

# Finding a new home — Frequently asked questions



## What is My Homefinder?

My Homefinder is a choice based lettings website where SSHA advertise properties that will soon become available to rent.

## Is there any council housing in South Staffs?

No, the council transferred all of their housing stock to SSHA in 1997; however they do have nomination rights (please see full explanation further on).

## Who can apply for housing?

The majority of people can apply. Some exceptions include anyone with previous unacceptable behaviour, rent arrears and people subject to immigration control (unless they fall into a class of applicant that the Secretary of State has specified as eligible).

## At what age can I apply?

You are able to register for properties at the age of 16, although a guarantor will be required for applicants 16-17 years.

## How can I apply?

You can apply on-line through the My Homefinder website  
[www.myhomefinder.org.uk](http://www.myhomefinder.org.uk)

## I'm struggling to complete a housing application form, is there help available?

Yes, please call our customer services team on **01785 312000**.

## What type of properties does My Homefinder advertise?

My Homefinder advertises all of our general needs and sheltered housing properties.

## Where and how often are properties advertised?

Properties are advertised weekly on the My Homefinder website, from 12am Wednesday morning until the following Tuesday at 12pm.

## How many properties can I apply for?

You are able to submit up to three expressions of interest in any one advert cycle.

## What sort of home can I apply for?

We would like you to have as much choice as possible, however SSHA has a clear eligibility criteria and we would not normally allow you to overcrowd or under-occupy a property.

We will write to you and advise you of your bedroom entitlement once your application has been assessed. It is important that you read the property advert criteria carefully as these will give you a good idea to whether you should apply or not.

## What is sheltered housing?

The term 'sheltered housing' covers a wide range of housing for older and vulnerable people. The properties advertised by SSHA are generally for older people aged 55 or over. However, some will be allocated to younger people who require level access or a specially adapted home. Most properties in sheltered housing will contain an alarm system and have communal facilities such as a lounge, laundry, garden and guest rooms for visiting family and friends.

Property adverts will clearly show where there is a minimum age restriction.

## What is a banding system?

We use a banding system where there are four main bands of housing need. Gold Priority, Gold, Silver and Bronze. Gold Priority is usually only applicable for those facing homelessness who have been accepted by South Staffordshire District Council in accordance with the Homelessness Act (2002) and Localism Act (2011) or are unable to return to their home from hospital.

Gold Band applicants are considered to have a high level of housing need.

The criteria used for each banding is listed in the SSHA Allocations policy which can be found on our website — [www.ssha.co.uk](http://www.ssha.co.uk). This will give you a good indication of your likely banding.

## What happens if I have medical needs?

You can complete our medical assessment form which you can request from us and let us have any other evidence to support your medical conditions. We will use this information to assess how this is directly affected by your present accommodation and a move is the only way to have a positive effect on your every day well being.

If a property has been adapted or is suitable for someone with specific medical needs, we will usually advertise the property giving preference to someone with these needs.

## What if my circumstances change?

You should contact us immediately if your circumstances change. We will then reassess your housing situation to see if you are still in the correct band for your circumstances. It is important to remember that we will check your application and documents thoroughly before offering you a property to ensure your application is up-to-date and correct. If it's not, we may take the decision to withdraw the property offered to you.

## Will my banding change the longer I wait?

Your banding is directly linked to your current housing situation, not the time you have waited. If your situation gets worse your banding may be increased, if your situation improves your banding may be reduced.

## **If my banding is for a specific property type or area, am I able to express interest on other properties that don't meet this criteria?**

You can, but your priority which was awarded for a specific property type or area will no longer apply and your banding will revert to the most appropriate to your circumstances.

## **Will any checks be carried out?**

Depending on your housing application, we may request general information to assist with assessing housing need and ensure proper understanding of your housing circumstances. We will also check your application thoroughly to make sure it is completely up-to-date before offering you a property. This forms part of the verification checks we complete and these include contacting previous landlords to confirm there are no rent arrears and the number of household members to be rehoused with you.

## **How long will it take to register me?**

Online website applications are processed within five working days.

Paper applications are normally processed within 28 days. Occasionally we may write to you for further information or supporting evidence which may take a little longer. Once your application has been assessed, we will write to you confirming your banding and registration date. When you have your reference number you can begin to apply for properties. It is important to complete all of the questions fully in the application as any incomplete applications can not be processed.

## **How many bedrooms can I have?**

Once your application has been assessed, we will write to you explain the size of property you are eligible for. It is important to read the property adverts and criteria carefully as these will give you a clear indication to whether you are eligible to apply or not.

Occasionally, we will consider under-occupying a property; this will be identified on the property advert on My Homefinder.

## What can I do if I do not agree with any decisions?

If you do not agree with your banding assessment, you should contact us immediately to discuss your concerns. Every effort will be made to address them. If you are unhappy with the outcome, you can access our complaints process.

## When will I be re-housed?

There is no fixed waiting list. Whether you are successful or not depends on who else has applied for the same property as you. If they have a higher banding or are in the same band as you but have been registered longer, they will be successful. To help judge how long it might be before you are re-housed, we publish monthly results on the My Homefinder website. By comparing like for like properties you are interested in with the bandings and waiting times of the successful applicants, you should have a good indication of how long you might have to wait.

## In what ways can I 'bid' on a property?

Once you have registered with us, you can apply for properties by:  
Visiting the My Homefinder website [www.myhomefinder.org.uk](http://www.myhomefinder.org.uk)  
Calling us on **01785 312000**

## Will I be penalised if I turn down an offer of a property?

If you have been awarded a Gold Priority Card banding for three months and you have turned down properties you are eligible for, we will seek to understand if the reasons for refusal are reasonable. If they are found to not be reasonable, then we may withdraw the Gold Priority banding and your housing application will be reassessed. If you are homeless, the Homeless Team at South Staffordshire District Council may withdraw your priority status if you continue to refuse offers for suitable properties. We would advise you to double check with your Homelessness Officer before you refuse a property offered to you.

## When will I know if I have been successful after bidding for a property?

Once the weekly property advert cycle has ended, a shortlist of everyone interested in each property is automatically formed and ranked according to their banding and registration date. We will then contact the top three eligible applicants and arrange a multiple viewing.

Once the property has been viewed and accepted, we then undertake a verification process to check the eligibility of the applicant and confirm the application details are correct and up-to-date.

If the first applicant refuses the property, it would then be offered to the second applicant and so on.

Normally if we have **not** contacted you **within 10 working days** of the end of the property advert, it would usually mean the property has been offered to someone else. SSHA do not personally notify unsuccessful applicants of the outcomes but instead publish the banding, the waiting time of the successful applicant and the number of bids received on the Homefinder website.

Property adverts are advertised continuously until a successful applicant is offered and accepts the property.

## Are there any ways I can improve my chances of being rehoused quickly?

Generally, Codsall, Bilbrook and Penkridge receives the most bids of interest, particularly when we are advertising 2/3 bed houses.

Widening your search areas and considering other locations within the District will provide you with the best opportunity of being rehoused.

You should also consider other options of finding a home such as:

- Renting privately
- House share
- Adapt or improve the property you are in
- Swap your existing social housing home on the Mutual Exchange Register
- Additional support to stay in your home

## Are there any financial limits preventing me joining your housing register?

If your household has equity in a property, we will ask you to provide evidence that your housing need cannot be met by any other means. You must satisfy us that your property cannot be suitably adapted and the proceeds for the sale of this property would be insufficient to purchase alternative, suitable accommodation within our area of operation.

## What does local connection mean?

To establish an official local connection you would need to:

- Currently live in the South Staffordshire Council area within the properties is located for a set period of time
- Have permanent employment in the area
- Have close family connections living in the area for a set period of time

Applicants without a local connection can still apply to be on the housing register, however where a local connection applies, the number of connections met will be looked at first, then banding of their application and then date of registration.

## What is the difference between overcrowding and statutory overcrowding?

If someone is overcrowded, we are able to award gold or silver band depending on the individual situation.

South Staffordshire Council's Environmental Health Department can also check if someone is Statutory Overcrowded.

## My friend and I have both got similar housing problems, why are we banded differently?

From outward appearances it may seem as if your housing problems are the same but in reality they could be very different. All housing assessments are carried out strictly according to our Allocations Policy. This can be found on our website — [www.ssha.co.uk](http://www.ssha.co.uk).

For a fuller explanation of your banding assessments, please contact us. An advisor call talk through with you. Please note that we will not discuss someone else's application with you.

## What is a mutual exchange register?

SSHA customers can register with My Homeswapper for mutual exchange. Once registered, you can view a list of tenants who would like to swap their home with other tenants living across the country. Once you have found someone to swap with, you both need to get permission from your landlord. You can register for a mutual exchange at [www.homeswapper.uk](http://www.homeswapper.uk)

## How long do I have to be a tenant before I can apply for a Mutual Exchange?

You can apply once you have been a tenant for 12 months and passed your probationary period.

## When can I apply to transfer?

You can apply to transfer once you have been a tenant for two years.

## What is a nomination?

On a weekly basis, we will provide South Staffordshire Council with 25% of properties to be re-let. This part of their nomination agreement to support them to discharge their homeless duty and re-house customers on their own waiting list.

We also have nomination agreements in place with Cannock District Council, Stafford Borough Council and Shropshire Council who have 100% nomination rights to any properties that belong to us and become available to let in those areas.

## Rent arrears and housing debt. Can I still apply for housing?

Under normal circumstances, we will not proceed with your application for housing if you have rent arrears or other housing related debt elsewhere.

Applicants with housing debt are strongly advised to set up repayment plans and seek legal and debt advice.

## What should I do if a family member requires their own bedroom for medical needs?

To assess your application fairly we will require supporting evidence that your family member are in receipt of Carers Allowance, Attendance Allowance, Disability Living Allowance (DLA) and Personal Independence Payment (PIP). For a disabled child evidence will be required that they are in receipt of the Middle or Higher rate care component of Disability Living Allowance (DLA).

## What should I do if I am going to be homeless?

If you have received a Notice of Seeking Possession (NOSP) or think you are in danger of losing of your present accommodation you will need to contact the Local Authority in the area you live, as soon as possible to seek help and advice. We do not have a Legal Obligation under the Terms of the Homeless Persons Act.

v1 June20