

Is there any council housing in Stafford Borough?

No, the council transferred all of their housing stock to Homes Plus in 2006; 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 online through My Homes Plus: www.homesplus.co.uk

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

Yes, please call our customer services team on **0800 048 8955**.

What type of properties does MyHomes Plus advertise?

MyHomes Plus advertises all of our general needs and independent living properties.

Where and how often are properties advertised?

Properties are advertised weekly on MyHomes Plus, from 9am Thursday morning until the following Tuesday at 11.59pm.

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 Homes Plus has a clear eligibility criteria and we would not normally allow you to overcrowd or under-occupy a property.

We will contact 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 independent living?

The term 'independent living' covers a wide range of housing for older and vulnerable people. The properties advertised by Homes Plus 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 independent living 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. Band A, Band B, Band C and Band D. Band A is usually only applicable for those facing homelessness who have been accepted by Stafford Borough Council in accordance with the Homelessness Act (2002) and Localism Act (2011) or are unable to return to their home from hospital.

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

The criteria used for each banding is listed in the Homes Plus Lettings policy which can be found on our website — www.homesplus.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. Occasionally we may contact 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 to 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 MyHomes Plus.

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 rehoused?

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.

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

Once you have registered with us, you can apply for properties by:
Visiting My Homes Plus www.homesplus.co.uk
Calling us on **0800 048 8955**

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

If you have been awarded a Band A 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 Band A banding and your housing application will be reassessed. If you are homeless, the Housing Options Team at Stafford Borough Council may withdraw your priority status if you continue to refuse offers for suitable properties. We would advise you to double check with your Housing Options Team 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. Homes Plus do not personally notify unsuccessful applicants of the outcomes.

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, Stafford and immediate areas local to Stafford receive the most bids of interest, particularly when we are advertising 2/3 bed houses.

Widening your search areas and considering other locations within the Borough 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
- Adapting or improving the property you are in
- Swapping 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 Stafford Borough Council area where the properties are 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 Band B or Band C depending on the individual situation.

Stafford Borough 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 Lettings Policy. This can be found on our website — www.homesplus.co.uk.

For a full explanation of your banding assessments, please contact us and 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?

Homes Plus customers can register with 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

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 Stafford Borough Council with 75% of properties to be re-let. This is part of their nomination agreement to support them to discharge their homeless duty and rehouse customers on their own waiting list.

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 is 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.

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