

CDC Housing Allocation Scheme review 2025

Summary of proposed revisions

Below are the 5 key revisions proposed to the Housing Allocation Scheme which represent a change to policy and which we are consulting on:

Proposal 1:
Increase the priority for Statutory Homeless Households from Band 2 to Band 1
Rationale:
<p>Statutory Homeless Households are those who the council have accepted a main housing duty to accommodate temporarily and secure longer-term settled accommodation for.</p> <p>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>Increasing the priority for statutory homeless households from Band 2 to Band 1 acknowledges that these households have more urgent housing needs than those in the other Band 2 categories such as those who are at risk of homelessness but are not yet homeless.</p>

Proposal 2:
Introduce a Band 2 criteria for survivors of domestic abuse who are at risk but wish to remain in their current home whilst they secure alternative housing.
Rationale:
<p>The Housing Allocation Scheme already allows a Band 1 to be applied where applicants are at high risk of domestic abuse and are subject to a Multi-Agency Risk Assessment Conference (MARAC). This Band 1 criteria will remain in place.</p> <p>In cases where survivors of domestic abuse are not a high risk and a move cannot be facilitated quickly, applicants may wish to make a homeless application with any local authority (including CDC) and/or move to temporary or refuge accommodation.</p> <p>This is not always an appropriate or suitable solution for victims or survivors of domestic abuse. For example, not all survivors will want or need to be accommodated in a refuge or temporary accommodation away from their current home. Some may 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.</p> <p>The proposed introduction of this new Band 2 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.</p> <p>Those applicants who are high risk and subject to MARAC will still 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>

Proposal 3:
Separate overcrowded households into 3 categories with differing levels of priority (Bands 1, 2 or 3).
Rationale:
<p>Overcrowding is the most common reason for applicants to apply to join the housing register. The current scheme groups most 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 is to give greater priority (Band 1) to applicant who are lacking 2 bedrooms or more to allow for a separate bedroom for each:</p> <ol style="list-style-type: none"> 1. Married or cohabiting couple 2. Child who has reached the age of 16. 3. Pair of children aged 0-15 years of the same gender 4. Pair of children aged under 10 years regardless of gender <p>A Band 2 or 3 will apply if applicants are lacking 1 bedroom as above.</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>

Proposal 4:
Increase the household assets/income cap from £60,000 to £80,000 for those applicants who require 3 or more bedroom homes.
Rationale:
<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 this limit has not increased for several years.</p> <p>£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 criteria set by Homes England for other forms of low-cost home ownership (such as shared ownership or First Homes).</p>

Proposal 5:

Encourage existing under-occupiers of social housing in Cherwell to downsize by allowing them to move to a home with fewer bedrooms but retain a spare bedroom.

Rationale:

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 proposal 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 usual 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 home if this means that the applicant could then return a 3 or 4-bedroom home to be re-allocated.