

Policy	Temporary Accommodation Placement Policy
Key legislation	<ul style="list-style-type: none"> – Housing Act 1996; – Homelessness Code of Guidance for Local Authorities (MHCLG, 2018); – Homelessness (Suitability of Accommodation) England Order 2012; – Homelessness Reduction Act 2017; – Children Act 2004; – Equality Act 2010; and – Civil Contingencies Act 2004.
Key strategies and policies	<ul style="list-style-type: none"> – Community Plan (2019-22); – Housing Strategy (2017); – Housing Allocations Policy (2019); – West Kent Homelessness Strategy (2016-21); and – Kent & Medway Housing Strategy (2020).
Version	Draft v1 (06/02/20)

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1. Introduction

Under the Housing Act 1996 and, more recently, the Homelessness Reduction Act 2017, the District Council has a legal duty to prevent and relieve homelessness. In certain circumstances, this duty also includes the provision of temporary accommodation to households in priority need, as per below:

a) Those having been defined as ‘Legally Homeless’:

Legally homeless includes those who are homeless or threatened with homelessness and have been identified as eligible and in priority need, as set out in the Housing Act 1996 (Part 7), Homelessness (Priority Need for Accommodation) (England) Order 2002 and the Homelessness Reduction Act 2017;

b) When activating a Major Emergency Plan:

This includes those who have been evacuated from their home and unable to return for a period of time as set out in the Civil Contingencies Act 2004. It also includes those with a priority need for accommodation having been made homeless or threatened with homelessness as a result of an emergency such as flood, fire or other disaster, as set out in the Housing Act 1996 (Section 189).¹

With limited affordable housing in the District (c15% of total housing stock), the District Council has difficulty in acquiring suitable accommodation to meet growing demand. In addition, the District’s private rented sector is similarly limited (c12.3% of total housing stock) and, with Local Housing Allowance (LHA) levels no longer reflecting local lower-quartile rents, this sector is unattainable for many low-income households and particularly those reliant on welfare benefits. See Appendix B for the Local Housing Allowance rates at the time of producing this Policy.

The District is designated 93% Green Belt and 60% Areas of Natural Beauty (AONB) with land and property prices amongst some of the highest in the UK. As a result, the development of all forms of affordable housing, including temporary accommodation, are limited and use of the existing housing stock must be increasingly prioritised to best effect, therefore.

The District Council continues to work with a wide-range of partners across sectors to enable the provision of additional temporary accommodation. At present, the District Council’s Large-Scale Voluntary Transfer (LSVT) partner, West Kent Housing Association, provides a number of self-contained and shared-facilities properties for the use of temporary accommodation. Some proprieties are also provided by other housing associations such as Moat.

¹ <http://www.legislation.gov.uk/ukpga/1996/52/section/189>

Through its new affordable housing company, Quercus Housing, the District Council will be aiming to increase the supply of good quality in-District temporary accommodation in future years to help meet demand. This is a longer-term objective, however, and so short-term solutions continue to be required to meet urgent and anticipated demand moving through 2020 and beyond.

With the above in mind, this policy provides a local framework for the allocation of temporary accommodation within the District and, where required, elsewhere in Kent. The policy has been developed in accordance with the allocation of temporary accommodation under relevant legislation and accords with standards set out in the Homelessness Code of Guidance for Local Authorities (MHCLG, 2018).

Whilst the District Council will have regard to this policy when allocating temporary accommodation to qualifying households, it will retain the discretion to take into account any particular personal circumstances of a household when allocating any form of temporary accommodation - either within or outside of the District.

Note: This policy does not cover allocations into the District's permanent social housing stock as a secure or assured tenant. This is instead covered by the District Council's Housing Allocations Policy (2019) and which relates to the Sevenoaks District Housing Register.

2. Council's Responsibility

The legal duty of this Council is to provide, or secure the provision of, advice and information about homelessness and the prevention of homelessness, and to ensure advice meets the needs of particular vulnerable groups. The Government defines someone who is homeless as: a person is homeless if they have no accommodation available for occupation, this includes someone who cannot secure entry or it is not reasonable for them to stay/return to the accommodation. Types of homelessness includes rough sleeping, statutory homelessness (where local authorities have a duty to secure a home for some groups of people) and hidden homelessness such as people who are sofa surfing, staying in hotels/squats and in overcrowded accommodation.

The Council has a responsibility to ensure that temporary accommodation goes to those in greatest need with a local connection. The local connection is defined as a previous or current connection to this District through living, working, family associations and other special circumstances. Support is provided to customers at risk of homelessness to help them to manage their finances and sustain longer term tenancies.

The District Council's 'Severe Weather Emergency Protocol for Rough Sleepers' sets out the arrangements that will be put in place to ensure that people are not at risk of ill health or death when sleeping rough within the District during extreme cold and severe weather. The Protocol explains the steps that the District Council

will take to ensure actions are taken during periods of severe weather in order to offer and provide overnight accommodation to anyone sleeping rough in the District and believed to be at risk due to these conditions.²

As with other local authorities in Kent, the District Council is experiencing a significant increase in households at risk of homelessness and/or in need of assistance into suitable housing to meet their urgent housing needs.

3. Cost of Temporary Accommodation

Introduced back in 2017, Government's 'Flexible Homelessness Support Grant' was brought in to support local authorities to deliver a wide-range of homelessness services and with a key focus on prevention. With LHA rates below lower-quartile rents, however, and as set out above, the District Council is only able to claim up to relevant LHA thresholds when procuring temporary accommodation and this further restricts the supply of suitable accommodation available to use.

Where a household in temporary accommodation is eligible for Housing Benefit towards their housing costs, the Council will seek to recover 100% of the rent charged. The Council may support households in temporary accommodation who are in receipt of Housing Benefit to claim Discretionary Housing Payments (DHP), where further financial assistance is required to meet their housing costs. The Council's Housing Advice Service will provide tenants with information and advice about discretionary housing payments, including the application process.

A key aim of this policy is to reduce unnecessary costs associated with temporary accommodation. The current LHA rates for Housing Benefit that can be reclaimed only covers a third of the overall expenditure on this accommodation, therefore it is essential that Government funding is used effectively to cover the remainder of the costs incurred by this Council.

4. Suitability of accommodation

The District Council relies on a mix of self-contained and shared-facilities housing provided by housing association partners and a range of nightly-paid accommodation procured through private providers. Temporary accommodation can include in-District or out-of-District (see below for out of District placements) and be designated either short-term or long-term.

Short-term temporary accommodation

Short-term temporary accommodation will normally be allocated to households accepted as requiring assistance in accordance with Section 188 of the Housing Act 1996. This is because the District Council will have reason to believe that the household is homeless, eligible for assistance and also in priority need. This

² See Severe Weather Emergency Protocol (SWEP) at www.sevenoaks.gov.uk/housing

type of accommodation should only be occupied for a short period of time whilst the District Council makes enquiries and so may not achieve as high a degree of suitability for the household.

Longer-term temporary accommodation

This type of accommodation will normally be allocated to households that have been accepted as requiring assistance in accordance with Section 193 of the Housing Act 1996 and/or have other exceptional circumstances that the District Council considers appropriate to be offered long-term temporary accommodation. Households in nightly paid accommodation for over 56-days will also be considered for this form of temporary accommodation. Longer-term is often provided through a short term six months license or tenancy with a housing association for an interim period.

Bed & Breakfast (B&B)

Under The Homelessness (Suitability of Accommodation) (England) Order 2003, local authorities cannot use B&B accommodation for households with dependent children and/or expectant mothers, unless: 1) there is no other accommodation other than B&B available for occupation by a household with family commitments; and 2) the household occupies B&B accommodation for a period, or a total of separate periods, which does not exceed 6-weeks. The District Council will only use B&B accommodation if there is no other alternative accommodation available for the household.

Any health and mobility issues of a household will be taken into account if they are likely to have an impact on the suitability of a temporary accommodation placement. If any medical grounds were not revealed during an initial assessment, a medical form must be submitted to the District Council for further consideration. Any medical grounds for the unsuitability of the property must be specific. Conditions that would persist in any form of accommodation will not usually be considered to have an impact on the suitability of temporary accommodation. Travel to all from all forms of temporary accommodation, whether within or outside the District, will only be funded by the District Council in exceptional circumstances and with the prior approval from a senior member of the Housing Advice Service.

5. Offers of Temporary Accommodation

Where the District Council has a duty to secure temporary accommodation for a household, the allocated Housing Advice Officer will carry out an assessment to determine the requirements of the household and any children. This will include any physical, medical or disability needs. It will also take into account the availability of all types of temporary accommodation available at the time. There is no guarantee of accommodation in any particular area, including inside or outside the District. A letter will then be provided to the household setting out the District Council's offer (Appendix A).

Relief Duty

Section 189(b) of the Housing Act 1996 (the 'Relief Duty') requires the District Council to help people who are homeless to secure accommodation. The Relief Duty applies when the District Council is satisfied that the household is both homeless and eligible for assistance. The District Council is obliged to take reasonable steps to help the applicant secure suitable accommodation with a reasonable prospect that it will be available for their occupation for at least 6-months.

Where the District Council has reason to believe that a household may be homeless, eligible and have a priority need, it must provide interim accommodation whilst fulfilling the Relief Duty.

There are different circumstances under which a Relief Duty can be brought to an end. In addition to these common circumstances, the Relief Duty will end when 56-days has passed and the District Council is satisfied that the household has a priority need and is homeless unintentionally; on refusal of a final accommodation offer; or Part 6 offer.³

The District Council will make one offer of temporary accommodation to a qualifying household and it will be advised to accept this. The District Council has no obligation to allow households to view any temporary accommodation placements beforehand and this will not be permitted unless in exceptional circumstances and with prior approval of the Council's Housing Advice Service. If a household is placed in temporary accommodation and more suitable accommodation subsequently becomes available, the household may be moved by agreement of a senior member of the Housing Advice Service.

6. Out-of-District Placements

With a limited supply of temporary accommodation in the District and demand far outstripping supply, there will be occasions when out-of-District placements cannot be avoided. In such cases, the District Council will provide accommodation in other districts/boroughs having considered factors such as type, availability, suitability, cost and condition of accommodation elsewhere. This will also include travelling times/distances between the District and respective area using public and private transport, as opposed to actual distances.

When making any offer of accommodation, the District Council will consider what accommodation is available at the time and prioritise the use of the nearest accommodation to households in greatest need for the type of accommodation available. Where there are households with equal priority, length of waiting times

³ <https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-13-relief-duty>

will further determine allocations, i.e. those waiting the longest will be given preference.

Out-of-District placements may be more appropriate if, for instance, a person is fleeing domestic abuse and/or other forms of intimidation/violence and needs to move away from the area for reasons of safety; or to enable rehabilitation and in an area away from previous neighbourhoods/contacts; and/or to improve educational, training or employment opportunities. In such cases, the District Council will work with the household and liaise with housing providers across the county, and potentially further afield (in exceptional circumstances), in order to identify the best solutions bespoke to each particular case. Specialist forms of housing will also be considered in appropriate cases, such as domestic abuse refuges and different forms of supported housing.

7. Charging Policy

Under the Housing Act 1996, the District Council has a right to make a reasonable charge for temporary accommodation, to reduce inappropriate use of this accommodation and to ensure it is available to those with the greatest housing need. Where a household is to be placed into temporary accommodation, an affordability assessment (means test calculation) will be carried out in order to determine whether a contribution or full payment will be required. This assessment will be based on the national standards for assessing affordability as outlined in the Government's Code of Guidance to Local Authorities.⁴ When doing so, regard will also be given to the Homelessness (Sustainability of Accommodation) Order 1996.⁵

Affordability Assessment

The Council will give due consideration to the affordability of any offer made. Where the household in temporary accommodation is eligible for Housing Benefit, the Council will seek to recover 100% of the Housing Benefit of the rent charged. If the household is required to pay a cost towards rent charges, the household's entire income will be taken into account as part of the affordability assessment. This includes any welfare state benefits, the cost of additional travel to and from the applicants' normal place of work, children's school or educational institute and access medical services for on-going treatment or aftercare. Further details on how this assessment will be carried out can be found at Appendix D.

Charge	Description
Accommodation Rental charges	Fees will reflect the relevant Broad Rental Market Area (BRMA) LHA levels for shared-accommodation and will form the basis of any related needs assessments. ⁶ The

⁴ <https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-17-suitability-of-accommodation>

⁵ <http://www.legislation.gov.uk/ukxi/1996/3204/made?view=plain>

⁶ See Appendix B for LHA rates

	household will be required to either contribute up to a set amount deemed suitable from the affordability assessment. This may include any shortfall between the Housing Benefit claimed and the cost of the nightly rental charge for the accommodation. Where the household in temporary accommodation is not eligible for Housing Benefit, the Council will only seek to recover a reasonable charge towards the rent. Where it is affordable to the household, they may be required to pay full costs associated with temporary accommodation for the full duration of the stay.
Cancellation/non-attendance charge	Where a household is booked into temporary accommodation and does not take up the accommodation, the District Council will still be charged by the provider for the booking. In such cases, the District Council may recharge the full amount to the household and seek to recover these costs in line with accommodation fees, as per above.
Storage of household possessions	The District Council will have due regard to Chapter 20 of the Homelessness Code for Guidance relating to the protection of personal property. ⁷ Where possible, the District Council will work with housing association partners to utilise any vacant residential garages for storage, if considered safe and secure. Where this is not available, a household may be recharged for any removal/storage requirements during occupation of any temporary accommodation.
Utilities charges	Where utilities charges are separate to rent costs, the District Council may recharge for utilities costs up to the full amount or based on an affordability assessment. Alternatively, the household may be required to pay the utility costs directly to the Housing Provider.
Damage to property and/or loss to ancillary items	Where any temporary accommodation is damaged and/or ancillary items (e.g. furniture; fixtures and fittings etc) are removed/lost, the District Council may recharge the full amount to the household and seek to recover costs up to the full amount, based on an affordability assessment.
Cleaning	Where temporary accommodation units require cleaning over and above what is considered reasonable, either whilst the household is occupying the accommodation

⁷ <https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-20-protection-of-personal-property>

	and/or when vacated, the District Council may recharge the full amount to the household and seek to recover costs up to the full amount based on an affordability assessment.
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Recovery of outstanding costs

The Council will aim to minimise the level of arrears in a sensitive but effective manner, ensuring that there is early intervention in all cases before a debt becomes unmanageable. The process will be based on a preventative approach that seeks to maximise tenants' entitlement to benefits and secure regular payments. If arrears occur, prompt action will be taken to ensure that the arrears do not increase. Any decision to take legal action to recover outstanding payments will only be taken when all other means of recovery have been exhausted, in line with the Council's Debt Recovery Procedures.

8. Refusing and Ending Temporary Accommodation

Refusal of Interim/Temporary Accommodation

If a household refuses an offer of temporary accommodation, it must provide reasons satisfactory to the District Council for this refusal. The District Council will consider any reasons given and make any further enquiries, as necessary. If the District Council concludes that the offer is in fact unsuitable, it will be withdrawn and another suitable offer made. There is no statutory right to review of an offer of Section 188 interim accommodation.

Where an applicant rejects an offer of suitable interim accommodation (or accepts and moves into the interim accommodation and then later rejects it), this will bring the Council's interim accommodation duty to an end and the Council will not provide alternative accommodation. In this case, the household will be required to make its own arrangements. There will be no right of appeal against the suitability of accommodation offered to the household. Note, however, that an applicant's rejection of interim accommodation does not affect other homelessness duties that the Council may owe under Part 7 of the Housing Act 1996.

Ending Interim/Temporary Accommodation - No Homelessness Duty

If it is subsequently found that a homelessness duty is not owed to a household, they will be asked to leave the temporary accommodation in line with relevant 'Intentionally Homeless' guidelines or in line with the end of the Homelessness Relief Duty. An appropriate notice period of 28 days will be given. In this instance, the household has the right to review this homelessness decision. At the Council's discretion, the Council may continue to provide temporary accommodation during the review period. Each case will be considered on an individual basis, with any new information considered as part of the Review process, that may affect the original decision. The particular circumstances of the household and possible effects of loss of any accommodation will be considered.

Where required, the Council will seek independent advice when reviewing the decision.

9. Behaviour and Conduct

The Council aims to ensure that all its tenants in temporary accommodation and their neighbours enjoy the right to a quiet and peaceful living environment, where they can enjoy their home without disturbance from neighbours or other people. At the start of a temporary accommodation placement, the lead member of household will be asked to sign a Temporary Accommodation Agreement.

If a household in temporary accommodation feels unsafe or threatened, they should try and solve the problem calmly or speak to their Housing Provider. If they feel it is not something they can deal with, depending on the nature of the nuisance, they should contact the Police immediately (if they feel threatened or suspect that the nuisance is criminal in nature), making a note of the crime reference number. They should also contact their Housing Officer at the Council who will investigate and aim to resolve the issues and where necessary provide alternative accommodation.

Tenant responsibilities

When the Temporary Accommodation Agreement is signed by the lead member of the household (known as the tenant), they agree to abide by the rules and conditions laid down by the Council in the agreement. These rules include the following:

As a tenant, they are responsible for:

- The behaviour/conduct of every person, including children and visitors living in or visiting your home.
- Their behaviour/conduct not only in their property but in communal areas and in the locality.
- Ensuring there is no nuisance, annoyance or harassment to other tenants, their visitors, and people legally going about their business. This includes staff, members of the Council, contractors and Housing Providers.
- Ensuring that all person living with or visiting, do not use the property for any illegal or immoral activity.
- Ensuring that no criminal offences are committed at the property, in any communal areas, or in the local area.

What action the Council may take

The Council will do all that it can to help resolve the situation. It will seek to settle disputes by offering support and advice to all parties. If the nuisance continues and communication can't resolve the situation, the Council is able to pursue the following options:

- Formal warnings

If anti-social or inappropriate behaviour is proven, the Council or Housing Provider will issue the tenant with a formal warning. If the tenant ignores this warning, this may result in the loss of the temporary accommodation. The Council is under no obligation to provide alternative accommodation as the Council's duty to provide interim accommodation (under Section 188 of the Housing Act 1996) has ended.

- **Ending the accommodation**
The Council or Housing Provider may ask the household to leave the accommodation due to anti-social or inappropriate behaviour that has a detrimental or negative impact on other tenants or/and the wider community. The Council is under no obligation to provide alternative accommodation as the Council's duty to provide interim accommodation (under Section 188 of the Housing Act 1996) has ended.

10. Duty of Care and Safeguarding

The District Council's Safeguarding Policy aims to protect and promote the welfare of children, young people and vulnerable adults using or receiving services which are either provided by or commissioned by the District Council.

When undertaking priority assessments, the District Council will have due regard to the principle needs of any children, young people and/or vulnerable adults in the household and the need to safeguard and promote their welfare. In particular, regard will be had to any disruption to schools and education, medical care, social work, and/or other key support and services.⁸ The District Council will work with its partners to ensure any form of temporary accommodation is suitable for the relevant household and its particular make-up.⁹

The District Council will have due regard to the Equality Act 2010 and ensure the needs of those with disabilities and/or any other protected status characteristics are fully considered to ensure their needs are met when determining the type and location of any form of temporary accommodation.¹⁰

For safeguarding purposes, the District Council may be required to divulge any potential risk and/or safeguarding issues to a temporary accommodation provider prior to any placement and the provider will be at liberty to refuse that placement. This is in line with the temporary accommodation protocol which is operational across Kent.

In such circumstances, the District Council will do all that is reasonably possible to provide temporary accommodation. Where a referral is refused by the provider,

⁸ Section 11 of the Children Act 2004

⁹ See Policy for the protection of children, young people and vulnerable adults:

https://www.sevenoaks.gov.uk/downloads/file/3/safeguarding_policy_for_children_and_vulnerable_adults

¹⁰ <https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-16-securing-accommodation>

the District Council will try other providers and contact other local authorities in Kent to help find a solution. There may be occasions when the risk presented by a client means that no providers will accept a referral, however. In such situations, the District Council will continue to seek temporary accommodation and as required under relevant legislation.

11. Out of Hours Service

If a duty to accommodate a household is accepted outside of the District Council's normal office hours, which are: Monday-Thursday 8.45am-5.00pm and Friday 8.45am-4.45pm, the applicant will be placed in temporary accommodation available at that time. This service can be accessed via the Council's main telephone number on 01732 227000 and customers are then contacted by a specialist housing out-of-hours provider, such as Clarion, who will assist and advise the customer. Where required, the household will be offered emergency overnight accommodation until the next working day when they will be contacted by a Housing Advice Officer to complete a homelessness assessment and application. When the customer requires homelessness advice only, contact details for other local support organisations will be provided such as Porchlight.

12. Monitoring

The District Council will continually monitor placements into temporary accommodation, both within and outside of the District, and this will also include protected characteristics of households and where they are placed. Senior housing officers work closely with local housing associations to support households in temporary accommodation into more permanent suitable properties. A number of Key Performance Indicators (KPIs) are also associated with this work programme and more detailed monitoring of separate elements will be undertaken, therefore, and with a view to adjusting and improving strategy as time goes by.

APPENDIX A: Offer of Temporary Accommodation Template Letter

Dear Customer

No s.188 interim accommodation duty - Housing Act 1996 Part 7, Section 188

Rent/ Accommodation charge:

This letter is to offer you the above property as interim accommodation. We believe the offer is suitable for you to accept. Should you refuse to accept this offer of accommodation, we will regard ourselves as having notified you, by virtue of this letter that the duty owed to provide you with interim accommodation (under s.188 Housing Act 1996 Part 7), whilst we investigate your application for assistance, will cease.

If you do not agree that the offer is suitable as interim accommodation for you, then we may reconsider the offer. We will consider your comments and let you know whether we still consider the offer of interim accommodation to be suitable for you.

However, we will not be making any alternative offers of interim accommodation at this stage.

If you refuse to accept this offer, or if you lose this interim accommodation as a result of any deliberate act or omission or if fail to occupy the accommodation then the Council may choose to cease its duty to provide you with interim accommodation. This means that no further interim accommodation would be made available to you.

As per the temporary accommodation placement policy, you will need to pay the required contribution for your temporary accommodation. Details of how to make payment are attached to this letter. This is in line with national guidance for assessing affordability.

Should you have any queries regarding this letter, or if there has been any change in your circumstances, please do not hesitate to contact me.

APPENDIX B: Local Housing Allowances Rates (LHA)

WEEKLY LHA RATES BY BRMA (2019/20)			
High Weald		North West Kent	
Shared-accommodation	£79.71	Shared-accommodation	£75.16
1-bed	£139.42	1-bed	£128.43
2-bed	£181.86	2-bed	£162.34
3-bed	£223.19	3-bed	£179.66
4-bed	£336.82	4-bed	£264.87

APPENDIX C: Glossary of Terms

AONB	Area of Outstanding Natural Beauty
B&B	Bed & Breakfast
BRMA	Broad Rental Market Area
DHP	Discretionary Housing Payment
HHAC	Housing & Health Advisory Committee
KPI	Key Performance Indicator
LHA	Local Housing Allowance
LSVT	Large-Scale Voluntary Transfer
MHCLG	Ministry of Housing, Communities & Local Government
SMT	Strategic Management Team
SWEP	Severe Weather Emergency Protocol
TA	Temporary Accommodation
WKHA	West Kent Housing Association

APPENDIX D: Affordability Assessment Calculations

Homelessness Code of Guidance for Local Authorities

Under section 210(2), the Secretary of State has made the Homelessness (Suitability of Accommodation) Order 1996. The 1996 Order specifies that in determining whether it would be, or would have been, reasonable for a person to occupy accommodation and in determining whether accommodation is suitable a housing authority must take into account whether the accommodation is affordable by them, and in particular must take account:

- (a) The financial resources available to them (i.e. all forms of income), including, but not limited to:
 - (i) salary, fees and other remuneration (from such sources as investments, grants, pensions, tax credits etc.);
 - (ii) Social security benefits
 - (iii) Payments due under a court order for the making of periodical payments to a spouse or a former spouse, or to, or for the benefit of, a child;
 - (iv) Payments of child support maintenance due under the Child Support Act 1991;
 - (v) pensions;
 - (vi) Contributions to the costs in respect of the accommodation which are or were made or which might reasonably be expected to be, or have been, made by other members of their household (most members can be assumed to contribute, but the amount depends on various factors including their age and income);
 - (vii) Financial assistance towards the costs in respect of the accommodation, including loans, provided by a local authority, voluntary organisation or other body;
 - (viii) benefits derived from a policy of insurance (such as cover against unemployment or sickness);
- (b) Savings and other capital sums which may be a source of income or might be available to meet accommodation expenses;
- (c) the costs in respect of the accommodation, including, but not limited to:
 - (i) payments of, or by way of, rent (including rent default/property damage deposits);
 - (ii) payments in respect of a licence or permission to occupy the accommodation;
 - (iii) mortgage costs (including an assessment of entitlement to support for mortgage interest (SMI) in income support/income-based jobseeker's allowance/income-related employment and support allowance/universal credit);
 - (iv) payments of, or by way of, service charges (e.g. maintenance or other costs required as a condition of occupation of the accommodation);
 - (v) mooring charges payable for a houseboat;
 - (vi) where the accommodation is a caravan or a mobile home, payments in respect of the site on which it stands;

- (vii) the amount of council tax payable in respect of the accommodation;
 - (viii) payments by way of deposit or security in respect of the accommodation;
 - (ix) payments required by an accommodation agency;
- (d) payments which that person is required to make under a court order for the making of periodical payments to a spouse or former spouse, or to, or for the benefit of, a child and payments of child support maintenance required to be made under the Child Support Act 1991; and,
- (e) other reasonable living expenses

Affordability Assessment

The Council will consider whether the applicant can afford the housing costs without being deprived of basic essentials such as food, clothing, heating, transport and other essentials specific to their circumstances. The Council will be guided by Universal Credit standard allowances (<https://www.gov.uk/universal-credit/what-youll-get>) when assessing the income that an applicant will require to meet essential needs aside from housing costs. The Council will ensure that the needs and circumstances of the applicant and their household are taken into account. The wider context of the household's particular circumstances will be considered when looking at the household overall expenditure.