

Housing Allocations

Changes from 24 September 2025

The new Housing Allocations Policy 2024 is set to bring significant improvements to how social housing is allocated in our borough.

This policy aims to create a fairer, more efficient, and transparent system that better meets the needs of both new and existing applicants.

The changes will come into effect from 24 September 2025. The key changes are listed below, with the full technical changes in the file below.

Key Changes

- **Points-Based Allocation:** A new points-based system will replace the old banding method, allowing for a more equitable assessment of applications and prioritising those in the greatest need.
- **Rent Arrears:** Applicants with current rent arrears will not be allowed to bid for properties, encouraging tenants to manage their rent payments responsibly.
- **Bedroom Requirements:** Updated bedroom requirements will align more closely with household needs, including changing the age at which siblings can share a room from 16 to 21.
- **Residency Requirement:** The residency requirement has been changed from a blanket of 6 years to 4 out of the last 6 years.
- **New Priority Categories:** Residents will be organised into three categories, affecting the points they are entitled to.
 - Homeless Households: Points based only on homelessness where by Havering Council has committed to supporting you, and time on the register; other categories like overcrowding will not apply.
 - Current Social Housing Tenants: For Council tenants and housing associations tenants with a defined need such as medical or overcrowding.
 - Housing Register Applicants: For those in the private sector or living with family/friends without a tenancy with a need such as overcrowding and medical.

A full summary of the changes is available in the comparison section below.

Transition Timeline and Key Dates

- **11 August 2025:** No new applications will be accepted under the current policy. Existing applications can continue to bid and will be assessed under current rules until this date.
- **24 September 2025:** The new policy launches, and all existing residents must submit new applications for reassessment. During the first six weeks, you will be able to bid using your current band while your new application is processed.
- **5 November 2025:** The new policy is fully adopted. All newly assessed and eligible applicants will participate under the new scheme and will now bid based on points, instead of bandings.

Comparison

A Detailed Table of Policy Changes and Updates

Section/Topic	New Housing Allocations Scheme	Housing Allocations Scheme 2021	Key Changes
Implementation & Status	Version 6, to be effective 24 September 2025. Supersedes 2021 scheme.	Effective August 2022. Previous version.	New version released with legislative and operational updates. New implementation date established.
Document Structure	Detailed with specific points system, applicant categories, legal context, eligibility, and operational processes.	Structured by bands, eligibility, qualification, bands, appeals, and other operational sections.	New scheme provides a more granular, points-based assessment as opposed to a banding system in 2021. Expanded applicant categories and eligibility criteria.
Priority Assessment	Uses a detailed points system with explicit scoring for various circumstances (e.g. 75 points for full homelessness duty). Applicants are awarded points and prioritised accordingly.	Banding system (Band 1-3) based on urgency and type of need (medical, hardship, overcrowding, etc.)	Transition from bands to a points-based system, allowing more nuanced prioritisation and transparency.
Eligibility: Residency Requirement	Applicants must have lived in Havering for 4 out of last 6 years	6-year continuous residency required, with exceptions for certain	Residency period shortened; more detailed exceptions and

	unless exceptions apply. Detailed list of exceptions (care leavers, armed forces, etc.).	groups (armed forces, statutory need, etc.).	clarity on who qualifies for exceptions.
Bedroom Requirements	Same gender can share up to 21	Same gender can share up to 16	Significant change in the age at which siblings can share for the purposes of overcrowding and bedroom entitlement
Financial Assessment	Assesses capital and deliberate deprivation of assets. Deemed to have sufficient income, however no fixed limit	Income limits: £36,000 for singles/couples, £50,000 for families; additional savings thresholds of £20,000/£30,000 applied. Details deliberate asset depletion.	Clarified approach to capital thresholds and asset tests, with explicit mention of annual reviews for thresholds.
Applicant Categories	Defined as: Housing Applicants (not already in social housing), Transfer Applicants (current tenants transferring), Homeless Applicants (full homelessness duty owed).	Banding by need, with separate provisions for care leavers, volunteers, carers, key workers. Less explicit distinction between transfer and new applicants.	Clearer, more structured applicant categories in new scheme
Working Household	No working household award	Working household gives significant boost to bandings for residents	The new policy is focused on the needs of residents, including the cumulative
Unsanitary/Overcrowded Housing	Specific points for lacking each bedroom, lacking facilities, sharing facilities, lacking utilities, living in hazardous dwellings.	Qualifies under Band 3; criteria for lacking facilities, overcrowding detailed in narrative.	Points system quantifies severity and grants more granular assessment.
Medical Needs Assessment	Three levels: High, Medium, Low; points awarded accordingly (75/50/25). Medical professional assessment required.	Assessed for Band 1 (urgent), Band 3 (moderate).	Explicit point allocation in new scheme, with clearer thresholds and reassessment criteria, moving from a 2 tier to a three-tier process
Welfare & Hardship	Points-based (20-60 points depending on reason, e.g. move-on from supported	Covered under Band 1 or Band 2a/c; includes care leavers, volunteers, carers.	Greater differentiation in circumstances, with more categories and specific scoring.

	housing, hardship, key workers).		
Homelessness Prioritisation	Separate points for full duty, relief duty, threatened with homelessness, and parental eviction.	Band 2c or Band 3 for homeless households, with less granular distinction between types of homelessness.	More nuanced, time-limited points in 2024 scheme for different homelessness scenarios.
Under-occupation/Decants/Management Transfers	Points for under-occupying by one bedroom (45), two or more (90), decants (80), immediate threat (150), best use of stock (80).	Priority in Band 2b, with less explicit points or differentiation.	New scheme gives higher, explicit priority for urgent situations and planned decants.
Sheltered & Supported Housing	Eligibility for applicants 55+ (sheltered); applications from owner-occupiers 60+ considered if unable to meet need. Extra Care Sheltered Housing assessed by a panel.	Similar age and support criteria; Extra Care allocated outside CBL system.	Greater guidance on assessment procedures and additional flexibility in New scheme
Suspensions & Exclusions	Detailed criteria for suspension (housing debts, behaviour, domestic violence, aggressive behaviour, financial thresholds, worsening circumstances). Suspension periods specified (6 months, 2 years, etc.).	Disqualification for unacceptable behaviour, fraud, etc.; less detail on process or length of suspension.	2024 scheme provides exhaustive grounds for suspension/exclusion with timeframes, review procedures.
Appeals & Reviews	Applicants have the right to request review of decisions, must do so within 21 days; reviews concluded in 56 days. Internal and external review paths detailed.	Appeal process in 2 stages, informal review and review; 21 days to appeal, 56 days for outcome.	Broadly similar, but 2024 scheme more explicit on grounds for review and escalation. Informal Reviews Dropped
Bidding & Lettings Process	Choice Based Lettings (CBL) with auto-bidding for those unable to access the system. Shortlisting by points and effective date. Up to 5 applicants invited to view. Clear feedback system.	CBL system; auto-bidding for those who need it; Band and effective date used for shortlisting. Feedback and multiple viewings for hard-to-let properties.	2024 scheme clarifies feedback, auto-bidding, and shortlisting processes. Greater transparency and applicant support.

Lettings Outside Scheme	Direct offers for exceptional circumstances (homelessness duty, immediate danger, non-successors, adapted properties).	Direct lets for exceptional needs; details for decant, care leavers, emergencies.	No major change; 2024 scheme provides more criteria and examples.
Local Lettings Policies & Quotas	Can set quotas or local policies to meet objectives (mixed communities, key workers, care leavers, adaptation needs).	Local Lettings plans for specific developments/areas; sensitive lettings for anti-social behaviour.	Expanded list of eligible groups and clearer criteria for local lettings in 2024 scheme
Other Housing Options	Lists schemes: shared ownership, rent deposit, market rented, incentives for under-occupiers, mutual exchange, tenant incentive scheme.	Housing Opportunity Register, mutual exchange, London Living Rent, intermediate rent, shared ownership, tenant incentive scheme, downsizing.	2024 scheme consolidates and clarifies housing options, specifies eligibility and incentives.
Annual Review & Re-registration	Annual confirmation required; failure to respond leads to suspension. Existing applicants must re-register to retain date.	Annual review; failure to bid may lead to suspension. Re-registration affects effective date.	Process clarified and stricter in 2024 scheme, ensuring up-to-date records and fair queue management.
Effective Date of Application	Date full application is received; retention of date for re-registering applicants; special provisions for homeless, decanted tenants.	Effective date is date of joining register; changes in banding may reset date.	2024 scheme ensures retention of original date for re-registrations and clarifies special scenarios.
Withdrawal of Offers & Refusals	Details when offers may be withdrawn (change in circumstances, ineligibility, error, risk, works needed, deception). Non-penalisation for refusals except for homeless applicants.	Offer may be withdrawn for fraud, serious damage, ineligible behaviour. Refusal process includes reason assessment and possible suspension.	2024 scheme more permissive on refusals, except for homeless applicants, and expands withdrawal criteria.
Adapted Housing & Accessible Properties	Accessible Housing Register operates; vacancies advertised that they are for people who require adapted homes	Adapted properties allocated to those in need; mobility categories A, B, C explained in an appendix.	2024 scheme expands on advertising, labelling, and allocation process for accessible properties.