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**CDC Housing Allocation Scheme review 2024**

**Summary of proposed key revisions**

Various revisions and updates to the Housing Allocation Scheme are proposed which add further detail to existing policies, clarify processes or remove duplication.

Below are the key revisions proposed which represent a change to policy:

Section and summary of change	Proposed wording	Rationale
<p><b>Section 3.5 (New Section) “Armed Forces”</b> Allow a direct allocation of housing to certain members of the Armed Forces who have urgent housing needs.</p> <p><b>Section 4.9.3. Local connection criteria:</b> Make an exception to the local connection criteria for all Veterans so they may join the housing register, no matter when they last served.</p>	<p>The proposed key wording in this section is as follows:</p> <p><i>“To give this additional preference, CDC will seek to allocate a suitable home through a direct match for members of the Armed Forces community as outlined above in cases where a Band 1 (urgent housing need) has been applied to their application.”</i></p> <p><i>“Exceptions to local connection requirements are: Those who are currently serving in the Regular Armed Forces or who have served in the Regular Forces.”</i></p>	<p>This revision helps ensure compliance with Section 166A(3) Housing Act 1996 which requires local authorities to give additional preference to certain members of the Armed Forces community, where they fall within one or more of the reasonable preference categories and have urgent housing needs. The proposed wording ensures that all those members of the Armed Forces community with Urgent Housing Needs (Band 1) will be given this additional preference through CDC allocating housing through a direct match.</p> <p>The current scheme makes an exception to the local connection criteria for Veterans who have left the armed forces within the last 5 years preceding their application. In line with updated statutory guidance, we have proposed removing the reference to 5 years so that all Veterans may apply to join no matter when they last served, whether they meet another local connection criteria or not.</p>
<p><b>Section 3.6.2.3 Qualification Criteria Local Connection criteria: Special reasons</b></p> <p>Specifically include within the local connection criteria those applicants living in domestic abuse refuges or</p>	<p>The following additions to the local connection criteria are proposed:</p> <p><i>“8. be a household who CDC has a duty or agreement to secure accommodation for through a national Government resettlement scheme.</i></p>	<p>Currently cases which meet these categories will typically qualify to join the housing register as they are considered to meet the existing criteria of “have a special reason for needing to live in the area”.</p> <p>Separately outlining these categories will provide consistency and clarity to those applicants that they will qualify to join the</p>

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<p>being accommodated through national resettlement schemes.</p>	<p><i>9. be living in a refuge or other form of safe temporary accommodation in the district having escaped domestic abuse in another local authority area.”</i></p>	<p>CDC housing register, rather than needing to be considered as a special case.</p>
<p><b>Section 3.6.2.3</b> <b>Qualification Criteria</b> <b>Local connection criteria:</b> <b>Oxford City residents</b></p> <p>Extend the local connection criteria to include applicants with a connection to Oxford City so that housing due to be built in Cherwell to meet Oxford’s needs can be allocated to them.</p>	<p>The following additional wording is proposed:</p> <p><i>“Some homes in Cherwell will be built with the purpose of meeting the unmet housing needs of Oxford. As such CDC will seek to allocate these homes on the first letting to those who have a local connection to Oxford. For this purpose, the local connection criteria outlined in this section is applicable to those with Oxford connections as well as Cherwell connections and where the word Cherwell is detailed in this section this can be read to also include Oxford. Applicants with a connection to Oxford will receive additional preference for the first letting of those homes built to meet Oxford’s unmet housing needs. Those with a local connection above which is not connected to Oxford will receive additional preference over those who do not for all other homes.”</i></p>	<p>Some housing which is due to be built in Cherwell is being built for the purpose of meeting Oxford City’s unmet housing needs. CDC will allocate these homes in accordance with this housing allocation scheme. Those with a connection to Oxford City will be prioritised for an allocation of these homes. As such, those with a connection to Oxford City (whether or not they have a connection to Cherwell) will need to be able to join the CDC housing register. Those with a connection to Cherwell (whether or not they have a connection to Oxford) will receive priority for all other homes allocated so will not be disadvantaged by Oxford City residents joining the CDC housing register.</p>
<p><b>Section 3.6.2.5</b> <b>Qualification criteria:</b> <b>Financial resources</b></p> <p>Increase the household assets/income cap from £60,000 to £80,000 for those applicants who require 3+ bedroom homes.</p>	<p>Additional wording in section 3.6.2.5 as follows:</p> <p><i>“For applicants who require 3-bedroom homes or larger the cap on financial assets and gross annual household income is £80,000.</i></p> <p><i>The £80,000 financial assets and gross household income cap as detailed above for applicants who require 3-bedrooms or more is in line with the gross household income cap for grant funded affordable home ownership as set out in Home England’s Capital Funding Guide (as at 29 February 2024). As such the £80,000 cap in this Housing</i></p>	<p>Currently applicants are disqualified from joining the housing register if they have financial assets that when combined with their annual gross annual household income exceeds £60,000. This applies to all applicants irrespective of the size of the accommodation they require and has not increased for a number of years despite inflationary pressures. £60,000 is still sufficient to secure 1 or 2-bedroom private accommodation in Cherwell however can be insufficient to secure larger family homes in some locations.</p> <p>An £80,000 cap is therefore proposed for those requiring 3+ bedrooms which is also consistent with the qualification</p>

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	<i>Allocation Scheme may be increased or decreased to remain in line with any updates to this guidance.”</i>	criteria set by Homes England for other forms of low-cost home ownership (such as shared ownership or First Homes).
<p><b>Section 4.1.1</b>  <b>Band 1 Categories:</b>  <b>Statutory Homeless Households</b></p> <p>Increase the priority for Statutory Homeless Households from Band 2 to Band 1.</p>	<p>The proposal is to move the below category from Band 2 to Band 1:</p> <p><b>“Statutory Homeless Households</b>  <i>All accepted statutory homeless households as defined by Part VII of the Act who are owed a Relief or Main Housing Duty under section 189b or 193(2).”</i></p>	<p>Moving statutory homeless households up from Band 2 to Band 1 acknowledges that these household have more urgent housing needs than those in the other Band 2 categories such as those who are at risk of homelessness but not yet homeless. Applicants in this category are likely to be occupying emergency or temporary accommodation and so need to be able to move-on to secure settled accommodation as soon as possible.</p>
<p><b>Overcrowding Sections:</b></p> <p><b>4.1.1 Band 1 Categories</b>  <b>Urgent overcrowding</b></p> <p><b>And</b></p> <p><b>4.1.2 Band 2 Categories</b>  <b>Significant overcrowding</b></p> <p><b>And</b></p> <p><b>4.1.3 Band 3 Categories</b>  <b>Moderate overcrowding</b></p> <p>Separate overcrowded households into 3 categories with differing levels of priority</p>	<p>The 3 new categories proposed for overcrowded households are:</p> <p><b>“Band 1: Urgently overcrowded lacking 2 or more bedrooms</b>  <i>The household is lacking 2 or more bedrooms in order to have a separate bedroom for each:</i>  <i>Married or cohabiting couple</i>  <i>Adult aged 16 years or older</i>  <i>Pair of children aged 0-15 years of the same gender</i>  <i>Pair of children aged under 10 years regardless of gender</i></p> <p><b>Band 2: Significant overcrowding</b>  <i>The household is lacking 1 bedroom in order to have a separate bedroom for each:</i>  <i>Married or cohabiting couple</i>  <i>Adult aged 18 years or older</i>  <i>Pair of children aged 0-17 years of the same gender</i>  <i>Pair of children aged under 10 years regardless of gender</i></p> <p><b>Band 3: Moderate overcrowding</b></p>	<p>Overcrowding is the most common reason for applicants to apply to join the housing register. The current scheme groups the majority of overcrowded households into Band 2 which results in the same waiting times for overcrowded households. Waiting times for larger family homes (3 and 4-bedroom homes) have become particularly long. However, some households are more significantly overcrowded than others.</p> <p>The proposed separation of overcrowding categories gives greater priority (Band 1) to applicants who are lacking 2 bedrooms or more to allow for a separate bedroom for each:</p> <ol style="list-style-type: none"> <li>1. Married or cohabiting couple</li> <li>2. Child who has reached the age of 16.</li> <li>3. Pair of children aged 0-15 years of the same gender</li> <li>4. Pair of children aged under 10 years regardless of gender</li> </ol> <p>A Band 2 or 3 will apply if applicants are lacking 1 bedroom as above.</p>

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	<p><i>The applicant’s household is overcrowded as per the bedroom standard in Appendix 3 because one of a pair of children of the same gender have reached the age of 16 years, but both are still under 18 years.”</i></p>	<p>A Band 3 will only apply in cases where applicants are lacking 1 bedroom because they do not have two separate bedrooms for two children of the same gender where one child has reached the age of 16, but is not yet 18 years old.</p>
<p><b>Section 4.1.2 Band 2 Categories: Domestic Abuse</b></p> <p>Introduce a new category to increase the options and choice for survivors of domestic abuse who may wish to remain in their homes.</p>	<p>Proposed addition of new Band 2 category:</p> <p><b><i>“Domestic abuse</i></b> <i>Victims or survivors of domestic abuse who are at significant risk of experiencing further domestic abuse in their current home and it is therefore unreasonable for them to continue to occupy the accommodation. Applicants who do not wish to make a homeless application or move to temporary or refuge accommodation will be referred for safety planning. A move to another area of Cherwell must be agreed with CDC in accordance with a safety plan to acceptably reduce the level of risk.”</i></p>	<p>Applicants who are at risk of domestic abuse may wish to make a homeless application with any local authority (including CDC) but this is not always an appropriate or suitable solution for them. For example, not all survivors of domestic abuse will want or need to be accommodated in a refuge or temporary accommodation away from their current home. Some will also want to retain a greater level of control and choice regarding their temporary and/or future home than that which can be offered when applicants are homeless. The proposed introduction of this new category means that those applicants who want or need to, may remain in their current home, with appropriate safeguards in place, until they secure more appropriate housing through the housing register. Those applicants who are high risk and subject to a Multi-Agency Risk Assessment Conference (MARAC) may be eligible for Band 1 as normal or may wish/need to make a homeless application to be temporarily accommodated away from their current home.</p>
<p><b>Appendix 3: Bedroom and Space Standard: Discretion for low demand properties</b></p> <p>Extend the discretion to relax bedroom standard restriction to encourage under-occupiers of social housing to downsize.</p>	<p>A revision to this section is proposed to include provisions for under-occupiers of social housing so that the section now reads:</p> <p><b><i>“3. Discretion for low demand properties and under-occupiers</i></b></p> <p><i>CDC may on occasion relax bedroom standard restrictions for low demand properties including those which have not been successfully let on an initial letting cycle or to help</i></p>	<p>Larger homes are in short supply which means that waiting times to secure 3 and 4-bedroom homes are particularly long. The intention of this proposed revision is to help ensure that under-occupiers are encouraged and assisted to downsize to smaller accommodation so that their larger home can be re-allocated to an applicant who needs it. Where appropriate, a home could be allocated to an under-occupier of social housing that is outside of the bedroom standard. For example, a tenant who would usually be eligible to apply for only 1-bedroom homes could be assisted to secure a 2-bedroom</p>

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	<p><i>encourage and facilitate under-occupiers of social housing to downsize. This may include allowing under-occupation of properties and where properties are advertised may include giving priority to certain categories of applicant such as applicants who are already under-occupying social housing who are moving to downsize. For example, a single applicant moving from a 3- bed to a 2- bed property. Applicants nominated to a property will need to pass an affordability assessment carried out by the RP, as normal, prior to receiving an offer of a tenancy.”</i></p>	<p>home if this means that the applicant could then return a 3 or 4-bedroom home to be re-allocated.</p>
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