member of their household with a medical or welfare need where failure to re-house will lead to a rapid decline in health and where their current housing is a significant contributory factor	Serious/chronic condition not immediately life threatening but is likely to result in severe impairment without a move to more appropriate accommodation	Medical and Welfare Board <ul style="list-style-type: none"> • Medical Application Form <i>and</i> • Housing Application Form <i>and</i> • Supporting information from professional evidencing how housing impacts on the medical or welfare condition
Significant	Applicant or member of their household with a medical or welfare need and the location or condition of their home will have a continuing affect on their health	Stable or persistent medical health problem that could be more effectively managed in more appropriate accommodation	Housing Options Team <ul style="list-style-type: none"> • Medical Application Form <i>and</i> • Housing Application Form <i>and</i> • Supporting information from professional

			evidencing how housing impacts on the medical or welfare condition
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CRITERIA FOR THE LEVEL OF INCOME, SAVINGS AND PROPERTY ASSETS TO BE TAKEN INTO ACCOUNT

Applicants who have sufficient income, savings or property assets to gain access to and maintain housing in the private sector that is suitable to their housing needs may be assigned to Band 5.

The following criteria will be considered.

1. Income:

If the applicant has the ability and income to purchase a property in the open market, based on the average sale price on the Island at the point of application, may result in the applications being placed in Band 5.

For guidance, the following income levels were applicable as at February 2009

Household property requirement	Gross Household Income (£)
1 Bedroom	30,000
2 Bedrooms	50,000
3 Bedrooms	67,000
4 Bedrooms	105,000

Source: Hometrack

2. Property Assets:

Applicants who have property assets which, if sold would enable them to buy a home on the open market suitable to their needs at the point of application, may result in their application being placed in Band 5.

For guidance, the following minimum property values as at February 2009

Household property requirement	Current property value (£)
1 Bedroom	90,000
2 Bedroom	147,210
3 Bedroom	201,000
4 Bedroom	314,000

Source: Hometrack

3. Savings:

Savings in excess of £18,000 will be assessed alongside income and/or property assets to determine ability to purchase in the private sector.

4. Exceptions:

It is recognised that even if an applicant has sufficient funds to access and maintain housing in the private sector, that their specific needs may limit their chances of finding such accommodation and therefore the private sector is not a viable op