

Kettering

Borough Council

Keyways Housing Allocation Scheme

(DRAFT)



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CONTENTS

Page No

INTRODUCTION

PART 1 – THE ALLOCATION SCHEME

1.0	STATEMENT OF CHOICE	7
2.0	LEGAL FRAMEWORK	8
3.0	AIMS AND OBJECTIVES OF THIS ALLOCATION SCHEME	10
4.0	ELIGIBILITY AND QUALIFICATION FOR THE KEYWAYS REGISTER	11
4.1	Who can join the Keyways register	11
4.2	Under 18 years	11
4.3	Immigration Status	12
4.4	Other people who can be included on the application	12
4.5	Joint applications	13
5.0	NON QUALIFYING PERSONS	15
5.1	People who can afford market housing	15
5.2	People with no housing need	16
5.3	People with no local connection to Kettering borough	17
5.4	People who behave in an unacceptable way	19
6.0	PRIORITY BANDS	22
6.1	Band A	22
6.2	Statutorily homeless final offers	25
6.3	Additional support for Band A applicants	26
6.4	Band B	27
6.5	Hostel and supported housing occupants	30
6.6	Band C	31
6.7	Band D	34
6.8	Band E	35
7.0	PROPERTY ELIGIBILITY	36
7.1	Definition of a child or other dependents	37
7.2	Access to a child or children	38
7.3	Adapted properties	38
8.0	LOCAL LETTINGS POLICIES	39

PART II – THE ALLOCATION PROCESS

9.0	HOW APPLICATIONS ARE ASSESSED AND PROCESSED	40
9.1	Making an application	40
9.2	Application processing standards	40
9.3	How we assess applications	40
9.4	Assessing medical, support and welfare needs	41
9.5	Split and non-traditional households	41
9.6	Deliberately making housing circumstances worse	42
9.7	Effective date	42
9.8	Contacting applicants	42
9.9	Reviewing banding	43
9.10	Change of circumstances	43
9.11	Reviewing the Keyways housing register	44
9.12	Cancelling an application	44
9.13	Not actively bidding	44
9.14	False statements and withholding information	45

9.15	Data Protection, Freedom of Information and information sharing	45
10.0	BIDDING FOR PROPERTIES	46
10.1	Bidding	46
10.2	Advertising properties on Keyways	47
10.3	Property details	47
10.4	Grouped property advertisements	48
10.5	Low cost home ownership properties	48
10.6	Private rental properties	48
11.0	ALLOCATING PROPERTIES	49
11.1	Short listing	49
11.2	Not offering a tenancy to the highest bidder	50
11.3	Direct offers	51
11.4	Adapted houses and ground floor flats	51
11.5	Adapted bungalows	52
11.6	Bungalows without adaptations	53
11.7	Family accommodation	53
11.8	Sheltered accommodation	54
11.9	Village Properties	55
11.10	Offers	55
11.11	Rejection of an application at offer stage	56
11.12	Refusals	56
12.0	THE APPLICANT'S RIGHT TO A REVIEW	58
12.1	To request a review	58
12.2	The decision about a review	58
12.3	To request a review of the landlord's decision to refuse an offer of a tenancy	58
13.0	EQUALITY & DIVERSITY STATEMENT	59
14.0	COMPLIMENTS, COMMENTS AND COMPLAINTS	60
14.1	Complaints against Kettering Borough Council	60
14.2	Complaints against Keyways Landlords	60
	APPENDIX A: PROPERTY ELIGIBILITY TABLE	62
	APPENDIX B: LOCAL LETTINGS POLICIES	63
	APPENDIX C: GLOSSARY AND DEFINITION OF TERMS	67
	APPENDIX D: OVERCROWDING ASSESSMENT TOOL	70
	APPENDIX E: CONTACT DETAILS	71

INTRODUCTION

This Housing Allocation Scheme explains how Kettering Borough Council allocates housing in the borough through Keyways, our choice based lettings scheme. The housing allocated through this Scheme includes social housing and affordable rented housing owned and managed by both Kettering Borough Council and Registered Providers (housing associations). Keyways also offers access to intermediate housing, including shared ownership, and accredited private rental properties, although the allocation of these properties is not determined by this Allocation Scheme. First and foremost, Keyways is intended to be the single register for access to social housing and affordable rented housing in the three boroughs of Kettering, Corby and Wellingborough, while promoting a range of good quality, affordable housing options to resolve the difficulties faced by those in housing need.

The Scheme involves the advertising of vacant properties and the registering of bids by applicants who would like to live in those properties. Our Allocation Scheme, described in this document, shows how we decide who should have priority for available properties. The Scheme operates in partnership with Corby and Wellingborough Councils, Registered Providers and accredited private landlords. All private landlords who advertise properties within the Keyways Scheme have been accredited in accordance with the Decent and Safe Homes (DASH) accreditation. This is to ensure that all private rented properties advertised through Keyways conform to the current national lettings standards.

The Council is faced with a substantial and increasing demand for social housing in the borough that far outstrips supply. The housing register exists to enable all households who are in need of housing to be included on one list, to maximise their opportunities for housing. The Scheme seeks to offer choice, while giving reasonable preference to those in the greatest housing need and those with a local connection to Kettering borough. However, implementation of the Scheme is entirely dependent upon the availability of accommodation for letting.

By joining the register, those in housing need can be considered for vacancies which occur in properties owned or managed by any of the Keyways landlords (Kettering Borough Council, Corby Borough Council, the Borough Council of Wellingborough and Registered Providers) and accredited private landlords. The aim is to make the task of applying for social housing as simple as possible, requiring only one form to be completed for all social housing opportunities in all three boroughs.

This Allocation Scheme applies to:

- new applicants, and;
- existing Kettering Borough Council, Corby Borough Council, Wellingborough Homes and Registered Provider (RP) tenants who have a need to transfer from one tenancy to another with their current landlord; and

- existing social rented housing tenants who need to transfer from one tenancy to another with a different social landlord.

The document explains our approach in two parts: Part I sets out how we decide who can join the register and how they are prioritised for available properties; and Part II explains the processes we follow when receiving applications for housing from households in need and allocating properties to them.

When developing this Allocation Scheme, we have also had regard to our Tenancy Strategy adopted by the Council in September 2012, and our updated Homelessness Strategy adopted in October 2012.

PART I - THE ALLOCATION SCHEME

1.0 STATEMENT OF CHOICE

Kettering Borough Council and all Registered Providers involved in the Keyways Allocation Scheme are committed to offering the greatest choice possible in the allocation of social and affordable rented housing within the borough. The amount of choice available to applicants will be affected by the priority which we grant under the scheme, the type of property the applicant needs, and the availability of suitable properties.

To support choice, all social and affordable rented housing vacancies within the borough are advertised on Keyways (see Section 10 for further details). Applicants are able to select which property they would prefer to live in by registering a bid. Applicants can only bid for a property that is deemed suitable for their household's needs.

Housing will normally only be offered to applicants who bid for a specific property. Therefore, if an applicant does not bid for a property, they will not be considered for its allocation. The successful applicant will normally be the applicant with the greatest priority who has waited the longest.

2.0 LEGAL FRAMEWORK

This Allocation Scheme has been written to meet the duties of Part VI of the Housing Act 1996, as amended by the Homelessness Act 2002, and the Localism Act 2011. Consideration has also been given to the latest Code of Guidance “Allocation of Accommodation: Guidance for Local Housing Authorities in England” (Dept for Communities and Local Government: June 2012).

Part VI of the Housing Act 1996 requires local authorities to frame their Allocation Scheme so as to give “reasonable preference” to the following:

- a) people who are homeless (within the meaning of Part VII of the 1996 Act);
- b) people who are owed a duty by any housing authority under section 190(2), 193(2) or 195(2) of the 1996 Act (or under section 65(2) or 68(2) of the Housing Act 1985) or who are occupying accommodation secured by any housing authority under section 192(3);
- c) people occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions;
- d) people who need to move on medical or welfare grounds, including grounds relating to a disability; and
- e) people who need to move to a particular locality in the district of the housing authority, where failure to meet that need would cause hardship (to themselves or others).

The Localism Act 2011 has introduced significant amendments to Part VI, the main policy objectives being to:

- enable housing authorities to better manage their housing waiting list by giving them the power to determine which applicants do or do not qualify for an allocation of social housing;
- make it easier for existing social housing tenants to move by removing the constraints of Part VI from those social housing tenants who apply for a transfer, unless they have a “reasonable preference”; and
- maintain the protection provided by the statutory “reasonable preference” criteria to ensure that priority for social housing goes to those in greatest housing need.

This has enabled the Council to review the needs of the local area and make arrangements that best suit those needs. As a result, our revised Allocation Scheme sets out who will no longer qualify for social housing in our borough.

In addition, this Allocation Scheme does not apply to the following changes of tenancy:

- mutual exchange between existing Council and Registered Provider tenants;
- succession of tenancy;

- assignment of tenancy;
- temporary decants in order to complete repairs;
- sole to joint tenancy changes and vice versa;
- renewal of a flexible tenancy in the same property;
- lets made by Registered Providers outside of Keyways nomination agreements;
- properties leased to a support agency.

In each of these instances, neither the Council nor any other Keyways landlords are required to identify a new tenant for the relevant property or properties from the Keyways register. A definition of each of these terms can be found in the 'Glossary and Definition of Terms' in Appendix C.

3.0 AIMS AND OBJECTIVES OF THIS ALLOCATION SCHEME

In addition to meeting our statutory duties, the aim of this Allocation Scheme is to help people in housing need choose where they would like to live in Kettering borough, and to promote sustainable communities.

Our objectives are:

- to provide clear, open and transparent information to people who need to move, to enable them to make realistic, informed choices, including choices that take account of what is affordable;
- to support all Keyways landlords in making the best use of their housing stock in our borough, ensuring that larger homes, specialist housing, and homes adapted for disabilities, are made available to those who need them most;
- to support Keyways landlords in managing their homes effectively, by ensuring properties can be let quickly and that tenants are given the best chances of maintaining their tenancies;
- to enable the discharge of the Council's statutory homelessness duty into the private rented sector where appropriate; and
- to help to ensure that applicants on low incomes can afford their housing costs.

As part of our review of the Housing Allocation Scheme, the Council has consulted widely with existing social housing tenants in the borough, applicants on the Keyways housing register, and other interested client groups and partner agencies. Feedback from these consultations has informed the development of this Scheme. For example, greater priority will now be given to existing social housing tenants who have a medical need to move and wish to downsize, or transfer within a sheltered housing scheme.

In addition, with demand for social and affordable rented housing in the borough continuing to rise, the Council will no longer operate an open waiting list. New qualification criteria for joining the housing register will ensure that available homes are utilised first and foremost to meet the needs of households with an identified housing need; a local connection to Kettering borough; and for those who are unable to afford other options in the local housing market. We will no longer accept applications from people who are adequately housed with no realistic chance of ever securing a social housing tenancy. All applicants who do not qualify to join the register will however continue to be offered housing advice on request by the Council's Housing Options team.

4.0 ELIGIBILITY AND QUALIFICATION FOR THE KEYWAYS REGISTER

4.1 Who can join the Keyways register

Keyways landlords keep a single housing register called the Keyways register. This means applicants only have to complete one housing application form to be considered for housing by all the Keyways landlords in our borough.

The register is open to applicants who meet the following eligibility criteria set out in law:

- are aged 16 or over (but see Section 4.2 below as under 18s will not normally be offered accommodation);
- are not prohibited from joining the register because of their immigration status (see Section 4.3)

AND the following criteria which we have determined locally as being important to Kettering. These criteria define whom we will accept as qualifying persons:

- are unable to afford to purchase market housing in the borough (see Section 5.1 for details on who is deemed able to afford market housing);
- have a housing need as set out in our Priority Bands (see Section 6 and Section 5.2 – no housing need);
- have a local connection to Kettering and the Keyways Partnership area (as defined in Section 5.3);
- have not behaved in an unacceptable way (as defined in Section 5.4).

Each application will be assessed and if the applicant does not qualify, we will tell them in writing within 28 days of receipt of a completed application. Applicants may ask for a review of this decision (see Section 12 for more information).

4.2 Under 18 years

Applicants aged 16 years of age and over may apply to the Keyways register, but those aged under 18 will not normally be allocated accommodation because they are not able to hold an interest in land under the Trusts of Land and Appointment of Trustees Act 1996. Therefore, applications will be deferred until the applicant's 18th birthday.

Applicants aged under 18 years who are assessed as having a high housing need may be considered in exceptional circumstances, usually where the young person has been accepted as statutorily homeless or has been referred by Children and Young People's Services under Section 27 of the Children's Act 1989.

A person under the age of 18 cannot hold an interest in land, so can only be granted a tenancy if a suitable individual or organisation agrees to hold a tenancy as a Trustee. The Council reserves the right to decide whether the nominated Trustee is acceptable.

Normally a guarantor will also be required to whom the council can apply if the young person does not pay the rent or damages the property.

In all of the above cases, the Council will seek to undertake a joint assessment with Children and Young People's Services of the applicant's housing, care and support needs to ensure that adequate support is available.

Applications made by applicants under 18 years of age who do not meet one or more of the above will be deferred until their 18th birthday.

4.3 Immigration status

The Council cannot accept applications to go on the Keyways register from:

- people who are subject to immigration control within the meaning of the Asylum and Immigration Act 1996 unless of a class prescribed by regulations made by the Secretary of State;
- people who are excluded from entitlement to housing benefit by section 115 of the Immigration and Asylum Act 1999;
- people from outside the United Kingdom who fail the habitual residence test;
- people from outside the United Kingdom who are in breach of, or whose residence does not comply with, the European Union Rights of Residence Directive and statutory instruments;
- Any other persons from abroad who as prescribed by the Secretary of State are ineligible to be allocated housing accommodation by local authorities in England.

While the Council has no duty to offer a home to people who are ineligible because of their immigration status, we will provide advice on other housing options.

4.4 Other people who can be included on an application

The applicant should only include on their housing application other persons who are residing with them currently or are reasonably expected to reside with them as part of their household. The Council will consider each applicant's individual circumstances when deciding whether to allow additional persons to be included on the application.

Where dependent children are involved, the test of normal residence is as a member of the family, as opposed to "staying" or "staying access", even in cases of joint custody or joint residence. In applying the residence test, the Council will consider whether there is a sufficient degree of permanence or regularity to constitute normal residence as a member of the family. The

Council may also take into account the demand for and supply of accommodation, as well as any under occupation which may result where a child spends part of a week with one parent and part of a week with another.

Households that have applied to adopt or foster a child/children will be assessed as if they have assumed parental responsibility. However, written confirmation from Northamptonshire County Council or relevant adoption agency will be required.

Where the household includes other household members capable of living independently, for example, adult “children”, lodgers or extended family members, the Council will assess the needs of the whole household, and if it is unable to meet this need through existing social housing in the borough, we may require those non-dependent members of the household to apply for housing separately.

Carers will be included in the application when it has been agreed by the Council that the applicants require housing with a carer and the applicant has been included within a priority group for this reason.

In all circumstances, the Council may decide whether a child or other person will be considered for rehousing as a member of the applicant’s household.

4.5 Joint applications

Joint applications will be accepted from married or co-habiting couples, including those in civil partnerships and same sex relationships, provided each partner is eligible and a qualifying person within the definitions set out in this Allocation Scheme.

Applications from households where the main and joint applicants do not currently reside at the same address, or applications from non-traditional households, for example, friends sharing, will also be considered, although we will need to consider both applicants’ current housing need. Again, each joint applicant must be eligible and a qualifying person in order to be accepted onto the register.

We will consider the relationship between applicants when reaching a decision on whether to accept an application from split and non-traditional households. We will not allow an applicant to extend their household, for example, three friends applying to reside together, in order to obtain a larger property via Keyways. We will consider each applicant’s circumstances individually and request that separate applications are made.

Joint tenancies will only be offered by Keyways landlords to those joint applicants who both fulfil the eligibility and qualifying persons’ criteria as set out in Sections 4 and 5.

5.0 NON-QUALIFYING PERSONS

A local housing authority can decide what classes of persons are, or are not, qualifying persons for the purposes of allocating housing. Sections 5.1 to 5.4 provide more detail on what classes of persons are not considered to be qualifying persons, and will therefore not be accepted to join the Keyways register.

5.1 People who can afford to purchase market housing

Applicants who can reasonably be expected to purchase a property to move to on the open market will not normally be accepted onto the Keyways register (see below for exceptions that apply).

We define those able to purchase a property on the open market as:

- Anyone who has equity in their home, or another property in the UK or abroad, or savings, which together totals £32,000 or more.
- Applicants who have a gross income of more than £45,000 per annum for a single person household, or are a couple or family with a total household gross income of £60,000 or more.

Furthermore, those with equity in their home, or another property in the UK or abroad, or savings, which together totals between £16,000 and £32,000 may also be regarded as able to purchase a property on the open market. When reaching a decision in this regard we will consider:

- The financial resources available
- Ability to access and service a mortgage
- Type of property required
- Size of property required
- Local availability of property required
- Household expenditure

Please note that passport benefits and non-contributory disability benefits are not included for the purposes of income in this definition. Any lump sum received by a member of the Armed Forces as a compensation for an injury or disability sustained on active service will be disregarded as savings.

The income and asset limits will be reviewed annually and amended as local incomes, housing costs and/or local property prices change.

Exceptions

Those applicants who have been accepted as eligible for sheltered housing (following an assessment of their support needs) will not be subject to any income, savings and equity caps for this type of accommodation only.

For some applicants, £32,000 savings/equity may not be sufficient to purchase a property to resolve their housing issues on the open market. For example, if:

- The applicant is of retirement age and unable to obtain a mortgage.
- The applicant's current financial position or past credit history means that they are unable to obtain a mortgage and they need this to purchase a suitable property.
- The applicant requires specialist housing, such as adapted accommodation, or housing with support, which they cannot afford.

Those applicants who cannot reasonably afford to move and who can demonstrate that their home is not suitable for their needs or is not reasonable for them to occupy, may be accepted onto the Keyways register.

All applicants must declare whether they own a home, or have a legal interest in any land or property, and whether they have any savings, so that we can determine their application. Homeowners who have insufficient equity in their home and insufficient income to move, and are in housing need, may be eligible to join Keyways. We will require a detailed financial statement, and an assessment of the equity to be released on the sale of the property. The Council may take into account any previous disposals of assets or capital when calculating the financial resources available, including for example, transfer of ownership and depreciation of capital. However, any lump sum received by a member of the Armed Forces as compensation for an injury or disability sustained on active service will be disregarded.

When a homeowner is accepted onto the Keyways register and offered alternative social or affordable rented housing, the Council may agree to lease the property from the homeowner for a fixed period (subject to the condition of the property and there being an identified need for it). The property would then be let by the Council to other households in housing need for the duration of the lease.

5.2 People with no housing need

If the applicant does not have a housing need as defined in the Priority Bands (see Section 6), then their application to join Keyways will not be accepted. This is because there is a high demand for social and affordable rented housing in our borough, and they have no prospect of being housed by either the Council or Registered Providers.

However, those applicants with no housing need but a local connection with Corby or Wellingborough may qualify to register in their areas. The definition of local connection adopted by each of these local authorities is set out in their Housing Allocation Schemes which can be viewed on the Keyways website (www.keyways.org.uk).

5.3 People with no local connection to the Kettering Borough

Applicants who do not have a local connection to Kettering Borough will not qualify to join the Keyways register in our area. A local connection to Kettering borough will be established by virtue of any permanent member of the household meeting any of the criteria set out in the table below:

Criteria	Additional Detail
Residency in Kettering Borough for at least three years continuously prior to acceptance onto the Keyways register	<p>Residency may be verified by way of tenancy references, electoral roll, information held on any local authority or third party database, such as Experian.</p> <p>This includes those people who currently live in an institution, hospital or are serving a custodial sentence outside of the borough, but were resident in the borough for at least three years continuously prior to entering that institution, hospital or custody.</p> <p>However, applicants accommodated in the borough by another local authority that retains the responsibility for rehousing under Section 193 of the Housing Act 1996 or any other duty will not qualify.</p>
Employment in Kettering Borough for a minimum of 16 hours per week	<p>At least one member of the household must be in permanent employment at the point of application and at the point of any nomination. The actual working location of employment must be within Kettering borough.</p> <p>Any fixed term contract of six months or more will be accepted as permanent employment.</p> <p>Applicants must have passed any probationary period or similar if applicable by the point of nomination.</p> <p>Applicants who are self employed will need to demonstrate that their employment has been based in the Kettering borough for a minimum of six months prior to application.</p>
Immediate family members currently resident in the borough i.e. parent, sibling or child, who has lived in the Borough for a minimum of five years continuously prior to	Residency may be verified by way of tenancy references, electoral roll or information held on any local authority database.

acceptance onto the Keyways register	
Current tenant of the Council or Registered Provider resident in the Borough, whose application is supported by the landlord	Although it will not be necessary for the tenant to have completed three years residency in the borough, the applicant must have a housing need as identified in the Priority Bands (see Section 6), and the transfer be supported by the applicant's current landlord.

In some special circumstances, we will accept people onto the Keyways register who cannot demonstrate a local connection as defined above. These circumstances include:

- Those needing to move in order to receive essential care and support in the Kettering Borough;
- Applicants who were resident in the borough for three years or more before moving to supported housing out of area to prevent homelessness;
- Members of the Armed Forces and former Service personnel, where the application is made within five years of discharge; the applicant's household has a reasonable preference as defined in the Housing Act 1996; and has an urgent housing need. Armed Forces means: former members of the Armed Forces; serving members of the Armed Forces who need to move because of a serious injury, medical condition or disability sustained as a result of their service; bereaved spouses and civil partners of members of the Armed Forces leaving Services Family Accommodation following the death of their spouse or partner; and serving or former members of the Reserve Forces who need to move because of serious injury, medical condition or disability which is wholly or partly attributable to their service. In each case, verification will be required from the Armed Forces.
- Other applicants who either do not have a clear local connection anywhere, or who cannot live in the area in which they have a local connection because of harassment or violence, or the need to move elsewhere for reasons of rehabilitation or personal safety. This includes applicants subject to MAPPA arrangements or the National Witness Mobility Scheme.

Local connection will be verified before any allocation of a social or affordable rented home, and must still apply at that point. It is the applicant's responsibility to notify Kettering Borough Council of any significant changes to their circumstances which may affect their local connection, including change in employment status, where local connection was granted on those grounds.

Any decision to determine whether an applicant has a local connection to Kettering borough as a result of other special circumstances will be made by the Housing Options Manager.

5.4 People who behave in an unacceptable way

Applicants who have previously behaved in a way which led to them losing a tenancy, or which could have led to such action being taken by a landlord, will only be eligible to join Keyways if they can demonstrate that such behaviour is unlikely to occur again. Applicants may not qualify to join the register due to the behaviour of any member of the applicant's household, including partner and children.

Behaviour which may lead to someone failing to qualify to join Keyways includes (but is not limited to):

Criteria	Further Information
Outstanding housing related debt owed (except where it can be shown that the debt was incurred through no fault of the applicant)	<p>This includes monies owed for rent to any landlord, recharges for damages to property, services charges, court costs, Housing Benefit overpayments, Council Tax arrears, deposit bond scheme debt, and other loans from a local authority's homelessness prevention fund or other similar scheme.</p> <p>Consideration will be given to applicants with an urgent housing need (defined by being awarded Bands A or B under this Housing Allocation Scheme) who have housing related debt. However, applicants with a cumulative debt outstanding of more than £500 are unlikely to be accepted.</p> <p>Applicants accepted with debts below £500 will usually be required to have an affordable repayment plan in place, which has been adhered to for a minimum of six months before being accepted on the Keyways register.</p>
Possession action taken by a current or previous landlord, to end the tenancy following breaches of the tenancy agreement over the last five years (except where it can be shown that the action was taken through no fault of the applicant)	<p>The applicant has been evicted from, or had possession action taken against them, by any local housing authority, Registered Provider or other landlord for breaches of the tenancy agreement.</p> <p>The Council will investigate the reasons the landlord took possession action to determine whether the applicant deliberately breached their tenancy which prompted the landlord to take possession proceedings.</p>
Been evicted from any social tenancy for subletting, or abandoning a property within the last five years	Applicants may be accepted if it can be demonstrated that there has been a satisfactory tenancy history since the offence and there are no outstanding debts owed to any social or private landlord.

<p>Been convicted of, issued with or accepted a sanction for Benefit or Council Tax fraud within the last five years</p>	<p>Sanctions including cautions, administrative penalties and criminal prosecutions where action has been taken by any local authority or the Department for Work and Pensions.</p>
<p>Outstanding mortgage debt, and/or possession action taken by a mortgage lender/secured loan company to gain possession following breaches of a mortgage agreement over the last five years (except where it can be shown that this was through no fault of the applicant)</p>	<p>The applicant has outstanding mortgage arrears and/or has been evicted from, or had possession action taken against them, by any mortgage lender or secured loan company for non-adherence to borrowing terms in the last 5 years.</p> <p>Disqualification due to mortgage arrears or repossession action will be considered on a case by case basis against the following criteria:</p> <ul style="list-style-type: none"> • individual circumstances regarding the reasons that arrears have accrued, and the household's ability to service mortgage liability and arrears; • whether there was any deliberate act on the part of the applicant(s); • an affordability assessment considering household income and expenditure.
<p>Guilty of anti social behaviour or criminal activity</p>	<p>Anti social behaviour and criminal activity includes but is not limited to:</p> <ul style="list-style-type: none"> • perpetrator of domestic violence; • harassment/intimidation threats; • racist behaviour; • any violence or threats of violence; • damaging another person's home or possessions; • storing, selling, dealing, the growing of or manufacturing of any illegal or controlled drugs; • interference with security and safety equipment or landlord's electricity supply to communal blocks.
<p>Demonstrated unacceptable behaviour towards any officer, official agent or property of Kettering Borough Council or Keyways partner landlord</p>	<p>This includes having received any warning letters from the Council or any Keyways partner, and/or criminal or civil action.</p> <p>Unacceptable behaviour includes verbal and physical abuse, intimidation, violence and/or threats of violence in any form and harassment. Damage, defacing or graffiti upon any property is also included.</p>

Kettering Borough Council does not operate a blanket policy in relation to the above considerations but will consider each case on its own merit. Applicants are invited to provide evidence of a change of behaviour. This could include, for example, evidence of regular payments towards a previous housing debt; evidence from a support agency of undertaking training to develop the skills necessary to manage a tenancy, or being ready to move on from supported housing.

Applicants excluded on the grounds of unacceptable behaviour will be given clear reasons, and where possible, we will tell the applicant what they need to do to be considered again in the future.

Applicants can appeal a decision to exclude them from the Keyways register. More information on how we make these decisions and notify applicants is available in Section 12.

Advice on alternative housing options will always be available to non-qualifying households through the Council's Housing Options service.

6.0 PRIORITY BANDS

We award each housing application a level of priority for housing. We use our Priority Bands: A, B, C and D. Applications in Band A have the highest of priority for rehousing.

6.1 Band A

We will place an application in this band if the applicant's circumstances fall into one or more of the following criteria:

Criteria	Additional Detail
<p>Hospital Discharge The applicant or a member of the applicant's household is disabled, mentally ill and/or elderly and cannot be discharged from hospital or rehabilitation centre because they have no accommodation, or their current accommodation has been deemed hazardous to their health and the situation cannot be rectified to enable them to continue to live there, and they are accepted by Kettering Borough Council as being able to sustain their own independent accommodation (with or without tenancy support).</p>	<p>Hospital patients who were homeless prior to admission and who are assessed by Kettering Borough Council as unable to sustain a general needs tenancy will not be awarded Band A status under this criteria. Instead the Housing Options team will consider its duties under Part 7 Housing Act 1996, and work in conjunction with other agencies to offer advice and assistance in securing suitable accommodation.</p>
<p>Severe Medical Need The applicant or a member of the applicant's household has an illness so severely affected by their current accommodation that it is life threatening or likely to become life threatening, and the property cannot be made suitable for them within a reasonable period of time.</p>	<p>The existing accommodation must be a major and direct contributory factor to pose a severe and life threatening risk to the applicant. It is expected that this criteria applies to those few exceptional cases only. It might apply, for example, when an applicant's condition is expected to be terminal within twelve months and rehousing is required to provide a basis for the provision of suitable care, or when the property attributes are more likely than not to cause severe deterioration in underlying health issues. It may also apply when the applicant or a household member is permanently housebound.</p>
<p>Armed Forces The applicant or a member of the applicant's household has a reasonable preference as a member</p>	<p>A definition for Armed Forces personnel and their families is set out in Section 5.3 – local connection to Kettering borough and exceptional</p>

of the Armed Forces and an urgent housing need defined by meeting any of the Band A or Band B criteria	circumstances.
<p>Risk of Harm</p> <p>The applicant or a member of the applicant's household is at serious risk of harm (physical or emotional trauma) resulting from violence or threats of violence or physical, emotional or sexual abuse or other serious trauma in the current accommodation, and needs to relocate to ensure their safety.</p>	<p>This will be verified by the Police and/or other agencies as necessary. This may include a move to protect a witness of criminal acts under the National Witness Mobility Scheme. Any offer of accommodation from this criteria will have restrictions attached in terms of eligible areas to minimise any risk as far as is reasonably practical.</p>
<p>Category 1 Hazard</p> <p>The applicant is a private sector tenant or owner occupier, and Kettering Borough Council has determined that their current accommodation poses a Category 1 hazard under the Housing Health and Safety Rating Scheme, the problem cannot be resolved within a reasonable period of time i.e. six months, and by continuing to live there poses a significant risk to health e.g. as a result of overcrowding that constitutes a Category 1 hazard, severe damp with mould growth, structural defects or the applicant's household is lacking other basic facilities e.g. bathroom, kitchen, inside toilet, hot and cold water supply.</p>	<p>This includes a property that has major structural defects including subsidence, flooding, collapse of roof, or living conditions which are a statutory nuisance, and there is no prospect of the problems being remedied within a six month time period. Dampness in the property must be caused by a structural defect in the property which has been investigated and found to be irremediable. The assessment regarding whether disrepair or overcrowding constitutes a Category 1 hazard will be made by the Council's Private Sector Housing team.-</p>
<p>Demolition</p> <p>The applicant needs to move because their home is about to be demolished or redeveloped.</p>	<p>This applies when any resident's home is due to be demolished, for redevelopment (e.g. under a Compulsory Purchase Order) or other reasons beyond of the applicant's control.</p>
<p>Major Repairs</p> <p>The applicant is a social or affordable rent tenant living in Kettering borough who needs to move because their accommodation needs major renovation or extensive repairs.</p>	<p>This applies when a Council or housing association tenant has to move permanently in order for major works to be undertaken. It does not include temporary decants.</p>
<p>Major Adaptations</p> <p>Kettering Borough Council has assessed that the applicant's home requires extensive adaptations (to Keyways standard A) on medical</p>	<p>This applies to applicants living in any tenure where there is a medical need for an adaptation to level A (i.e. to full mobility standards/wheelchair access - see Section 11.4) and where the</p>

grounds, and the applicant's housing needs would be resolved by moving to adapted accommodation.	applicant would consider a move to other suitably adapted accommodation.
<p>Statutorily Homeless Kettering Borough Council has accepted a full duty to the applicant as "statutorily homeless" and has not been able to offer them a suitable tenancy in the private rented sector.</p>	Statutory homeless households are those owed a duty under section 193 (2) or 195 (2) of the 1996 Act (or under section 65 (2) or 68(2) of the Housing Act 1985). This means households who are unintentionally homeless or threatened with homelessness and in priority need. This criterion only applies for four weeks from the date of acceptance into Band A although this is subject to review (see also Section 6.2).
<p>Natural Disaster The applicant has lost their home due to flood, fire or other natural disaster.</p>	This applies where an applicant's home is considered uninhabitable due to flood, fire or natural disaster through no fault of the applicant.
<p>Under Occupying Tenants with Medical Need The applicant is under occupying by one bedroom or more social or affordable rented accommodation within the Kettering borough, and a member of the household has a permanent medical condition which is seriously adversely affected by their current accommodation.</p>	This is a cumulative preference criterion for tenants of the Council and Registered Providers who are under occupying, but also have an urgent medical need to move. The criterion does not apply to tenants occupying two bedroom bungalows.
<p>Releasing Full Mobility Property The applicant is a social or affordable rented tenant willing to transfer to suitable non-adapted accommodation and will be releasing a house, ground floor flat or bungalow which is adapted to Keyways standard A.</p>	This applies to Council and Registered Provider tenants whose properties have adaptations to Keyways level A.
<p>Priority Sheltered Move The applicant is a social rented tenant living in sheltered, supported or assisted living accommodation who has a medical condition which is seriously adversely affected by their current accommodation, which would be resolved by a move to alternative accommodation within their current sheltered/supported housing scheme or a similar sheltered/supported scheme nearby.</p>	This criterion only applies to tenants who live in sheltered/supported housing schemes allocated through Keyways. It does not apply to other sheltered/supported housing schemes owned by Registered Providers who operate their own waiting lists and allocation policies. This criterion gives preference to those residents already in sheltered/supported accommodation with a medical need to move to a different unit within the same scheme or similar scheme nearby.

In addition to those criteria above, we may also award Band A status to other emergency circumstances not covered in the priority groups above. In such rare circumstances, the Head of Housing has discretion to determine whether an applicant has a need to move sufficient to warrant placing their application in Band A.

6.2 Statutorily homeless final offers

The Localism Act 2011 permits Kettering Borough Council to discharge its homelessness duty by providing a suitable privately rented property to statutorily homeless households. All statutorily homeless households are entitled to one final offer of suitable accommodation in order for the local authority to discharge its duty. This may include an offer of a privately rented home.

Applicants who are accepted as statutorily homeless and are qualifying persons will be placed in Band D for a period of eight weeks from the date of their homelessness decision. Within this eight week period, the Housing Options team will endeavour to make an offer of suitable privately rented accommodation. This will be a final offer to end the Council's homelessness duty. If after eight weeks, we are unable to make a suitable privately rented offer, the application will be placed into Band A for a further four week period. Statutorily homeless households are expected to consider all suitable social and affordable rented properties available on Keyways, as well as privately rented properties made available by the Housing Options team.

If suitable properties have been advertised on Keyways within the four weeks permitted in Band A and the applicant has placed no bids, the Council will make a final offer of suitable accommodation via the private rented, affordable or social rented sector, whichever becomes available first. If the applicant refuses a final offer, the Council is no longer required to provide settled accommodation for the household, but will continue to provide housing advice.

If an applicant believes that their final offer is unsuitable, they may ask for a review. The applicant may ask for a review whether or not they accept the final offer of accommodation, but the Council may require the household to vacate any temporary accommodation provided while the review is conducted. Any applicant considering refusing a final offer should first discuss this with a member of the Housing Options team.

When reviewing a final offer, the Council will consider:

- whether the property is the right size and type for the applicant's household;
- whether the property is safe for the applicant's household to live in;
- any special needs of any member of the household;
- any other relevant information the applicant may have given us before we make our decision.

All households are expected to adhere to the tenancy conditions of the property they accept. However, if any private rented sector tenancy offered comes to an end within two years of the date in which the offer is accepted, the applicant remains eligible for assistance, and has lost the accommodation through no fault of their own, the local authority's original homelessness duty will remain.

In certain circumstances, the Council may place an application from a statutorily homeless household in Band A before the end of the initial eight week period. This may apply in the following circumstances, although this list is not exhaustive:

- there is a lack of suitable privately rented accommodation which has the attributes needed by a household member, for example, specialist adaptations or wheelchair accessible;
- there is a lack of privately rented accommodation which is sustainable for an exceptionally vulnerable applicant who, for example, needs specialist support.
- The applicant was previously a social housing tenant and has lost that property through no fault of their own

Applicants who do not qualify to be placed on the housing register will be made an offer of privately rented accommodation only.

6.3 Additional support for Band A applicants

Band A applicants require urgent moves, so we will work closely with these applicants to help them find a housing solution quickly. Assistance may include weekly advice, contacting applicants to tell them of vacancies they could bid for, or other support.

If multiple properties have been identified for bidding, but refused by the applicant, then the Council may place a bid on the applicant's behalf which will constitute our final offer as a Band A applicant. If this offer is refused, the Housing Options Manager will review the applicant's banding which may result in the application being placed in a lower band or removed from the register altogether.

6.4 Band B

We will place an application in this band if the applicant's circumstances fall into one or more of the following criteria:

Criteria	Additional Detail
<p>Overcrowding: High Need for Additional Space The applicant's household has been assessed as being overcrowded to the level of having a high need for an additional bedroom(s) and/or bedspace(s) but they are not so severely overcrowded as to constitute a Category 1 hazard under the Housing Health and Safety Rating Scheme.</p>	<p>Kettering Borough Council will determine the relevant overcrowding level against its own guidance (which is available on request) to determine whether this High Need overcrowding criterion applies. We use our own bedroom standard and room size criteria to reach this decision.</p> <p>The rules that we use to establish the severity of overcrowding have regard to the law and government guidelines and involve calculating how many bedrooms and/or bedspaces short a property is in order to adequately accommodate everybody in the household. Please see the tool in Appendix D which shows the priority awarded for overcrowding resulting from children sharing a bedroom.</p> <p>Households awarded this band will only be considered for properties on Keyways that offer more bedrooms(s) and/or bedspace(s) than their current accommodation and will be subject to an affordability check.</p>
<p>Sole Parental Responsibility The applicant has sole parental responsibility of a child or children living in the UK who is/are unable to live with them currently because of their accommodation.</p>	<p>Evidence will be requested to support this criterion, and may involve liaison with local authority Children's Services Departments.</p>
<p>Urgent Medical Need The applicant or a member of their household has a permanent medical condition which is seriously adversely affected by their current accommodation, but they are not housebound or their life is not at risk due to their current housing, but their housing conditions directly contribute to causing serious ill health.</p>	<p>This will apply when an applicant or a member of their household is unable to manage stairs to access their bedroom/bathroom facilities, for example. The medical condition must be permanent, and the property must have a serious adverse effect on the medical condition. Applicants will only be considered for properties which will improve their condition and quality of life.</p>

<p>Essential Care and Support The applicant or a member of their household needs to give or receive essential care and support that is substantial and ongoing and that cannot be provided from or in their current accommodation.</p>	<p>It must be demonstrated that this essential care and/or support cannot be practically provided or received from the applicant's current accommodation on an ongoing basis. Applicants must either be in receipt of Carers Allowance or have a carer who is in receipt of Carers Allowance, or had an assessment by Social Services or similar support agency, so it can be established that care and/or support is substantial and essential.</p>
<p>Financial Hardship The applicant is experiencing exceptional financial hardship due to housing costs and can't afford to remain in their current accommodation without impacting upon the applicant's ability to afford the ordinary necessities of life. This also applies when the applicant or a member of their household needs to take up or continue permanent employment of sixteen hours or more per week, their travel costs are causing financial hardship and/or they do not live within a reasonable commuting distance.</p>	<p>This criterion will not apply where the current accommodation is let on a social or affordable rent by a Registered Provider, or where the rent is within Local Housing Allowance rates for the private sector. Where an applicant feels that they will qualify for exceptional financial hardship, they will be required to disclose their full financial circumstances in order that an officer can conduct a full assessment. Exceptional financial hardship applies when an applicant's housing costs (ie, rent, mortgage, council tax, utility bills) are such that they cannot afford the basic necessities of life for their household (adequate heating, clothing, food and child care where applicable). Reasonable expenditure will be considered in line with Common Financial Statement guidelines.</p> <p>Where financial hardship is as a result of travel costs associated with employment, applicants must provide evidence of their employment, income and associated travel costs in order to be considered under this criterion. We will explore the relationship between these factors when deciding whether there is a need to relocate due to employment related travel costs.</p> <p>The applicant's circumstances must</p>

	<p>be able to be improved to qualify under this criterion. Applicants' own actions and decision making will be taken into account to ensure that priority is not awarded when an applicant has deliberately made their circumstances worse. The sanctions in section 9.6 apply.</p>
<p>Supported Move On The applicant is ready to move on from supported accommodation or care in the Keyways Partnership area, and has been accepted as ready for independent living by a relevant support provider.</p>	<p>Applicants must be assessed as ready for independent living on the recommendation of a support worker or equivalent, transitional support needs have been assessed and an appropriate support package in place, to maximise the chances of a successful tenancy. It will also include vulnerable applicants who live in a supportive home environment which is not sustainable in the medium to long term, for example, a vulnerable applicant who lives with elderly parents who are their carers. This band does not apply to those applicants who do not have sufficient awareness and/or mental capacity to be able to accept and manage a tenancy and live in a reasonably independent way.</p> <p>Where the supported accommodation or care is out of the Keyways Partnership area, this band will not apply, unless the placement in that accommodation was due to it being the only suitable specialist residential care placement available to meet the needs of the applicant at the time, and they have a local connection to the Keyways partnership area.</p>
<p>Under Occupying The applicant and their household are under occupying social or affordable rented accommodation (comprising two bedrooms or more) within the Keyways Partnership area, by one or more bedrooms and they wish to downsize.</p>	<p>Applicants must be willing to downsize to accommodation that has less bedrooms than their current accommodation. Applicants may only move to accommodation that is suitable and of an appropriate size for their needs, as set out in the Property Eligibility Matrix (see Appendix A).</p>
<p>Releasing Other Adapted Property The applicant is a social rented tenant in the Keyways Partnership area</p>	<p>This applies to Council and Registered Provider tenants whose properties have adaptations to</p>

willing to transfer to suitable non-adapted accommodation and will be releasing a house, ground floor flat or bungalow which is adapted to Keyways standard B or C.	Keyways level B and C. Exemptions will apply if the adaptation offers no solution to any disabled person, for example, if a level access shower is fitted in a first floor flat.
<p>Successor The applicant is a successor or non-statutory successor of social rented accommodation, approved for an offer of alternative suitable accommodation.</p>	Confirmation will be required from the applicant's landlord that the applicant is a qualifying successor who is not entitled to remain in their current home. If after six months from the date of qualification as a successor, the applicant has not secured alternative accommodation, the Keyways landlord reserves the right to bid on the applicant's behalf to ensure that the applicant receives one reasonable offer of accommodation within the twelve month statutory time limit.

6.5 Hostel and supported housing occupants

Applicants who are living in a hostel or specialist supported accommodation will not be accepted onto the register until they have been assessed as ready to move on. In these cases, if after two months, rehousing has not been achieved, the applicant's priority will be reviewed taking into account the availability of suitable properties during the previous two months.

Three options will be considered:

- renew their existing priority for a further two months;
- reassess and place them in another band;
- make a direct offer to the applicant. If a direct offer is refused, the applicant will be interviewed to discuss options, and may be suspended from the register if a second and subsequent offer is rejected (see Section 11.11).

6.6 Band C

We will place an application in this band if the applicant's circumstances fall into one of the following criteria: -

Criteria	Additional Detail
<p>Non-Statutorily Homeless The applicant is homeless but assessed as having no priority need under the homelessness legislation, or they have given no reason to believe that they have a priority need under the Act.</p>	<p>This covers applicants who are homeless but have no priority need within the definition of the Housing Act 1996, Part 7 as amended 2002. This will be determined, where necessary, through investigation by a member of the Housing Options team.</p>
<p>Overcrowding: Medium Need for Additional Space The applicant's household has been assessed as being overcrowded to the level of having a medium need for an additional bedroom(s) and/or bedspace(s).</p>	<p>Kettering Borough Council will determine the relevant overcrowding level against its own guidance (which is available on request) to determine whether this Medium Need overcrowding criteria applies. We use our own bedroom standard and room size criteria to reach this decision. The rules that we use to establish the severity of overcrowding have regard to the law and government guidelines and involve calculating how many bedrooms and/or bed spaces short a property is in order to adequately accommodate everybody in the household. Please see the tool in Appendix D which shows the priority awarded for overcrowding based on children sharing a bedroom. Households awarded this band will only be considered for properties on Keyways that offer more bedrooms(s) and/or bedspace(s) than their current accommodation and this will also be subject to affordability checks.</p>
<p>End of Assured Shorthold Tenancy The applicant's current landlord has served Section 21 notice requiring that they leave their privately rented accommodation for a reason or situation which is not caused by the applicant or a member of their household, and the tenancy cannot be prevented from ending.</p>	<p>This applies to applicants who are threatened with homelessness having received a Section 21 notice from their private landlord through no fault of their own. The Housing Options team will investigate the reasons for the notice being issued before awarding this band.</p>

<p>Sharing With Others (with Dependents) The applicant's household has at least one dependent or a pregnant woman with a confirmed due date, sharing accommodation with their family or another household.</p>	<p>This applies to applicants who are currently living with other persons with whom they would not normally be expected to reside and are not included in their housing application.</p>
<p>Foster Carer/Adoption The applicant is a foster carer or adopter approved by Northamptonshire County Council and their housing prevents them from being able to start, or continue, to provide foster care or adopt a child.</p>	<p>Evidence from the County Council confirming that the applicant has been approved as a foster carer or adopter, and that they are in a position to take one or more placements, will be required.</p>
<p>Non-Urgent Medical Need The applicant or a member of their household has a permanent medical condition or disability which is made worse by their current accommodation but the need to move as a result of the adverse impact of their accommodation is not considered urgent.</p>	<p>The current accommodation must contribute to a deterioration in their medical condition, and it must be resolvable by moving to different accommodation. It is not so urgent that it causes a serious adverse effect on the applicant's health and wellbeing but rather it is an issue which would negatively affect the applicant's quality of life if they were to remain, for example, contributes to depression suffered by a member of the household which would be alleviated by a move. Applicants who meet this criterion will only be considered for properties which improve their circumstances.</p>
<p>Ongoing Care and Support The applicant or a member of their household needs to give or receive care and support that is ongoing and that cannot be provided from or in their current accommodation.</p>	<p>It must be demonstrated that this care and/or support cannot be practically provided or received from the current accommodation on an ongoing basis. Ongoing care and/or support does not have to be substantial in that applicants may not have a carer or be in receipt of Carers Allowance or have Social Services involvement. It may include practical and/or emotional support that is essential to the physical or mental wellbeing of the person receiving the care/support. It may also include support through informal child care where the giving or receiving of care enables the applicant or member of their</p>

	household to move into or stay in employment in Kettering borough. Evidence must be submitted to support this criterion.
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6.7 Band D

We will place an application in band D if:

Criteria	Additional Detail
<p>Overcrowding: Low Need for Additional Space The applicant’s household has been assessed as being overcrowded to the level of having a low need for an additional bedroom(s) and/or bedspace(s)</p>	<p>Kettering Borough Council will determine the relevant overcrowding level against its own guidance (which is available on request) to determine whether this Low Need overcrowding criterion applies. We use our own bedroom standard and room size criteria to reach this decision.</p> <p>The rules that we use to establish the severity of overcrowding have regard to the law and government guidelines and involve calculating how many bedrooms and/or bed spaces short a property is in order to adequately accommodate everybody in the household. Please see the tool in Appendix D which shows the priority awarded for overcrowding when two children are sharing a bedroom.</p> <p>Households awarded this band will only be considered for properties on Keyways that offer more bedrooms(s) and/or bedspace(s) than their current accommodation and this will also be subject to affordability checks.</p>
<p>Seeking Sheltered The applicant and any other members of their household have no housing need but are eligible to be considered for, and are seeking, sheltered, supported or assisted living accommodation.</p>	<p>This includes applicant’s aged 55 years and over who have expressed an interest in sheltered accommodation, but who are otherwise adequately housed. To meet this criterion, applicants must have been accepted by Kettering Borough Council’s Silver Service Team for a package of support following a support assessment to determine their suitability for sheltered accommodation.</p> <p>Applicants meeting this criterion will only be considered for sheltered, supported or assisted living accommodation and will not be considered for other general needs</p>

	properties advertised through Keyways.
<p>Sharing With Others (without dependents) You are a household without dependents adequately housed with family or friends.</p>	This encompasses single people and couples who reside with their family / friends but who would like their own independent accommodation. This also includes former partners who remain in the same accommodation, where a move would allow the ex partner and their family to remain in the current accommodation.
<p>Awaiting a Homelessness Offer The applicant has been accepted as statutorily homeless within the last eight weeks.</p>	A homeless application must have been made under the Housing Act 1996 Part VII (as amended in 2002) and the Council has accepted a full housing duty as statutorily homeless and is actively seeking privately rented accommodation as set out in Section 6.2.
<p>Intentionally Homeless The applicant has made a homeless application to Kettering Borough Council, and has been found homeless intentionally.</p>	This includes applicants who are found to be intentionally homeless or threatened with homelessness within the definition of the Housing Act 1996, Part 7 as amended 2002, and who have not yet secured alternative, settled accommodation. Applicants must qualify to be placed on the register in accordance with Section 5 to be included in this criterion.

6.8 Band E

We will place an application in band E if:

Criteria	Additional Detail
<p>Awaiting a Homeless Decision You have made a homeless application to the local authority and are awaiting a S184 decision on your application.</p>	A formal homeless application must have been made under the Housing Act 1996; part 7 as amended 2002 and you have not yet received a formal decision under Section 184 of the Act.

Applicants have the right to ask us to review their banding at any time if they believe that we have banded their application incorrectly (see Section 12 for further information).

7.0 PROPERTY ELIGIBILITY

The size and type of property for which applicants are eligible will depend on the size of the household. Only permanently resident household members will be considered for this purpose. Where a child is in the care of the local authority but we have a guarantee the child will be placed with a parent should adequate accommodation be obtained, we will class that child as permanently resident for the purposes of property eligibility.

As a minimum, the applicant's household is entitled to one bedroom each for:

- A lone parent or couple (whether married, in a civil partnership or living together as a couple);
- Two children both aged under 10 years regardless of gender
- Two children of the same gender regardless of age (unless there is a 10 year age gap AND one child is at least 16 years old)

This assumes that all bedrooms are large enough to share. Where a bedroom is assessed as a single, it will usually be allocated to one person. Property adverts on Keyways will indicate not only the number of bedrooms but also the number of bedspaces, or persons the property can accommodate.

Household members that are aged 16 years old or more are considered eligible for their own bedroom, although the level of priority awarded for a separate room will depend on the age and gender of the other occupant.

We will normally offer a household accommodation with an extra bedroom if a member of the household requires a permanent overnight carer or a medical condition that means they require an extra room.

Households expecting their first child will only be considered for family houses once the pregnancy has reached its third trimester (27 weeks). In addition, households who are expecting a child will only be considered as requiring an extra bedroom or bed space once the pregnancy has reached its third trimester (27 weeks).

We will not normally allow applicants to bid for properties that are too small for their needs. However, we may allow them to do so in the following circumstances:

- They need a house with five or more bedrooms, and are currently overcrowded by two or more bedrooms. In these circumstances, we may allow the applicant to bid for homes that improve their housing conditions, even though they are not large enough.
- The applicant's circumstances are due to change soon, meaning that they will need a smaller property than they are in at present. For example, the applicant has an adult "child" who is leaving home, and the applicant wishes to downsize to a property that will meet their needs soon, rather than risk staying in a property which they will be

unable to afford in the future. Alternatively, the applicant has adult non dependants (grown up children) living with them, and new benefit rules mean that they are struggling to pay the rent. In this case, we may help them to find alternative housing, or allow them to move to a property where they will be expected to share rooms.

We may allow the applicant to bid for homes that are too large for their needs in order to give them more choice of accommodation if:

- The applicant's household comprises a single person or couple without children, and they want to move into a two bedroom flat with no garden.
- The applicant's household comprises a single person or couple without children, and they want to move into a two bedroom flat with a garden (although preference for this type of accommodation will be given to households with children).
- The applicant's household consists of a single person or couple with one child and they can afford to rent a property with an extra bedroom (i.e. a three bedroom house).
- The applicant is a single person or couple under occupying a family house, and they want to downsize to a two bedroom rather than a one bedroom home.

In all cases, the Keyways landlord will complete a financial assessment with the applicant prior to offer of any accommodation to ensure that the rent for their new home is realistic and affordable. This is because the rent may not be covered by Housing Benefit in full, should the applicant need to claim now or in the future.

7.1 Definition of a child or other dependents

A dependent child is defined as being under 16 years of age, or aged between 16 and 18 years and in, or about to begin, full-time education or training. Households containing a child who does not fit within this definition will need to be assessed to establish if they are dependent. Households with a dependent child/children will be given preference for family accommodation (which is defined as a house or a flat with its own garden) over and above those households with a non-dependent child/children.

Households containing a non-dependent child/children are eligible to be considered for family accommodation, although preference will be given to those with dependents as outlined above.

Other applicants may be considered for a property with its own garden in exceptional circumstances, for example, where an applicant or a member of their household suffers from mental ill health for whom access to outdoor space is important.

7.2 Access to a child or children

The Council retains the right to decide whether a child or children are normally resident as a member of the applicant's family. The Council will consider all of the applicant's circumstances when deciding who is normally resident as a member of the applicant's family (see also Section 4.4).

Single people or couples with access to a child or children, who do not pass the normal residence test, can be considered for a two bedroom flat (although they will be given a lower preference for this type of accommodation if the flat has its own garden). An affordability check of the household's income will be completed by the Keyways landlord before offering the property to ensure that rent payments are affordable.

A household with a permanently resident child or children and access to an additional child or children will only be considered for properties that are suitable for the permanent household members, unless one of the exceptions in Section 7.0 applies.

7.3 Adapted properties

Properties with adaptations suitable for disabled people and wheelchairs are in extremely short supply. Therefore, we will give priority to applicants with a household member who needs those adaptations whenever possible. This may result in the Council direct letting the property rather than advertising on Keyways. Further information is outlined in Section 11.3.

8.0 LOCAL LETTINGS POLICIES

The Council may from time to time agree a local lettings policy for specific areas or developments to reflect local circumstances. Local lettings policies allow us to support particular communities to become or remain safe, cohesive communities where people want to live.

For existing communities, any local lettings policy will be drawn up in consultation with existing tenants and residents, and will have regard to housing management considerations such as the social mix of tenants, density, age range, vulnerability of tenants, for example, because of insufficient facilities for vulnerable people, as well as community stability. We may also use a local lettings policy to support people in employment, to encourage working people to move to particular areas, or to encourage people who contribute to their local community through volunteering.

Any local lettings policies in place will be advertised along with the property advert on Keyways. Please see Appendix B for current local lettings policies applicable in Kettering borough, and for more information about criteria used in them.

PART II - THE ALLOCATION PROCESS

9.0 HOW APPLICATIONS ARE ASSESSED AND PROCESSED

9.1 Making an application

Kettering Borough Council takes a housing options approach to helping applicants meet their housing needs, including those who are ineligible or do not qualify for the housing register. Our proactive approach ensures that people are offered support to access the housing solution which best meets their needs (including shared and privately rented housing; low cost home ownership or help staying put); manages their expectations about accessing social housing; and ensure that social housing is allocated to those who need it most.

Therefore, in the first instance, applicants are encouraged to discuss their circumstances with a member of our Housing Options team at the Municipal Offices in Kettering. (Further contact information is available in Appendix E).

Alternatively, applications can be made on line at:

- www.keyways.org.uk

9.2 Application processing standards

When we receive a Keyways application, we will tell the applicant if we need any supporting information in order to decide whether they qualify. This will be provided at initial point of contact with our Housing Options team, or within five working days of receipt of an online application.

If we do not receive the information we need, we will be unable to register the application. If we don't receive all the information requested from the applicant within twenty eight days, the application will be cancelled.

When the Council accepts an application onto the register, the applicant will receive written confirmation from us within fourteen days of receiving the application form and all supporting evidence.

However, if the applicant does not qualify, we will write to confirm our reasons within fourteen days. The applicant has a right to ask for a review of our decision (see Section 12).

9.3 How we assess applications

We assess Keyways housing applications based on the information provided on the application form and supporting evidence provided by the applicant or

obtained with the applicant's consent. (See Section 9.15 Data Protection, Freedom of Information and Information Sharing on how we use and protect the information given to us.)

We assess this information against the:

- Eligibility and non-qualifying person rules - see Sections 4 and 5
- Keyways Priority Bands – see Section 6
- Property Eligibility Matrix – see Section 7 and Appendix A

In order to verify housing applications, we may make enquiries we consider necessary with current and former landlords and other relevant agencies, including Experian, to verify the application. We may also ask the applicant to provide evidence to support their application. If this information is not provided quickly, it may cause a delay in processing the application.

We may also need to arrange a home visit or office interview. Where this is necessary, we will contact the applicant to arrange a convenient appointment.

The Council and Registered Providers will also conduct a home visit and other verification checks, including an affordability assessment, once an applicant has successfully bid for one of their properties and before any formal offer of accommodation is made.

9.4 Assessing medical, support or welfare needs

If the applicant has asked us to consider their medical, support or welfare needs, or the needs of another member of the household identified on the Keyways application, we will need to assess the impact the current accommodation has on that person. To do this, we may seek independent medical advice, or an assessment by another professional such as an Occupational Therapist.

In every case, we will inform the applicant how we intend to verify their needs, and obtain their consent.

9.5 Non-traditional and split households

If each joint applicant of a split or non traditional household (see also Section 4.5 – joint applications) has different housing circumstances so that their banding is different, the joint application will usually be placed in the lower priority band, unless exceptional circumstances apply.

9.6 Deliberately making housing circumstances worse

Once we have assessed an applicant's housing priority, we may reduce that priority if the applicant or a member of their household has done something that has deliberately made their housing circumstances worse.

The applicant's band will be reduced by one band (e.g. from Priority Band B to C) if, for example, the applicant or a household member has:

- moved to new accommodation that is worse than the previous accommodation without good reason;
- sold a property or given notice on a tenancy without securing alternative accommodation first;
- moved into a property owned by a Keyways landlord within the last six months which the applicant now claims is unsuitable;
- moved into accommodation which is unaffordable, having been made aware of the associated financial implications from the outset.

When we decide to demote an application by one priority band, we will reduce the applicant's priority for twelve months from the date of the decision. Applicants may ask for a review of this decision (see Section 12).

9.7 Effective date

This date is normally the date that the application is accepted onto the Keyways register. However, if the application is moved into a higher Keyways band, for example, from Band C to Band B following a change in circumstances after initial registration, then the effective date will change to the date the application was placed into the higher band. By contrast, if the application is placed into a lower Keyways band, then the effective date will change to the date that the application was accepted onto the Keyways register.

9.8 Contacting applicants

Once we have made all necessary enquires and we have processed the Keyways application, we will write to the applicant to inform them:

- if the applicant does not qualify to join the housing register, the reasons for this and their right to a review of the decision;
- alternatively, that we have accepted the application and the applicant can start to place bids for properties advertised on Keyways together with;
- the applicant's unique housing application number and log in details;
- the Keyways band we have placed the application in;
- the date we placed the application in that band, ie effective date;
- how to use Keyways to look for properties;

- the terms of the Keyways Scheme and details of the applicant's rights and responsibilities under the Scheme.

9.9 Reviewing banding

Applicants in any band have the right to ask us to review their banding by contacting Kettering Borough Council's Housing Options team. Applications can be reviewed at any time and if considered to be incorrectly banded, the priority banding will be changed and we will write to advise the applicant the reasons for this change. We will confirm at the same time whether the change has altered the application's effective date.

9.10 Change of circumstances

Applicants must inform us if the circumstances of any person included in the application changes, as this may affect the priority band in which we have placed the application.

Changes in circumstances can include but are not limited to:

- a change of address
- a change of contact telephone details
- people leaving the household or more coming into the household
- a change in a household member's health or wellbeing

If we later discover a change in circumstances that has not been disclosed, this could affect the Keyways application and/or the applicant could be in breach of their tenancy.

It remains the responsibility of the applicant to inform us of a change of circumstances that may affect the banding of the application or property eligibility. We may request that a new Keyways application form is completed so that we can re-assess an application if the applicant's circumstances have changed significantly.

Where there is a change in circumstances, we may have to change the band of the application and the effective date the application was placed into that band. We will always write to inform the applicant of any changes we make to the banding of the application.

Applicants should contact the Housing Options team to advise of any change in circumstances. We aim to process changes of circumstances within 14 days of receiving all the information we require from the applicant and other relevant agencies.

9.11 Reviews of the Keyways housing register

We review all applications regularly to make sure that:

- the number of applicants on the register reflects the immediate needs for social and affordable rented housing in our borough;
- applicants' details are accurate and up-to-date;
- applicants are still actively seeking accommodation and want to stay on the Keyways register.

Applicants in Band A will have their applications reviewed every four weeks. If the applicant has not bid for suitable vacancies that are available, the Council retains the discretion to place bids on the applicant's behalf and/or place them in a lower band.

Similarly, statutorily homeless applicants will be placed in Band D from the date that the Council accepts a full housing duty to them, and where applicable, placed in Band A for a further four weeks (see Section 6.2 – Statutorily homeless final offers).

All other applications will be reviewed at least once a year.

If an applicant fails to respond to a review request within twenty eight days, the application will be cancelled.

9.12 Cancelling a Keyways application

Keyways applications will be cancelled if, for example:

- the applicant has not replied to our review letter;
- the applicant requests that it be cancelled;
- the applicant has been re-housed by a Keyways landlord;
- the applicant moved and did not inform us of their new address;
- we contacted the applicant and they have not responded within 28 days;
- the applicant gave false or misleading information;
- the applicant has not given us all of the information we have asked for to support the application within 28 days unless a longer time is agreed by a member of the Housing Options team.

If we cancel an application, the applicant has the right to a review (see Section 12).

9.13 Not actively bidding

Applicants who fail to place any bids over a twelve month period will also have their application cancelled, unless it is demonstrated that no suitable

accommodation has become available within those twelve months or there were other exceptional circumstances that did not make placing bids possible.

Those applicants whose applications are cancelled may reapply, but their housing circumstances will be investigated in full before being accepted back onto the register. Applicants will be given notice in writing if their application has been cancelled for this reason.

9.14 False statements and withholding information

Applicants must supply full information about their circumstances, and must provide supporting evidence where required to do so. It is an offence to provide false information, or to withhold information, in order to fraudulently obtain a tenancy (Section 171, Housing Act 1996).

Kettering Borough Council may remove from the register applicants who have committed housing fraud, and may prosecute. If a tenancy has been obtained fraudulently, the Council or Registered Provider may bring possession proceedings for recovery of the property.

9.15 Data Protection, Freedom of Information and information sharing

Each applicant's data will only be used to process their application to join Keyways, and to assess their priority for housing. The data we collect is only that which we require to process the application to join Keyways. We will ensure that our records are accurate, and we will retain data only for as long as it is necessary for us to do so. Applicants' data will be kept securely at all times. However, if the applicant is rehoused via Keyways, we will share their data with their new landlord to enable the landlord to offer an appropriate tenancy and support.

Applicants have the right to access the personal information we hold about them. We will use the information that applicants provide to process the application correctly, and offer advice and assistance where necessary. We may also use the information for issues of child protection, public protection and for preventing and detecting fraud and other criminal offences. This includes information we hold as paper and electronic records.

Applicants who would like to access their file should contact Kettering Borough Council Customer Services on 01536 410333 for an application form (see Appendix E for contact details).

10.0 BIDDING FOR PROPERTIES

10.1 Bidding

A wide variety of homes are advertised on Keyways, including:

- social housing for rent owned by the Council and other Registered Providers;
- affordable rented housing owned by Registered Providers;
- privately rented housing from accredited private landlords;
- low-cost home ownership properties, such as shared ownership.

All available properties are advertised on the Keyways website and in our Customer Service Centres.

The advertising cycle starts at 12:01 am on a Thursday and ends at 11:59 pm the following Tuesday. During the weekly advertising cycle, applicants can express an interest in a maximum of two properties that are the right size and type for their household requirements, by placing a bid for the property. Making a bid for the property means that the applicant will be shortlisted for that property. If the applicant does not place a bid on a property, they will not be shortlisted for it.

Each Keyways landlord allocates their properties from the shortlist created on Keyways at the end of the advertising cycle.

Each week Keyways will publish information on accepted offers of accommodation from the previous cycles. The following information will be published both on advertised properties, and any direct lets:

- Property Address
- Property Type
- Closing date for bids
- The band of the successful bidder
- The date they were placed in that band
- The number of bids received.

We do not publish information about who has bid, or who has been housed.

Applicants can bid for a property by:

- internet – www.keyways.org.uk
- visiting Kettering Borough Council Customer Service Centres in Kettering, Burton Latimer, Desborough, and Rothwell (see Appendix D for address details)

Keyways allows applicants to view their position on a shortlist before they bid for a property. The Guide to Using Keyways leaflet gives details on how

applicants can do this, and is available on the Keyways website www.keyways.org.uk

Applicants who need any advice or information on bidding can contact the Council's Housing Options team on 01536 410333.

10.2 Advertising properties on Keyways

Each Keyways landlord is responsible for describing and labelling their properties on Keyways.

Each property will be advertised with:

- details of the property (see section 10.3 below); and
- who is eligible to bid for the property.

We will normally advertise each property to applicants from all bands, although we reserve the right to restrict properties to a particular group or groups of applicants, for example, when a local lettings policy applies (see Section 8). Details will be included in the property advert.

If an applicant does not meet the criteria for a property, they will not be able to place a bid on that property.

10.3 Property details

To help applicants choose the properties that would best suit their needs, we will advertise all properties with information on their location and features including:

- which Keyways landlord owns the property;
- weekly rent and any other charges;
- the number of bedrooms and bed spaces;
- the type of heating supply;
- disabled adaptations/mobility access and details of any steps leading to the property;
- photographs of the property exterior and interior whenever possible;
- floor plans for the property;
- if known, an estimated date that the property will be available to move in to;
- the closing date for applicants to bid;
- a copy of the local lettings policy in place where applicable.

10.4 Grouped property advertisements

At times, we will group some properties together and advertise them with one reference number on Keyways. In these cases, applicants only have to express an interest once to cover all the properties within the group.

Examples of when we may do this are:

- new developments which include a number of properties of the same size and type;
- existing housing schemes where there are a number of empty properties of the same size and type available at the same time.

10.5 Low cost home ownership properties

In order to provide a variety of low cost housing options, we will also advertise low cost home ownership products such as shared ownership homes (part rent part buy). Available properties in Kettering borough are also advertised on the EMHomebuy website: www.emhomebuy.org.uk.

10.6 Private rental properties

We will also advertise privately rented homes that are suitable for applicants on the Keyways register. Every property advertised will be let and/or managed by the Council's Landlord Liaison Officer or owned by a landlord registered with DASH (Decent and Safe Homes) or similar accreditation scheme, to ensure a decent standard of accommodation is offered by landlords who have passed a 'fit and proper person' test.

Further details are available on the DASH website: www.emlas.org.uk.

11.0 ALLOCATING PROPERTIES

11.1 Short listing

A shortlist of applicants who have bid for a property is automatically created once the advertising period has ended.

We sort the shortlist by:

1. Borough local connection
2. The Keyways band
3. The effective date
4. Whether the property type is suitable for the household.

For all properties in Kettering borough advertised on Keyways, a preference is given to those applicants who have a local connection to Kettering borough. All properties will be advertised in order to give preference as follows:

- 1 Bands A, B, C, D and E (local connection with Kettering borough only)
- 2 Band A, B, C and D (local connection with Wellingborough and Corby)

This means that we will normally offer a property to the applicant from the highest band that has been waiting the longest that satisfies the required local connection to Kettering Borough. When two or more applicants from the same band have the same effective date, the allocation will be determined by who the property is most suitable for.

Different arrangements may apply when allocating disabled adapted properties and sheltered accommodation (see Sections 11.2 to 11.4) and different rules relating to Village Local Connection are in place for some village properties (see Section 11.9).

Whilst Corby and Wellingborough operate a Band E for certain criteria, Band E in this Scheme applies to a different criteria, therefore Band E applicants accepted by Corby and Wellingborough will not be considered for any social or affordable rented properties in Kettering borough.

At the close of the bidding cycle, we will contact the applicant who is top of the shortlist to start the verification process. If we are unable to contact the applicant within three days of the bidding cycle closing, we will bypass the applicant and move to the next applicant on the waiting list. If a property becomes ready to let whilst we are contacting applicants on the shortlist, we will give applicants twenty four hours get back to us. If we cannot contact the applicant within twenty four hours, we will bypass the applicant and contact the next applicant on the shortlist. If we reach the third day after the bidding cycle has ended; or the third day after we start the nomination process, whichever is latest, we will bypass any applicant on the shortlist that we

cannot immediately contact. Applicants that subsequently return our call will still be considered only if the property has not since been allocated to another applicant.

Therefore, it is important that applicants keep us up to date with their contact details, and do not bid if they know that they will not be available to view, for example, if they are going away on holiday.

Kettering Borough Council adheres to a verification standard when processing and short listing applicants. This includes a number of checks on identity, current housing circumstances, past housing history and local connection. This is to minimise the risk of tenancy fraud and ensure that applicants are assessed thoroughly, consistently and fairly. If applications managed by another local authority in the Keyways Partnership area do not meet the minimum verification standard, they will not be considered for properties in Kettering borough.

11.2 Not offering a tenancy to the highest bidder

The Council has discretion not to offer a tenancy to the highest bidder when taking all circumstances into account. This discretion may be exercised when the Council decides that it would not be in the interest of the applicant, another party or the good management of the housing stock to do so. Examples where this may happen include:

- Where there is a history of domestic violence and the property is too close to the current accommodation of the person responsible for that history;
- Where the applicant cannot access or adequately use the property because of mobility problems, in particular where their health and safety would be endangered. Consideration will be given to adapting the property where this may be appropriate and the Council is landlord, or the landlord (ie a Registered Provider) has agreed to do so. However, there is no obligation under this scheme for the Council to carry out adaptations;
- Where an applicant whose accommodation is suitable for their needs, bids for a property which would need adaptations to meet their needs. For example, where an applicant currently lives in a property with a level access shower which they need, and bids for a property without one;
- Where the Council has determined that the applicant should be made a direct offer of accommodation, or the property should be allocated by making a direct offer to an applicant, as set out in the next Section;
- Where on completion of a financial assessment, the Keyways landlord has determined that the property would be unaffordable to the applicant.

11.3 Direct offers

Some applicants may receive direct offers of accommodation. The circumstances in which this may happen include:

- Where the Council considers that it is inappropriate for the applicant to participate in choice based lettings. For example, applicants who are placed in the borough through the National Witness Mobility Scheme, or are subject to Multi Agency Public Protection Arrangements (MAPPA). In these cases, applicants are considered on a case by case basis, and the full range of housing options in the Borough will be considered;
- Where the Council makes a direct offer by way of discharging a housing duty. This may include but is not limited to homeless households (see Section 6.2).

The Council may also make direct offers to make best use of its housing stock in the following circumstances:

- Where the applicant has a medical need for a property with extensive adaptations to meet their mobility needs, for example, wheelchair users. (See Section 11.4).
- Where it is necessary for the Council or housing association partner to move (decant) on a permanent basis one of its tenants in order to carry out major modernisation or rehabilitation works to the property. While the tenant will be prioritised in Band A initially, as set out in Section 6.1, if after three months, the tenant has failed to secure a suitable alternative property, a direct offer will be made.

Any applicant who refuses two reasonable and suitable direct offers in any twelve month period will have their application cancelled (see Section 11.11).

11.4 Adapted Houses and Ground Floor Flats

Properties may be adapted to any of the levels below:



A: Property has full mobility adaptations



B: Property has a level access shower and possibly an adaptation from C, D and E



C: Property has a stair lift and possibly an adaptation from D and E

D: Property has an external ramp and possibly an adaptation from E

E: Property has minor adaptations eg grab rails, lever taps etc.

Where a property has been adapted to levels A, B, or C, we reserve the right to direct let this to a household requiring such accommodation without advertising the property. This is in order to make best use of the social housing stock suitable for applicants with disabilities, and to meet the needs of disabled applicants.

When a property adapted to levels A, B or C above becomes available, we will adopt the following process if we seek to make a direct let:

- 1) Keyways applicants with a need for specific adaptation(s) (within the property eligibility table) will be identified by a filtering process.
- 2) A shortlist of applicants in need of the adaptations will be created in order of priority band and effective date.
- 3) The property will be offered to the applicant in the highest band for the longest period of time in line with the wider Keyways Housing Allocation Scheme.

If the property is not direct let to a household that fully requires such a property via the above process then the property will be advertised on Keyways. If a property becomes available for advert that is suitable for households with a disability or a mobility need we will highlight this. Households with an identified disability or mobility need will still be given preference (even if this results in under occupation in some scenarios) and adapted properties (with the exception of adapted bungalows) will be allocated as follows:

- 1) Applicants with a need for all adaptations that have a local connection to Kettering Borough.
- 2) Applicants with a need for part of the adaptations that have a local connection to Kettering Borough.
- 3) Applicants with a need for all adaptations that have a local connection to the wider Keyways Partnership area.
- 4) Applicants with a need for part of the adaptations that have a local connection to the wider Keyways Partnership area.
- 5) Re-advertise.

If, after two adverts on two different cycles, no suitable applicant has been found, the property will be advertised for applicants with no need for adaptations in accordance with the wider Housing Allocation Scheme.

11.5 Adapted bungalows

We will also seek to direct let adapted bungalows as outlined in section 11.2 above. However, there is also an age preference attached due to the high demand for this type of accommodation. Therefore, adapted bungalows will be direct let first and foremost to applicants over the age of 60 years with a need for the adaptations in the property. If we are unable to direct let to an older applicant, we will direct let to an applicant aged under 60 years with a need for the adaptations.

If no applicant is identified via this process, the property will be advertised on Keyways for general needs with priority given to those aged over 60 who have a ground floor need.

- 1) Let via Keyways to applicants over 60 years who do not need the adaptation but who need ground floor accommodation.
- 2) Let via Keyways to applicants under 60 years who need ground floor accommodation.
- 3) Let via Keyways to applicants over 60 years of age who do not need ground floor accommodation.
- 4) Re-advertise.

Within these categories of applicants, band and effective date will be used to prioritise within each category and the normal Borough Local Connection rules set out in Section 11.1 apply.

11.6 Bungalows without adaptations

Bungalows without adaptations or very minor adaptations (levels D and E) will be advertised on Keyways to all applicants. Short listing will be completed with this order of preference:

- 1) Let via Keyways to applicants over 60 years with a need for ground floor accommodation due to mobility problems (whether or not adaptations are required).
- 2) Let via Keyways to applicants of any age with a ground floor need (whether or not adaptations are required).
- 3) Let via Keyways to applicants over 60 years of age without a ground floor need.
- 4) Re-advertise.

11.7 Family accommodation

The number of bedrooms that a household with children can be considered for is also dependent on the age and gender of the children, not just the number of children in the household.

Family accommodation will be allocated in the following preference order:

- 1) Borough local connection
- 2) Minimum bedroom need
- 3) Band
- 4) Effective date

Minimum bedroom need means that applicants needing all bedrooms will be considered first, in this order:

- 1) Applicants with a need for all of the bedrooms in the property.
- 2) Applicants who are eligible for all of the bedrooms in the property as shown in the Property Eligibility Matrix, but do not need them.
- 3) Applicants who are eligible to bid for a family property but who would be under-occupying to the point of having a spare bedroom (where they can prove that they can afford this)

However, the Council may allocate outside of this approach where necessary in exceptional circumstances only.

As a minimum, the following are considered able to share a bedroom under this policy:

- A couple (whether married, in a civil partnership or living together as a couple);
- Two children both aged under 10 years regardless of gender
- Two children of the same gender regardless of age (unless there is a 10 year age gap AND one child is at least 16 years old)

For example, if an applicant had two daughters aged 3 years and 5 years, the applicant would be able to place bids on two and three bedroom properties but those applicants with a need for three bedrooms would be considered first regardless of band.

11.8 Sheltered accommodation

Sheltered accommodation is available to older people with a support need only. Property adverts will indicate the minimum age requirement for the sheltered property advertised. This is usually either 55 or 60 years, dependent on the sheltered scheme.

While sheltered housing provides some support, it is not suitable for people with high care and support needs. Sheltered housing is a form of independent living, so residents must be able to leave the building unaided in the event of an emergency. Therefore, we are unable to:

- accept applications from anyone who would be unable to leave their property without assistance; or
- allocate properties to applicants on the first floor who would be unable to use the stairs in the event of an emergency when the lifts are out of action.

As part of our ongoing support to residents of Council owned sheltered housing schemes, the circumstances of each tenant will be assessed at least every six months to ensure that the accommodation remains suitable for them.

Applicants for Council owned sheltered housing may contact our Silver Service team on 01536 410333 for more information. Eligibility will be

assessed at application stage, and only eligible applicants will be able to bid for sheltered housing vacancies.

11.9 Village properties

When a property in a village becomes available for letting, those with a local connection to that village will usually be given preference. Village properties for the purpose of this Housing Allocation Scheme are defined as any property that falls outside Kettering, Burton Latimer, Barton Seagrave, Rothwell and Desborough.

Village properties for those with general housing needs, ie family houses and non-specialist flats, will be allocated in the following order of preference:

- 1) Village local connection
- 2) Borough local connection
- 3) Band
- 4) Effective date

Specialist village properties, including sheltered accommodation, bungalows, and/or any other property with disabled adaptations, will be allocated against the following preference order:

- 1) Need for specialist support/adaptations/ground floor accommodation
- 2) Village local connection
- 3) Borough local connection
- 4) Band
- 5) Effective date

11.10 Offers

Once the applicant has passed a further verification by the Council's Housing Options team, their application details will be forwarded to the Keyways landlord who owns the property with details of the potential offer.

All Keyways landlords reserve the right to:

- carry out checks on the information the applicants have provided as part of the Keyways application. Usual checks include whether the applicant or a member of their household has rent arrears or criminal convictions. If the applicant's circumstances have changed and they did not inform us of the change(s), they may not receive an offer until the changes have been fully assessed;
- carry out a property inspection of the household's current home;
- withdraw an offer if checks reveal issues that are not included in the Keyways application;
- withdraw an offer if a notice to vacate a property is withdrawn or the property is no longer available for letting;

- carry out a financial assessment of the household to establish if the rental payments will be affordable;
- withdraw an offer if, following a financial assessment, it is established that the household cannot afford the required rental payments.

Applicants will be given the opportunity to view the property after passing all of the Keyways landlord's verification and affordability checks. Applicants must tell the Keyways landlords whether they wish to accept the offer of the tenancy within three days of receiving the offer. If the applicant does not contact the Keyways landlord or the Council's Housing Options team within this timeframe, we will assume that the applicant does not wish to accept the tenancy and the offer will be withdrawn.

Whilst applicants are under consideration for a particular property, they will be bypassed for all other properties on which they place bids until we are notified of the outcome of our nomination by the Keyways landlord.

11.11 Rejection of an application at offer stage

All Keyways applicants are asked to give full information about their circumstances when they apply, and to keep us up to date as their circumstances change. If information is found to be incorrect by the Council or Keyways landlord who is going to offer a tenancy, the applicant will not be offered the property. If the applicant has deliberately withheld important information, for example, about previous housing debts, we may take action against the applicant, including cancelling their application from the Keyways register or prosecution.

If the Keyways landlord rejects an application on the grounds of affordability, they will inform the applicant how they have reached their decision. Applicants who disagree with any decision regarding their Keyways application can request a review (see Section 12). Alternatively, if applicants are unhappy with the way that their application has been dealt with and want to complain, further details can be found in Section 14.

11.12 Refusals

Where an offer of accommodation is refused by an applicant, the offer will pass to the next suitable applicant from the property shortlist. For the purposes of this section, an offer can include a formal written offer of accommodation from a Keyways landlord, or a verbal offer of a nomination from a Keyways Lettings team. In the case of joint applications, the main or joint applicant can refuse the offer and this will constitute a refusal for the purposes of this section (i.e. the agreement of both joint applicants is not required).

Applicants in significant housing need who refuse an offer of accommodation through Keyways may be required to attend a Housing Options appointment

to discuss their requirements and expectations. Applicants may not be considered for any properties on Keyways until we have had the opportunity to conduct a Housing Options assessment with the applicant and discuss their reasons for refusal with them.

If applicants refuse two offers of accommodation that are reasonable and suitable in any twelve month period, their application will be closed, and no further application from them will be considered for a further twelve months.

Applicants can request a review of this decision if there has been a significant change in their circumstances during the suspension (closure period) which adversely affects the household or would otherwise result in the Keyways band increasing and this change was through no fault of their own (see Section 12).

12.0 THE APPLICANT'S RIGHT TO A REVIEW

The Housing Act 1996, as amended by the Homelessness Act 2002, gives applicants the right to ask for a review of certain decisions. Applicants may request a review of our decision to:

- refuse an application to join the Keyways register;
- award a priority band the applicant disagrees with;
- reduce the applicant's priority band;
- cancel the application; or
- any other decision that affects the housing application.

12.1 To request a review

The applicant, or the applicant's representative, must make a request in writing to the Housing Options Manager at Kettering Borough Council within 21 days of receiving a written decision. The applicant, or the applicant's representative, may give the reasons for requesting a review in person, if it is difficult to tell us these reasons in writing.

12.2 The decision about a review

A Review Panel comprising senior officers within the Council not involved in the original decision will conduct the review, and will consider the applicant's reasons for requesting the review. The Review Panel will make a decision on the review and base that decision on all known facts at the time of the review. In some cases, the Review Panel may need to request more information from the applicant in order to make a decision.

The applicant will be informed of the review decision in writing with reasons for the decision within eight weeks of the request for the review.

12.3 To request a review of the landlord's decision to refuse an offer of a tenancy

In some circumstances, Keyways landlords may refuse applicants the offer of a tenancy. Reasons for this may include if an applicant fails the verification checks or it is demonstrated that the applicant cannot afford the rental payments following a financial assessment conducted by the Keyways landlord. If an applicant wishes this decision to be reviewed, the applicant or the applicant's representative must make the request in writing direct to the given Keyways landlord within 21 days of receiving their written decision.

13.0 EQUALITIES AND DIVERSITY STATEMENT

Kettering Borough Council and partner Registered Providers are committed to promoting equality of opportunity in housing services. We aim to deliver quality services without prejudice and discrimination to meet the needs of all of the community, regardless of age, cultural or ethnic background, disability, gender, gender reassignment, marital or civil partnership status, religion or belief, or sexual orientation.

To view Kettering Borough Council's Equality and Diversity Strategy please visit:

http://www.kettering.gov.uk/downloads/Equality_&_Diversity_Strategy_1_.pdf

or contact Kettering Borough Council on 01536 410333.

14.0 COMPLIMENTS, COMMENTS AND COMPLAINTS

Applicants who wish to make a compliment or comment about Keyways or Kettering Borough Council can do this by contacting Kettering Borough Council's Customer Services (see Appendix D for contact details). Applicants who wish to make a compliment or comment about any partner Keyways landlord should contact them directly (see also Appendix D).

14.1 Complaints against Kettering Borough Council

We are committed to giving applicants the best possible housing service. We will always try and get it right, but we need applicants to tell us if we are getting it wrong.

Applicants who are unhappy with the service Kettering Borough Council provides can contact us and we will seek to resolve the problem immediately. Applicants who telephone or visit us are advised to take note of the names of the people they speak to.

Applicants who continue to be unsatisfied with our service should write to the Customer Liaison Officer at Kettering Borough Council Customer Services. Applicants will receive written acknowledgement that their complaint has been received within three working days and the outcome of the complaint within ten working days.

Applicants who are unhappy with the Customer Liaison Officer's reply can make a complaint to the Local Government Ombudsman. This is an independent service run by central government to make sure that local authorities provide a certain standard of service to their customers.

14.2 Complaints against Keyways landlords

Applicants who feel that they have been treated unfairly or have not been given a professional service by any Keyways landlords should complain directly to them. All the Keyways landlords have their own formal complaints policies and procedures.

Applicants who have followed the Keyways landlords' complaints procedures but remain unsatisfied with the outcome can contact:

- the Local Government Ombudsman for complaints about Kettering Borough Council

Local Government Ombudsman
The Oaks,
No. 2 Westward Way,
Westward Business Park,
Coventry,

CV4 8JB

Telephone: 024 7682 0000

Fax: 024 7682 0001

- the Independent Housing Ombudsman for complaints about Registered Providers (RPs)

Norman House
105 – 109 Strand
London
WC2R 0AA

Telephone: 020 7836 3630

Fax: 020 7836 390

<p>Please note:</p> <p>If a household's circumstances do not fit any of the criteria outlined in this matrix, the Housing Options Manager will decide what size and type of property the household is eligible for.</p> <p>Applicants that will be under-occupying any property defined in this matrix can be refused on the grounds of affordability (see section 11.9)</p> <p>Whilst single applicants and couples can place bids on 2 bedroom flats with gardens, households with children will be given preference for this type of property</p> <p>Whilst households with one child can be considered for 3 bedroom flats/maisonettes/houses, preference is given to those with more than one child.</p>	Bedsit	1 bedroom bungalow	1 bedroom flat	1 bedroom house	2 bedroom bungalow	2 bedroom flat (no garden)	2 bedroom flat (with garden)	2 bedroom house	3 bedroom bungalow	3 bedroom flat/maisonette	3 bedroom house	3 bedroom parlour house	4 bedroom house	4 bedroom flat/maisonette	5 bedroom house
Single person	X	X	X	X	X	X	X								
Couple without children	X	X	X	X	X	X	X								
Household expecting first child					X	X	X	X							
Household with 1 child					X	X	X	X		X	X				
Household with 2 children					X	X	X	X	X	X	X				
Household with 3 children									X	X	X	X	X	X	
Household with 4 children									X	X	X	X	X	X	X
Household with 5 or more children											X	X	X	X	X

APPENDIX A: PROPERTY ELIGIBILITY MATRIX

APPENDIX B: LOCAL LETTINGS POLICIES

Some of the criteria that may be taken into account when devising local lettings policies are outlined below. We will usually allocate a quota of properties to one or more of the following groups of people as follows:

Applicants who have made a community contribution

This includes people who play a part in making their neighbourhood a good place to live, work and play. The Council believes such people should be allocated social housing to continue contributing to sustaining local communities in the area where they contribute. For this reason, our local lettings policies will give priority to applicants who qualify under the community contribution criterion. For the purpose of this section 'applicants' means the main and/or joint applicant on an application and not any other household member.

To qualify for the community contribution criterion, applicants must meet both of the following:

1) Have a current positive residence history

A positive residence history is defined as:

- No on-going culpable involvement in anti-social behaviour or criminal activities.
- No breaches of tenancy within the last three years
- No outstanding housing related debt over £100
- Not have an outstanding unspent conviction

AND

2) Contribute to their borough's economic growth, or another valuable contribution in their community

A contribution to economic growth / community includes although is not limited to:

- Working households
- Volunteers
- Applicants in training or education
- Ex-service personnel
- Registered foster carers
- People with disabilities and older residents
- Member of the Council's Tenant Accreditation Scheme

Additional information on each of the categories above is provided below:

Working Households:

This includes applicants who are working but are on a low income and will therefore find difficulty in accessing home ownership or low cost home ownership. The definition of a working household is where at least one adult household member is in employment for at least 16 hours per week. For the purposes of this Housing Allocation Scheme, employment is described as having a permanent contract, working as a temporary member of staff or being self-employed. Verification will be sought at point of nomination and applicants must provide payslips, P60, bank statements or a verifying letter on headed paper from their employer in order to qualify.

Employment need not be located in Kettering Borough to meet the Community Contribution criteria, although the normal local connection rules set out in Section 5.3 apply.

Volunteers:

Volunteers must have been volunteering for a continuous period of at least six months up to the point of application and the same at point of offer. Volunteering must be for a not-for profit organisation that is registered with the Volunteer Centre or recognised by the Council, or a charity that is registered with the Charity Commission or is funded by the Council or another local authority. Tenants and Residents Associations which are constituted are classified as not-for-profit organisation. They must be registered with Kettering Borough Council or a Registered Provider to qualify. Volunteering must be for a minimum of 10 hours per month. Verification will be sought at point of nomination and applicants must provide evidence of the voluntary work to qualify. A letter on the organisation's headed paper from the manager responsible for volunteers confirming the applicant's involvement in a minimum of ten hours per month of voluntary work for at least six months. The person providing the verification must not be related to the applicant in any way.

Applicants in training or education:

The course of study must lead to achieving accredited qualifications and/or certification by a registered awarding body. Study or training may be undertaken at a range of recognised institutions and organisations such as: Further Education College; registered Private Training Provider; registered Voluntary Sector Organisation or University. A person must have been studying or training against the eligible criteria and definition outlined, for a continuous period of at least six months up to the point of application and again at point of offer. Training must be in addition to, or supplementary to any mandatory training required, and may be undertaken in conjunction with volunteering to gain further knowledge and experience. Training must be a minimum of ten hours a month. Verification will be sought at point of nomination and applicants must evidence in order to qualify. Suitable evidence will include:

- a letter from a college or university confirming participation in a course of study for period of six months;
- an agreed employment action plan developed through a recognised IAG service plus verification of steps taken towards achievement of action plan targets;
- certificate or letter from a registered awarding body for the course or by a recognised training provider as evidence of gaining a recognised vocational qualification or successfully completing accredited work-related training over a continuous period of at least six months.

Ex service personnel:

Applicants who have served in the British Armed Forces and lived in Kettering borough for at least 6 months immediately prior to enlisting, will qualify for a community contribution award automatically, with the exception of those who have been dishonourably discharged. This includes people who have served in the Royal Navy, Royal Air Force and British Army. Service in the Armed Forces will be confirmed with the relevant employer.

Registered Foster Carers:

Applicants will require a letter from the County Council's Children's Services confirming that they have been approved as a Northants County Council foster carer and that they are in a position to take one or more placements.

People with disabilities and older residents:

Whilst many older people and those with disabilities work or volunteer, there may be circumstances in which frailty or a disability prevents this, or means that the full eligibility criteria set out above cannot be met. The Council will consider such cases on an individual basis and use their discretion to award a community contribution where they consider this is appropriate. This is in order that such applicant's are not disadvantaged. An example would be where a person volunteered for a substantial period of time but is prevented from continuing such work due to reasons beyond their control, such as their age or disability.

Member of the Council's Tenant Accreditation Scheme

In 2012/13, the Council is setting up a new Tenant Accreditation Scheme to support applicants who have demonstrated their ability or potential to be a good tenant but who may not pass normal credit referencing checks in order to access social or privately rented housing. Evidence to support accreditation will include, but is not limited to, proven satisfactory conduct in a social or private tenancy confirmed by the landlord; exemplary performance in education or training courses including life skills training; or satisfactory completion of a term in a tenancy training flat provided by the Council. However, it is not anticipated that accreditation will be awarded to all candidates who complete life skills training, for example, but rather it will only be awarded to exceptional candidates who can evidence their suitability as a

tenant through a number of different routes, and who in the Council's view are likely to sustain an independent tenancy satisfactorily in the future.

Local connection in rural villages:

Applicants in housing need with a local connection to Kettering borough are given preference for all allocations of social housing in Kettering (see Section 5.3 for further information). Some local lettings policies may also be applied that give a preference to residents with a local connection to a specific town or village. This is because the link between residency and certain affordable housing units, in a number of villages in the borough, is covered in a legal agreement, usually as a condition of the original planning permission.

Through Keyways, the advertisements for these properties will include a clause giving preference to applicants who fulfil the criteria set out in the legal agreement.

Locations with local lettings policies in force (as at December 2013)

New developments:

Bridle Road, Burton Latimer
Cranford Road, Burton Latimer
Higham Road, Burton Latimer
Thurston Drive, Kettering
Finedon Street, Burton Latimer

Existing Developments:

Carrington Street, Kettering
Hampden Crescent, Kettering
Holyoake Court, Sackville St, Kettering
Jobs Court, Kettering
Yarwell Court, Kettering
Windmill Avenue/Hodge Way, Kettering

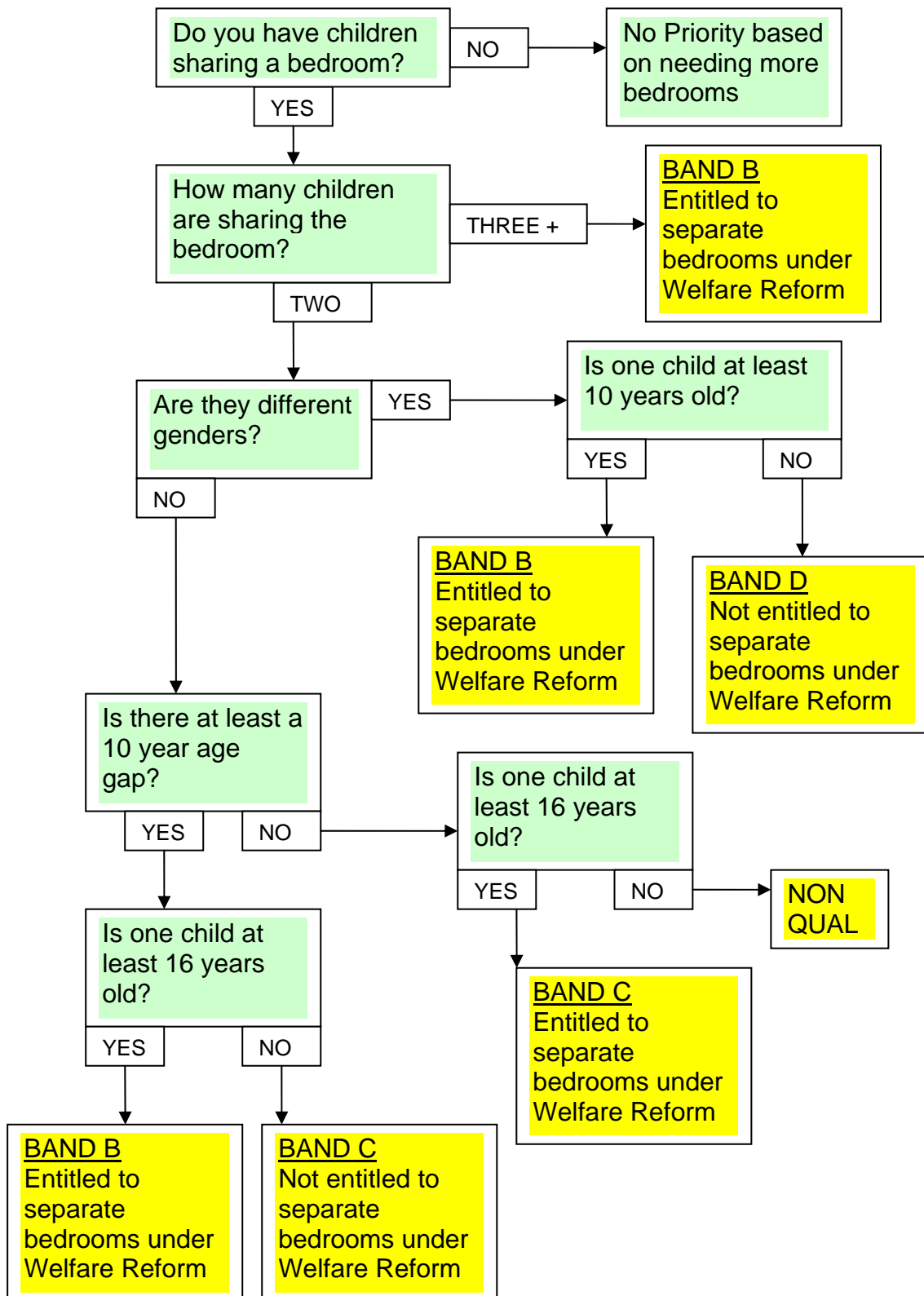
APPENDIX C: GLOSSARY AND DEFINITION OF TERMS

Accredited Landlord	A private landlord that has been accredited by the East Midlands Landlord Accreditation Scheme.
Affordable Rent	Rented housing let by Registered Providers of social housing to households who are eligible for social housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80 per cent of the local market rent.
Allocation Scheme	This explains the rules that determine how Kettering Borough Council and the Keyways landlords in Kettering allocate social housing properties. The scheme also outlines other housing options.
Applicant	A person who applies to go on the Keyways housing register.
Bid	The term used when an applicant expresses an interest in a property advertised on Keyways
Bypassing	The term used when a Keyways landlord rejects an applicant for a property because: <ul style="list-style-type: none"> • The applicant is not suitable, or • The property would not meet the applicant's needs, or • Enquiries reveal that the applicant may no longer be eligible for social housing.
Choice based lettings	A scheme like Keyways that allows applicants to express a choice about where they want to live.
Decant	The term used to describe the process whereby a tenant of one of the scheme's partner landlords has to temporarily move out of their home into another property to enable the landlord to complete essential repairs /maintenance to the property.
Eligibility	Eligibility determines who is eligible to, or is allowed to, join the Keyways register under the provisions of the Housing Act 1996 and related legislation. A person who is not eligible will not be able to join the register, or to bid for properties. Eligible applicants will then be told what type of properties (for example, what size) they are eligible to bid for.
Fixed Term Tenancy	Tenancies granted by scheme partner landlords to new social housing tenants that are for a fixed length of time. Tenancies will not normally be granted for less than five years, except for those who have not held a tenancy before, where a one year starter or introductory tenancy may be used.
Habitual residence test	The test looks at whether the applicant's residence in the United Kingdom is of a settled nature. For example, it looks at the length and continuity of residence, work/work prospects or family ties.
Intermediate	Housing at below market price. These can include shared

Housing	equity products (e.g. HomeBuy/Shared Ownership) and other low cost homes for sale.
Keyways Nomination Agreement	An agreement that Kettering Borough Council has with some Registered Providers that stipulates the proportion of lettings to be made through the Keyways Allocation Scheme.
Keyways Landlord	Kettering Borough Council, Corby Borough Council, the Borough Council of Wellingborough, Registered Providers and Accredited Private Landlords.
MAPPA (Multi-Agency Public Protection Arrangements)	The framework which joins up agencies, including Probation, the Prison Service and local housing authorities, tasked with the management of registered sex offenders, violent and other types of sexual offenders, and those who pose a serious risk of harm to the public.
Mutual exchange	A swap of accommodation between two tenants of scheme partners. The two households swap homes and each move permanently into the other tenant's property.
Non-statutorily homeless	A term that refers to homeless people or households to whom local housing authorities do not have a legal duty to make an offer of settled housing.
Nomination	The term used when a local housing authority provides from its housing register, the name and details of an applicant to a landlord for an offer of housing.
Property leased to a support agency	This is a property that is owned by a Keyways landlord but is managed by a support agency. As a result the re-letting of this property is the responsibility of the support agency and not the Keyways landlord.
Rechargeable repairs	This is damage caused by a tenant (or by a tenant's family or visitors, or arising as a result of negligence by the tenant) to a property during a tenancy.
Registered Provider (RP)	A housing association or a not-for-profit company registered by the Homes and Communities Agency to provide social or affordable housing.
Qualifying Person	A local housing authority can decide what classes of persons are, or are not, qualifying persons for joining the Keyways register. Only qualifying persons are permitted to join the housing register.
Rights of Residence Directive	This directive allows citizens from the European Economic Area who are not economically active to live in another member country. A condition of this is that the citizen should have enough resources to avoid relying on the benefits system of the member country.
Short list	A list of those applicants that have expressed an interest in a particular property advertised on Keyways and have the greatest priority of those who have bid.
Social housing	Housing owned by a local authority or Registered Provider and rented to tenants at rents restricted by national rent controls.
Statutorily	A term that refers to people or families to whom a local

homeless	housing authority has a duty to make an offer of settled housing.
Succession of tenancy	When a secure tenant dies, the tenancy will automatically pass to their spouse, civil partner, or other partner living as though they were a spouse or civil partner. Some tenancy agreements include the provision for other family members to succeed to a tenancy on the death of the tenant. These rights vary between different landlords, depending on what the tenancy agreement says. Anyone who takes over the tenancy in this way is called a successor.

APPENDIX D: OVERCROWDING ASSESSMENT TOOL



APPENDIX E: CONTACT DETAILS

Kettering Borough Council contact details

Kettering Borough Council
Municipal Offices
Bowling Green Road
Kettering
Northamptonshire
NN15 7QX

Tel: 01536 410333

Fax: 01536 410795

www.kettering.gov.uk

customerservices@kettering.gov.uk

Burton Latimer Customer Service Centre
Burton Latimer Library
High Street
Burton Latimer
Kettering
Northamptonshire
NN15 5RH

Tel: 01536 723357

Desborough Customer Service Centre
Desborough Library
High Street
Desborough
Kettering
Northamptonshire
NN14 2QS

Tel: 01536 761085

Rothwell Customer Service Centre
Rothwell Library
Market Hill
Rothwell
Northamptonshire
NN14 2EP

Tel: 01536 410333

Corby Borough Council contact details

Corby Borough Council
One Stop Shop
George Street
Corby
Northants
NN17 1QB

Tel: 01536 464000
www.corby.gov.uk
housing.options@corby.gov.uk

Borough Council of Wellingborough contact details

Borough Council of Wellingborough
Swanspool House
Doddington Road
Wellingborough
Northants
NN8 1BP

Tel: 01933 229777
www.wellingborough.gov.uk
customerservices@wellingborough.gov.uk

Keyways Partner Landlord contact details

Accent Nene Housing Group

Manor House
57 Lincoln Road
Peterborough
PE1 2RR

0800 393 890
info@accentnene.org
www.accentnene.org

bpha

Pilgrims House
Horne Lane
Bedford
MK40 1NY

01234 791 000
info@bpha.org.uk
www.bpha.org.uk

Circle Anglia

Circle Anglia House
1-3 Highbury Station Road
London
N1 1SE

020 7288 4000

www.circleanglia.org

East Midlands Housing

Seymour House
Queenswood Office Park
Newport Pagnell Road West
Northampton
NN4 7JJ

0844 892 9000

www.emha.org

Guinness South

Henshaw House
851 Silbury Boulevard
Milton Keynes
MK9 3JZ

01908 609577

mail@guinnessmidsummer.org.uk

www.midsummer.org

Home Group

Malt House
281 Field End Road
Eastcote
Ruislip
Middlesex
HA4 9XQ

0208 868 9000

www.homegroup.org.uk

ASRA Housing

3 Bede Island Road
Leicester
LE2 7EA

0845 389 1777

www.lha.org.uk

Northants Rural Housing Association

Whitwick Business Centre
Stenson Road
Whitwick Business Park
Coalville
Leicestershire
LE67 4JP

01530 278080

www.northamptonshirerha.org.uk

Nottingham Community Housing Association

12/14 Pelham Road
Sherwood Rise
Nottingham
NG5 1AP

0845 650 1201

info@ncha.org.uk

www.ncha.org.uk

Orbit Heart of England

3 Brookfield
Duncan Close
Moulton Park
Northampton
NN3 6WL

08458 500 500

info@orbit.org.uk

www.orbitheartofengland.org.uk

Places for People

4 The Pavilions
Port Way
Preston
PR2 2YB

01772 897200

www.placesforpeople.co.uk

Rockingham Forest Housing Association

St. Peters House
101 Wellingborough Road
Rushden
Northamptonshire
NN10 9YL

01933 411400

www.rfha.org.uk

Viridian Housing

St. Peters House
St. Peters Way
Northampton
NN1 1TP

01604 745100

emids@viridianhousing.org.uk

www.viridianhousing.org.uk

Waterloo Housing Group

Waterloo House
76-78 Boldmere Road
Sutton Coldfield
West Midlands
B73 5TJ

0121 355 4501 or 4651

info@waterloo.org.uk

www.waterlooha.org.uk

Other Registered Providers with housing stock in Kettering borough

Advance Housing and Support

2 Witan Way
Witney
Oxon
OX28 6FH

01993 772885

info@advanceuk.org

www.advanceuk.org

Aldwyck Housing Group

6 Houghton Hall Business Park
Port Avenue
Houghton Regis
Bedfordshire
LU5 5UZ

01582 869100

info@aldwyck.co.uk

www.aldwyck.co.uk

Anchor Trust

2nd Floor
25 Bedford Street
London

WC2E 9ES

020 7759 9100

www.anchor.ork.uk

English Churches Housing Group

Aztec House

Orion Way

Kettering Business Park

Kettering

Northants

NN15 6NL

0845 155 9002

www.echg.org.uk

Housing 21

9 Avro Court

Ermine Business Park

Huntingdon

Cambs

PE29 6WG

0345 606 6363

lettings@housing21.co.uk

www.housing21.co.uk

Raglan Housing Association

Suite C Lancaster House

Grange Business Park

Enderby Road

Whetstone

Leicester

LE8 6EP

0845 070 7772

www.raglan.org

midlands@raglan.org

The Abbeyfield Society

Abbeyfield House

53 Victoria Street

St Albans

Herts

AL1 3UW

01727 857536

enquiries@abbeyfield.com

www.abbeyfield.com