

Draft Allocations Scheme 2025

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A WHAT IS THE ALLOCATION SCHEME?

1 Introduction

- 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.
- 1.1.1. The housing allocations scheme covers social housing in Croydon owned by the council or by housing associations that have entered into a nomination’s agreement with the council.
- 1.1.2 Subject to being eligible and meeting the qualification criteria, the housing allocation scheme is open to new applicants as well as those already housed and seeking a move from Council or Housing Association properties.
- 1.1.3 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.

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 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 E5 we set out how many offers you are entitled to according to your rehousing category. If you have refused reasonable offers of

housing your case may be suspended from the housing register for a year. If applicants are owed an accommodation duty under Part VII then a refusal may also result in the housing duty being discharged

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

1.5 Ensuring that those in the 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 living in unsanitary, unsatisfactory, or overcrowded housing,
<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) or 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). 21
<ul style="list-style-type: none"> • People who need to move to a particular locality within the district to avoid hardship to themselves or others
<ul style="list-style-type: none"> • Current or previous members of the armed forces.

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.

Our commitments with regards to Article 5 of General Data Protection Regulations (GDPR) 2018

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 irrespective of 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. Where direct or indirect discrimination is evidenced, the council will take action to rectify the situation.

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: or
- A council employee: or
- 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 Regulator of Social Housing. In particular, under the Tenancy Standard, the Council will comply with the standards set out below:

Tenancy Standards with regards to Allocation and Lettings

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

Periodically the Council may wish to or be required to make changes to the Allocation Scheme. This could be because of changing local needs, the need to adapt to recent caselaw 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 significant 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

If you are not happy with the Council's decision about your offer of housing rather than the way it has been handled and believe it to be based on incorrect information, you have a legal right to request a review of the decision. Examples of this are set out below.

The review process is set out fully in Section E7

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

- 1.16 The Council has produced an accompanying guidance booklet which is also available on the website with the purpose of providing you with more information of key areas within the Allocation Scheme.
- 1.17 The Guidance booklet also contains information about other housing options that may be available to you.

SECTION B – Eligibility and qualifying for housing.

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

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)¹⁶. Further information is available in Annex 1.

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 \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/422222/Allocation_of_accommodation_guidance_for_local_authorities_-_Guidance_-_GOV.UK.pdf)

To join the housing register, you must be over 18, without an existing live application and meet the eligibility and qualifying criteria set out below.

Are you eligible for housing?

You will not be considered eligible to join the housing register if you are not entitled to access public funds due to your immigration status.

<p>Are you eligible?</p>	<ul style="list-style-type: none"> • <i>You cannot join the register if you are a person from abroad as set out in Section 160z of the Housing Act 1996 OR</i> • <i>You are subject to exclusion resulting from your immigration status. OR</i> • <i>Your application is not compliant with the requirements of current immigration legislation.</i>
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Do you qualify for the housing register?

Residence qualification criteria

In order to be included on the housing register, you will normally have to show that you reside in the London Borough of Croydon and have lived in the borough continuously for the last six years.

Those placed in Croydon by another local authority into temporary accommodation, residential or supported housing will not qualify for accommodation.

	<p>Exceptions to the six-year residency criteria</p>
<p>Do you have six years continuous residency in Croydon?</p>	<p><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></p> <p><i>Existing social tenants who seek to move from another Council district in England, and who have a need to move for work related reasons to avoid hardship. This is in line with the Right to Move regulations 2015. The Council will consider such cases on a case-by-case basis.</i></p> <p><i>Those who are owed a homeless duty by the council under Part 7 of the 1996 Housing Act.</i></p> <p><i>Those placed in temporary accommodation out of the borough by the council</i></p> <p><i>Young person leaving care and supported by the Council</i></p> <p><i>Rough Sleepers who have been verified by the council</i></p> <p><i>Members of the Armed Forces who have served without dishonourable discharge for the last 5 years including bereaved spouses/civil partners leaving service accommodation. This includes Armed Forces personnel needing</i></p>

	<p><i>medical treatment because of a medical condition resulting from service</i></p> <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>Traveller or gypsy living a traditional travelling lifestyle.</i></p>
<p>Unacceptable behaviour</p>	<ul style="list-style-type: none"> • <i>You or any member of your household has demonstrated behaviour that makes you unsuitable to manage a tenancy.</i> • <i>This 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, incidents of hate crime or assaulting a Council employee.</i> • <i>Those who have committed acts of domestic abuse both physical or mental or have shown coercive and controlling behaviours to others.</i> • <i>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.</i> <p><i>All cases that do not qualify for the Register for the above reasons will be looked at individually and discretionary decisions made by Officers designated by the Director.</i></p>
<p>Can you afford to buy or rent suitable housing privately?</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</i>

	<i>market rents and your household has sufficient savings and assets to provide a landlord with one month rent as a deposit.</i>
You owe rent arrears to the Council, or your Housing Association or a Private Sector Landlord	<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, council tax 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>

¹ Please see Guidance Booklet Appendix One for Rent arrears policy for Housing Register applicants.

² Please see Guidance Appendix Two for Exclusions policy statement. 

Areas that are not deemed as allocations under this scheme are listed in the Allocation Guidance

SECTION C - ASSESSING YOUR HOUSING NEED.

1 Applying for housing

The Council must ensure that access to social housing is fair, equitable and made available to those who are in most need.

This section describes the process by which housing need is assessed, and how you may join the housing register and place bids on properties advertised on the Choice Based Lettings Scheme, should you qualify.

If you do not qualify for rehousing, a range of housing options are set out in the guidance to this document.

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

<p>Do you have a housing need?</p>	<p><i>You must be assessed as having a housing need to qualify to join the housing register.</i></p> <p><i>In Section of the Guidance note, we include options for those who do not qualify for the housing register having been assessed as having no housing need.</i></p>
<p>Do I qualify if I have refused all the offers, I am entitled to?</p>	<p><i>You are suspended from the register for 12 months if you have refused all offers you are entitled to under the scheme -see section E5.</i></p>
<p>False and misleading statements</p>	<p><i>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 will be prevented from joining the Housing Register.</i></p>
<p>You own a property or have sold a property</p>	<p><i>You own, part own or are in the process of purchasing a property.</i></p> <p><i>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.</i></p>
<p>If you are a Council or Housing Association tenant</p>	<p><i>If you have voluntarily given up a Council or Housing Association property you will be unable to apply for rehousing until 3 years after the last date of your tenancy.</i></p> <p><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></p>

Acting in a way that unnecessarily worsens your own housing situation.	<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 (eg- contains a Band A Hazard assessed under the Housing Health and Safety Rating System).</i>

3 Prioritising housing for those with a range of needs

The Allocation Scheme seeks to prioritise housing based on a number of housing need reasons including those listed below.

- If you are homeless and have been assessed as being owed a full housing duty under section 193 of the 1996 Housing Act
- Homeless applicants who are owed any housing duty (other than a full housing duty) under Part VII of the Housing Act 1996 by Croydon Council
- If your current home is detrimental to your health and well-being you can be assessed, a health-related housing need assessment can be carried out to ascertain if you should be awarded a higher priority.
- **If you are of state pension age and have a low to medium support need due to frailty, ill-health or restricted mobility, you may want to consider moving into Sheltered Accommodation. How you should apply is fully set out in the accompanying guidance**
- If you have a disability and require adaptations to the property.
- If your property requires major works and you need to move to alternative accommodation.
- If your property is within a block or estate that is undergoing regeneration.
- If you have welfare needs such as having been in care, a carer or an adoptive or foster parent and require support from the Council.
- If you are living in unsanitary housing because your current accommodation does not have a bathroom or a kitchen, an inside toilet or hot or cold running water.
- If you are living in unsatisfactory housing because your current accommodation does not have electricity, gas or adequate heating, is in

disrepair and is unfit for human habitation with at least one category one hazard under the Housing Health and Safety Rating System.

- If you are overcrowded by two bedrooms or more.
- If you are experiencing domestic abuse and require a move to a safe place.
- If you are under-occupying your property or are living in an adapted property that is no longer required.
- If you are a former Armed Services personnel, bereaved spouses and civil partners.

4 What size accommodation are you entitled to?

When deciding the size of accommodation that will be suitable for your household, we use the bedroom standard as set out in statutory guidance on social housing allocation. (Allocation of accommodation: guidance for local housing MHCLG 2012-latest version 2024)

This states that a separate bedroom should be provided in the following situations.

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 10-20 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

The total household size is calculated according to the number of bedrooms that each application is assessed as needing. Where a property has two living rooms, one of these additional rooms will be counted as a bedroom. 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.

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>There is little or no demand for a particular vacancy and it is difficult to let</i>
<i>No suitable applicants can be identified to make the best use of larger-sized accommodation.</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. See Guidance for more information about including a carer in a housing application.</i>

Bidding down

In recognition of the lack of supply of larger accommodation, the scheme will allow applicants to 'bid down' for 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.

5 Explaining your application 'effective date'

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

If your housing need changes and you are awarded a higher priority band, the effective date will be the date the re-assessment was confirmed.

If your housing need changes and you are awarded a lower priority band, the effective date will not change, meaning your original effective date is maintained.

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 are considered for a property.

SECTION D - THE PRIORITY 'BAND' SCHEME

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 fairly prioritised. It comprises of three levels (bands) of priority and has been framed to help ensure that 'reasonable preference' is given to applicant households in order of their assessed housing need.

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

BAND 1

BAND 1 - URGENT	Criteria
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>

	<p><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></p> <p><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></p>
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).</i>
Overcrowding	<i>People currently living in severely crowded 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.	<i>An applicant who has served in the Armed Forces within the last five years 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>
Care Experienced Young Adults (CEYA) in work	<i>Care experienced young adult supported by Croydon Council who is in work or training for 6 months or agreed by the Joint Children and Housing Services Panel for an urgent move.</i>
Exceptional Circumstances agreed by Director's discretion	<i>Circumstances not covered by this scheme that have complex and multiple needs.</i>

BAND 2

BAND 2 - High Priority	Criteria
Residents who are in employment or training	<i>You or your household member is in employment or self-employed for 24 consecutive weeks or 24 out of 36 weeks if you are on fixed term contracts. -16 hours per week for 1 adult -24 hours per week for 2 adults</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 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

BAND 3 – Medium Priority	Criteria
Where an applicant is homeless and owed a housing duty by the Local Authority	<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>
Overcrowding	<i>People living in moderately overcrowded accommodation (needing two bedrooms). Those who are overcrowded by one bedroom do not qualify.</i>
Medical	<i>People with moderate health or disability problems where the housing conditions directly contribute to causing serious ill-health.</i>
Unsanitary conditions	<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>
Welfare	<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>
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 high priority to move.</i>
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1 Exceptional circumstances

If an applicant has an exceptional need that is not covered by this scheme, the Director of the Service 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 Director of Service may also agree a transfer where there are arrears although this will require a repayment agreement on the part of the applicant.

2 Annual Lettings Plan

Each year the Council sets out an annual lettings plan. The purpose of the plan is to fulfil the Council's statutory and local lettings priorities as set out in this scheme. The 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.

Annual Lettings Plans are agreed by the Lead Cabinet Member for Housing.

3 Local Lettings Plan

When the Council or a Housing Association undertakes to regenerate an estate or build a new social housing block, the Council will agree a local lettings plan to set out the allocation priorities for the newly provided homes. In a project that involves demolition of existing stock this will make clear the rehousing priorities for these residents and outline the general principles by which new homes will be allocated (i.e. numbers of offers, bedroom and household size, and approach to under occupation).

A Local Lettings Plan may equally apply to a council or housing association new build or regeneration scheme and will consider a range of factors that ensures a balanced community.

- the mix of working and non-working households
- child density and the numbers of children in different age groups
- age range of prospective tenants
- ethnicity and community cohesion
- vulnerability and support services,
- community facilities provided.

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 stakeholders.

SECTION E - ALLOCATIONS

1 Your wait for a property

Demand for social housing in Croydon significantly exceeds the number of properties available each year. In the financial year 2023-24, very few of the 8,000 plus households on the housing register had a realistic prospect of getting social housing.

2 Croydon Choice-our Choice based letting service

Applicants approved to join the Housing Register can apply through Croydon Choice, the Choice Based Lettings system for homes that are provided by the council and partner housing association landlords. 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 E4 below) most of the homes provided by the council are let through this 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 bidding for homes advertised during each advert cycle. The highest priority eligible bidder for any one home who meets the housing need criteria is usually offered it first and then the next and so on until the home is offered and 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 qualifying criteria.

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 and 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 properties	<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>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 applications, are homeless, and residing in temporary accommodation or in cases of urgent management priority.</i>
	<i>You can be suspended from the Housing Register for a period of 12 months if you fail to accept a reasonable offer. If you are homeless and refuse a reasonable offer, the Council can discharge its duty towards you.</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>

Shortlisting	<i>A short list of those who expressed interest through bidding will be drawn up after each cycle.</i>
	<i>An assessment will prioritise applicants by band and waiting time</i>
	<i>Applicants will be verified to ensure that they remain eligible, meet the residential qualification, 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 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>Harassment</i>	Threat of violence/Threat to life
	Participation in a Witness Protection Scheme
	Gang violence
<i>Medical</i>	Hospital discharge with no 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</i>	To discharge a housing duty to reduce the high cost of temporary accommodation.

accommodation by Croydon Council	
Decants	Urgent move needed because of major repairs or improvement works.
Estate Regeneration	Urgent move is needed to support decant programme
Under-occupation	To free up larger accommodation for use by the Council
Properties identified for adaptations	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.

5 Number of Offers

The Council operates a **one offer policy** in respect of all allocations other than in the following circumstances.

- 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 more than two offers.

6 Refusing an Offer

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

- a) your application will be cancelled, and you will be disqualified from re-applying for housing for 12 months, or
- b) the Council's duty to provide accommodation in relation to you has been discharged
- c) 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.

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 an applicant that the Council is ending its rehousing duty to; for example, a homeless household, management transfer tenant etc.

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 the offer.

If you think the offer is not suitable, you can seek a suitability review of our decision (see section 1-1.15)

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

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.

7 Appeal procedure

You have the right to request information about decisions the Council takes about their cases and to request a review

Set out below are the four stages of an appeal

Stage 1 - Notification of the decision

The Council will write to you notifying you of the grounds for a decision and you will have 21 days from the date of refusal to appeal a decision

The notification will give clear grounds for the decision and must be based on the relevant facts of the case. It will advise that the applicant has 21 days from the date of refusal to appeal the decision. If possible, the Council will take an email address from you so you can be notified easily.

If you have any difficulty in understanding the implications of a decision, the Council will make ask to talk to you directly about the decision.

Applicants can request representations on an appeal decision via a named representative. The Council will acknowledge this representation so long as it is authorised with the applicant's written consent.

Stage 2 - 21 Days to Appeal

If you wish to appeal for a review of a decision, you should, in the first instance, contact the officer who has dealt with your case, giving the reasons why you think that the decision is unsatisfactory.

You will be notified of the Council's response, usually within 48 hours from the date of refusal as to whether the decision still stands and if necessary be provided with supporting information.

If you then wish to request a review of the decision, it should be made in writing within 21 days, either by email to:

If you are unable to request a review in writing, you can ask someone else to do this on your behalf or ask us to hear your case orally. You can also for a representative to submit an appeal on your behalf.

Stage 3 – The review

A Senior Officer will carry out the review of the decision.

The review will be considered based on the processes set out in this scheme, legal requirements and all relevant information relating to the application, including any further relevant information that was unavailable at the time of the original decision.

Stage 4 - Notification of the outcome

You will be notified about the outcome of the review within 56 days from the date the appeal was received. The notification will also detail the reasons why the original decision has been changed or upheld.

If your review is turned down, there is no further mechanism to review the decision. You may however take legal action to challenge the Council's decision through judicial review proceedings.

Additionally, you may also complain to the Housing Ombudsman if you consider the Council's actions amount to maladministration.

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

7.1 ^(OBJ) Appeal procedure for the statutory homeless

If the Council has accepted a full 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 appeal 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.

8 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. Transfer 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 F – GETTING ON THE HOUSING REGISTER

How to apply for the Housing register

STEP ONE-INITIAL SELF ASSESSMENT

To access the Housing Register, you must make an Online application on the Council website. If you are having any difficulty with this, please email on

When you begin your application, you will complete a self-assessment which will ask a number of questions including those outlined below.

- Are you homeless?
- Are you are experiencing domestic violence or harassment?
- Are you are currently sharing accommodation with someone else or renting privately?
- Are you are overcrowded in your current accommodation?
- Do you have a medical condition or disability which is made worse by your current accommodation?

When you have completed the questionnaire, an automated assessment will be completed following which you will be advised if you have a housing need and whether you should complete a housing application. If you do not have a housing need you will be signposted to look at other housing options (see Section A)

STEP TWO –YOUR APPLICATION AND VERIFICATION

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 that 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>
<i>Shared Custody of a child.</i>	<i>If you share care of a child or children under a custody arrangement and the child does not live with you full time, we cannot allocate bedrooms for these children. however, if you are applying single person or couple, we will use our best endeavours to allocate you a one-bedroom property rather than a bedsit.</i>
<i>Joint Application</i>	<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>

STEP THREE- ASSESSMENT

The Housing Assessment team will confirm the following

<i>Whether based on the information you have provided you have met the eligibility and qualification criteria .</i>
<i>Whether your case merits additional or reasonable preference as set out in</i>
<i>Whether the information you have provided is satisfactory</i>
<i>The Council will make an assessment of Medical Priority based on the information you have provided and if necessary, will consult the Council's Medical advisor</i>
<i>Whether your case merits a higher banding because you have committed to employment and training programmes</i>
<i>If your case is agreed, you will also be advised of the banding you have been placed.</i>

STEP FOUR- NOTIFICATION

We will write to you telling you of the outcome of your applications **within 30 working days of receiving your completed application and all the supporting information.**

This letter will confirm either:

- That your application has been verified and will be placed on the housing register as well as the banding your application has been placed in.

OR

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

If you have been agreed for housing you will be given details on how to access Croydon Choice, the Council 's Choice Based letting scheme (see below)

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

STEP FIVE- Change of circumstances and the verification process before being offered a viewing of a suitable home.

Details of all applicants and household members will be auto verified during the application process. At the point of an offer of accommodation being made and before you view any property, you will be invited to provide supporting evidence and may be required to attend Council offices for the purpose of verifying your housing circumstances and application. As part of the verification process, we will seek confirmation that there has been no change in circumstances for you or your household and that you still meet the

eligibility and qualification threshold required by the Council. This may include confirmation of any medical condition that contributed to your household being awarded a medical priority. Should this information not be updated before the viewing, the Council may withdraw your offer

2 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 28 days, your application will be suspended or 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.

3 Applicants who do not bid

The Council may cancel applications if you are an approved applicant and have made no bid on Croydon Choice for 12 months. Alternatively, if you are a homeless resident the Council will again consider whether it continues to owe you a housing duty.

4 Evidence required.

To assist the assessment process, you are required to provide verification of identity, address, household composition, income, employment details and if necessary medical circumstances. Your application will not be assessed until the Council receives the information it needs.

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 address	<i>Tenancy agreements for properties you have lived in over the past six years</i>
	<i>If you do not have these, please prove your previous addresses with bills, bank statements, credit card statements or other official documents such as benefit letters showing where you have lived over the past six years.</i>

	<i>Bills from statutory services received in the last 3 months.</i>
Employment	<i>If you are employed your payslips for the past 12 months. If you are self-employed your audited accounts for the past 18 months. If you receive out of work or disability benefits your proof of benefits.</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.</i>
	<i>Details of any land or residential property you own, or any other financial assets (for example stocks and shares).</i>
Medical Priority	<i>Details of any medical condition, physical disability or sensory impairment 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 medical 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>

5 Implementation of this scheme

This scheme will take immediate effect from TBC

6 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.

7 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