

This factsheet explains what happens when you apply for housing with us. It applies to our **housing for older people schemes that do not include extra care**.

(If you're applying for extra care housing, please refer to our separate factsheet.)

You may not be offered a home straight away – demand is high, and we often have a waiting list.

This guide explains how we assess applications, what we consider, and what to expect.

Who can apply

To be eligible for our housing for older people schemes, you must:

- Be aged 55 or over and demonstrate a need for housing designed for older people.
- Be eligible to live in the UK and able to prove your residency status.
- Be capable of living independently, with or without support.
- Have a level of need that can reasonably be supported in a scheme setting.
- Be experiencing housing or social needs that aren't being met in your current home.
- If you own a property, be willing to sell it and not transfer or rent it out instead.

How do nominations work?

Some of our schemes have nomination agreements with local councils.

If you apply through the local authority housing register, we may receive your application via a referral.

We follow both our eligibility policy and any relevant nomination agreement when offering a home.

How we assess your application

We assess applications using a banding system to group applicants. This helps us offer homes fairly, based on individual needs and the urgency of your situation.

How our banding system works

We use the following criteria to determine the housing band.

Band 1 – High need

- **You are at immediate risk of harm or homelessness:**
 - You've been given notice to leave your home or are at serious risk of this.
 - Your current home is unsafe or unsuitable due to health or disability.
 - You need to leave due to domestic abuse.

Band 2 – Medium

- **You need to move for your health or independence, but the situation is less urgent:**
 - Your current housing affects your wellbeing or limits your mobility.
 - Your home lacks adequate heating, bathroom, or kitchen facilities.
 - You're unable to receive the care or support you need.
 - You need to be closer to family or other informal support.

Band 3 – Low

- **You're managing, but your current home doesn't meet your long-term needs.**
 - You may be under occupying, socially isolated, or planning for future needs.
 - You want to move closer to support networks, but you are currently managing.

What happens next?

Once you complete and return our housing application form, we will:

- Acknowledge receipt within 5 working days.
- Make an initial assessment against our eligibility criteria.
- Let you know whether you've been placed on the waiting list – usually within 21 days.

If a home becomes available and you are being considered based on your position on the waiting list, we will:

- Contact you to check whether you're still interested.
- Carry out a pre-tenancy assessment to confirm that you still meet the eligibility criteria and can afford the rent and charges.
- Offer you a viewing of the property.
- Give you three working days to accept or decline the offer.
- Confirm the tenancy start date, which will be once the property is vacant and ready to let.

What else do I need to know before accepting a home?

We want you to feel fully informed about what's required if you're offered a home.

Rent and payments

You'll need to pay **at least one month's rent in advance**.

Rent is due on the **1st of the month**, paid by **Direct Debit**.

If claiming **Housing Benefit or Universal Credit**, you'll need to **start your claim before your tenancy begins**.

Pets

Pets may be allowed in certain schemes, depending on layout and safety.

Please speak to us or read our **Pet Ownership Factsheet** before making assumptions.

Equality and diversity

We do not discriminate based on age, disability, ethnicity, religion or sexuality.

We aim to treat everyone fairly and make reasonable adjustments where needed.

Appeals

If your application is declined or you disagree with your banding, you have the right to appeal. We will explain the reason for our decision and how the appeal process works. If you need help making an appeal, just let us know – we are happy to support you. This includes helping you understand your options, complete the appeal request, or provide supporting information.

Appeals should be made within **5 working days**.

Appeals are reviewed by a manager not involved in the original decision.

We aim to respond to all appeal requests within **5 working days**.

People, Places, Partnerships in practice

Allocating homes is about more than filling vacancies – it's about making fair, thoughtful decisions that work for you and your community.

For **people**, it's about offering the right home with fairness and respect.

In the **places** we manage, it helps us support sustainable tenancies and safe, welcoming communities.

Through **partnerships**, we work together to make fair housing decisions, share information where needed, and support successful tenancies.