Changes to the Common Housing Allocation Scheme FAQs

Q1. When will these changes come into effect?

We are currently working towards a 'go live' date of 2 September 2024, when the changes to the Common Housing Allocation Scheme (CHAS) will come into effect.

Q2. How will I know if these changes will affect me?

The changes to the CHAS will mean that some households currently on the Common Housing Register (CHR) may no longer qualify for social housing in North Herts and will be removed from the Register. Others may have their priority (preference) reduced. Details of the main changes are available at Home4U - News.

For most households (see also Q5), we will inform you if we identify you are affected by these changes, or if you are shortlisted for a property, whichever is soonest. You will be reminded of the upcoming changes in an email.

With almost 2,500 households on the CHR, it is unfortunately not practical for us to reassess every applicant individually prior to the new CHAS coming into effect, but if you have any questions, please email us at housingoptions@north-herts.gov.uk, or if you are a settle tenant Contact us - settle (settlegroup.org.uk).

Remember you can log into your Home4U account at any time to check what priority you currently have and what information we hold about you and your household.

Q3. How will you check that households meet the new household income limits and savings cap?

We will inform you if we identify you are affected by these changes, or if you are shortlisted for a property, whichever is soonest. We may have to ask you for additional documentation to evidence your qualification for the CHR under the new allocation rules.

If you no longer meet the new qualification criteria, your application will be removed from the CHR as you will no longer qualify for social housing in North Herts.

If you have any questions, please email us at housingoptions@north-herts.gov.uk, or if you are a settle tenant Contact us - settle (settlegroup.org.uk).

Q4. What is counted as savings?

Savings are counted as any money you can get hold of relatively easily, or financial products that can be sold on. If you live as a couple any money you have in savings or capital is counted as well.

These include:

- cash and money in bank or building society accounts, including current
- accounts that don't pay interest
- National Savings & Investments savings accounts, and Premium Bonds
- stocks and shares
- inheritance
- your pension pot if you're currently taking your pension
- property, which isn't your main home.

Q5. I own my own home, will I still qualify?

Under the new CHAS, if you own a home (including if you own a share in a property) and you require general needs housing, you will no longer qualify for the CHR and your application will be removed. This will happen if we identify you are affected by these changes, or when you are shortlisted for a property, whichever is soonest.

If you are a homeowner and require sheltered accommodation/retirement living (independent housing for older people), you will still qualify for the CHR as before, but will be placed in the lowest band if you have savings of over £16,000.

If you have any questions, please email us at housingoptions@north-herts.gov.uk, or if you are a settle tenant Contact us - settle (settlegroup.org.uk).

Q6. My only housing need is that I live with young children above the ground floor and/or don't have access to a garden. Will I still qualify?

If your only housing need/priority is that you live with children under the age of six above the ground floor and/or children under the age of 11 without access to a secure garden, your application will automatically be removed from the CHR around the date that the new CHAS comes into effect. This priority is being removed as most households with only this sole housing need have little chance of being housed.

If you have any questions, please email us at housingoptions@north-herts.gov.uk, or if you are a settle tenant Contact us – settle (settlegroup.org.uk).

Q7. I live in social housing and have more bedrooms than I need. Will I still qualify?

If you live in sheltered housing/retirement living and your only priority is that you are underoccupying your property, then you will no longer qualify for the CHR and your application will be removed. If you have also been awarded priority for other housing needs, for example, a medical priority, then you will still qualify for the CHR but the points you received for underoccupying sheltered housing/retirement living will be removed from your application.

This will happen if we identify you are affected by these changes, or when you are shortlisted for a property, whichever is soonest.

If you have any questions, please email us at housingoptions@north-herts.gov.uk, or if you are a settle tenant Contact us - settle (settlegroup.org.uk).

These changes will not affect you if you are a social housing tenant in general needs accommodation and you have more bedrooms than you need.

Q8. I currently live with my ex-partner who is still a joint tenant of the property. What do the changes mean for me?

If your only housing need/priority is that you are sharing facilities with others (ie your expartner) who are not included in your CHR application, then you will no longer qualify for the CHR and your application will be removed.

If you have also been awarded priority for other housing needs, then you will still qualify for the CHR but the points you received for sharing with another household will be removed from your application. Additionally, under the new CHAS, with regards property size, you will be considered to have sole use of your property and any points that you have been awarded for lacking a bedroom may therefore be affected.

This will happen if we identify you are affected by these changes, or when you are shortlisted for a property, whichever is soonest.

If you have any questions, email us at housingoptions@north-herts.gov.uk, or if you are a settle tenant Contact us – settle (settlegroup.org.uk).

Remember, as joint tenants of the property, you and your ex-partner have equal rights so the best course of action would be to seek a legal resolution if you are unable to resolve the situation amicably. You can also contact the team at housingoptions@north-herts.gov.uk if you would like to discuss options or need advice.

Q9. Why are you making these changes?

Social housing is in high demand in North Herts, with often long waits for housing. There are currently almost 2,500 households registered on the CHR. We need to ensure that social housing continues to be prioritised for those who need it the most, including those whose health is being adversely affected by their housing, people living in overcrowded or poor condition housing and the homeless.

Q10. Can I still bid on properties as normal?

Yes, you can. But be aware that the <u>new qualification criteria and other changes will apply as soon as the new CHAS comes into effect</u> (currently planned for 2 September 2024). You will be informed of how these changes affect your application. This will happen if we identify you are affected by these changes, or when you are shortlisted for a property, whichever is soonest. This may mean that, in a small number of cases, you may be shortlisted for a property that you have bid on and then discover that you no longer qualify for the CHR under the new allocation scheme.

If you have any questions, email us at housingoptions@north-herts.gov.uk, or if you are a settle tenant Contact.us – settle (settlegroup.org.uk).

Q11. What should I do if I no longer qualify for the CHR?

You can also contact the Council via the <u>online portal</u> to ask for advice about your housing options, which may include renting in the private sector, looking for housing in a more affordable area or seeking a mutual exchange if you are a social housing tenant. In some circumstances, the Council may be able to help with securing upfront costs such as deposits and/or rent in advance.

If you are assessed as no longer qualifying for the CHR, your right to request a review of the decision remains unchanged as under the current CHAS.

Q12. Who should I contact if I have any other questions?

You can email the council's team at housingoptions@north-herts.gov.uk, or if you are a settle tenant housingoptions@north-herts.gov.uk, or if you are a settle (settlegroup.org.uk). Alternatively phone the Council on 01462 474000, or if you are a settle tenant on 0330 343 0016.