

**Owner Occupier/Applicants with Equity, Savings and/or Assets Procedures and Referrals, from April 2013, updated Sept 2020 (excluding existing NEDDC tenants).**

**Owner Occupier/applicant's level of equity and/or savings**

| <b>Level of Equity/Savings</b>  | <b>Procedure</b>                                  | <b>Band</b>                       | <b>Properties Eligible to Bid For</b>                          | <b>Review</b>                     | <b>Referrals</b>  |
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| Owner occupiers or applicants who have been assessed as having equity, assets and savings which indicate that the housing market is an option.  | Do not register                                   | None                              | N/A  | N/A                               | <ul style="list-style-type: none"> <li>• Non necessary but suggest considering private rent / shared ownership as options.</li> </ul> |
| Owner occupiers or applicants who have been assessed as having equity, assets and savings and/or credit scoring which indicates that private renting is an option and will be a suitable. | Register, but restrict housing priority to Band 4 | Band 4                            | Able to bid for properties linked to property type eligibility | Reviewed as per banding procedure | HOT   |
| Owner occupiers or applicants who have been assessed and determined that the housing market or private renting are not a suitable option.   | Register for housing                              | Banding assessed on priority need | Able to bid for properties linked to property type eligibility | Reviewed as per banding procedure |   |

| In exceptional circumstances Owner Occupiers or applicants assessed as having savings, equity and/or assets, but cannot access funding  | Register with CBL and refer to NEDDC's Housing Options Team (HOT) for advice.<br><br>A property may be allocated on a flexible tenancy until their circumstances change to enable them to seek alternative accommodation, for further information see 4.9 of the CBL policy.  | Banding assessed on priority need        | Able to bid for properties linked to property type eligibility                | Reviewed as per banding procedure | •HOT             |
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| <b>Owner Occupiers/applicants who have savings, equity and/or assets, but cannot get access to funding or suitable alternative accommodation to alleviate their housing or support needs.</b> |   |  |   |                                   |                  |
| <b>Level of Housing Need</b>  | <b>Procedure</b>  | <b>Band</b>                              | <b>Properties Eligible to Bid For</b>   | <b>Review</b>                     | <b>Referrals</b> |
| Medical Priority Applicants   | If evidence that the applicant has; <ul style="list-style-type: none"> <li>• pursued a Disabled Facilities Grant to assist with the cost of any adaptations to their current home and/or;</li> <li>• they do not have any personal funds to pay for adaptations to enable them to live within their current home or;</li> <li>• evidence that their current home is not suitable to adapt due to layout, size or structure</li> </ul> | Appropriate banding following assessment | Eligible to bid for properties in accordance with Medical Priority Award only | Reviewed as per banding procedure |                  |

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|   | Complete a medical assessment then band accordingly.   |  |  |   |     |
| Homelessness Prevention cases assessed by the Councils Housing Options Team | Register with CBL as recommended by HOT and award priority banding.  | Band as assessed by HOT                  | Able to bid for properties linked to property type eligibility | Review as per banding procedure or Homeless Legislation if applicable | HOT |
| Mortgage repossession proceedings/financial hardship                        | Register with CBL and refer to HOT for debt and housing advice. May be able to assist in the repossession being postponed or stopped.  | Appropriate banding following assessment | Able to bid for properties linked to property type eligibility | Review as per banding procedure or Homeless Legislation if applicable | HOT |
| Matrimonial Breakdowns  | Register with CBL once the applicant has demonstrated that they have no alternative but to seek access to social housing. This may include confirmation from a Solicitor or professional organisation that the applicant: <ul style="list-style-type: none"> <li>cannot relinquish their share of the matrimonial home due to court decision</li> <li>has no recourse to the family home as the mortgage or deeds are in the name of the former partner</li> </ul> | Appropriate banding following assessment | Able to bid for properties linked to property type eligibility | Review as per banding procedure                                       | HOT |

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|                                       | <ul style="list-style-type: none"> <li>• that due to safety and well being of the household that they are unable to pursue access to the family or matrimonial home</li> <li>• that the individual is unable to support or maintain the costs associated with the family/matrimonial home</li> </ul> <p>Also refer to HOT for advice on alternative accommodation</p> |   |  |   |     |
| Fleeing domestic violence/ harassment | Register with CBL once the applicant has demonstrated that they have no alternative but to seek access to social housing or register as per HOT assessment.   | Appropriate banding following assessment      | Able to bid for properties linked to property type eligibility   | Review as per banding procedure or Homeless Legislation if applicable | HOT |
| Support Needs                         | If the applicant needs to move to give or receive care/support from someone living in the district and there is no alternative but to seek access to social housing, supporting evidence will be required.  | Appropriate banding following assessment      | Able to bid for properties linked to property type eligibility and in the immediate area of which providing or receiving support | Review as per banding procedure                                       |     |
| Right to Move Applicants              | Register in line with the “Right to Move” legislation as per allocations policy. (Restrictions do not apply under this regulation).   | Appropriate banding as per allocations policy | Able to bid for properties linked to property type eligibility and in the immediate area of which they                           | Review as per banding procedure                                       |     |

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|   |  |   | have/seek employment/training  |                                 |   |
| Worsening their Housing Circumstances   | Where it is determined that the applicant(s) deliberately worsened their circumstances in order to gain access to social housing the application will be awarded Band 4 status. Refer to HOT for advice on securing alternative accommodation  | Band 4                                    | Able to bid for properties linked to property type eligibility   | Review as per banding procedure | HOT   |
| <p><b>Extra Care Applicants</b> - for vacant homes in these schemes, other agencies, including Derbyshire County Council's (DCC) Adult Care, will be involved in setting the lettings criteria and making the final offer decision. The Council's Housing Strategy Team, DCC's Adult Care and the Scheme Manager will make up the allocations panel and will make an offer of accommodation based on level of housing and support need. The procedure below will capture all applicants who may have a need for Extra Care housing and does not want to bid on any other property type.</p> |  |   |  |                                 |   |
| <b>Level of Equity/Savings</b>  | <b>Procedure</b>   | <b>Band</b>                               | <b>Properties Eligible to Bid For</b>  | <b>Review</b>                   | <b>Referrals</b>                                      |
| All applicants including those assessed as having equity, savings and/or assets who would normally be excluded from the housing register  | Applicants to complete the RH Extra Care short form to purely enable registration to specifically express an interest by bidding on these types of properties only. No assessments will be required by RH as these will be carried out by the Scheme manager and Adult Social Care who will collate the necessary evidence to support their application. | Register as appropriate to enable bidding | <p><b>ONLY</b> eligible to bid for extra care housing, which are:</p> <ul style="list-style-type: none"> <li>• Smithybrook View</li> <li>• Stonelow Court</li> </ul> | Not applicable                  | Shortlist to be emailed to Appropriate Scheme Manager |