



Coventry Homefinder – Review of new Policy and IT System after 12 and 18 months of operation

1. Introduction

Coventry Homefinder is the choice-based lettings system by which the majority of social housing in Coventry is let. As Coventry City Council no longer has any Council Housing (following the large-scale transfer of all council stock to Whitefriars Housing Group, now Citizen Housing, in 2000), all social housing in Coventry is owned and managed by Registered Providers (Housing Associations). Coventry Homefinder is a partnership between the Council and Registered Providers who operate in the city.

The Coventry Homefinder Policy determines who is able to register, what level of priority each applicant has (using a Banding system based on assessed housing needs) and allows Registered Providers to advertise the properties that they have available.

The Coventry Homefinder Policy was reviewed and rewritten following a period of consultation and the new policy was implemented with a new IT system in September 2021. All applicants were asked to re-register to have their circumstances assessed against the new policy. There were changes to the banding system, with some housing needs given different relative priority compared to the previous policy, and qualifying criteria regarding household income were introduced for the first time. Applicants are also now only accepted on to the register if they have a demonstrable housing need, so applicants that are already adequately housed are not able to join the register.

When the new policy was introduced, we committed to carrying out a review of the impacts of the new policy and the operation of the new IT system (Locata) after 6 months and 12 months of operation. This report also looks at the impact at 18 months, as some aspects of the policy and IT system were not implemented immediately and have taken time to 'bed in'.

At 6 months, the register was still in a state of flux after the re-registration process, and new applicants joining and being assessed under the new policy. At 12 and 18 months, the register has continued to grow. At the 18-month point, the IT system has been upgraded to include an annual renewal process, so that all applicants must confirm (at 12 months after their original registration) that they want to remain on the register and are given the option to change/update their details or confirm that they are unchanged. The effects of the introduction of the annual review will be monitored over the next 12 months.

Prior to the implementation of the new policy, there were c13,000 applicants on the register, of which c3,500 had a recognised priority need in the banding system. Applicants had to register, and then complete a second form to request priority need banding. Since the implementation of the new policy, housing need is now assessed at the initial point of registration with applicants only required to complete one application form, and there are now c7,800 households on the register. Whilst the overall number on the register is lower, all those on the register do have a recognised housing need, which suggests that the actual level of housing need was not being fully recognised under the previous policy and system. The intelligence behind the system is such that it can band some applications automatically, with officers assessing applications where more detail is required, which means they are able to assist with any missing information or queries.

An initial Equalities Assessment was undertaken at the outset of the policy, and this has been reviewed in line with this policy review. Following this exercise, it was identified that there has not been any adverse impact on any particular group when compared to the previous policy.

The Homefinder Steering Group (made up of officers from the Council's Housing & Homelessness Team, three Registered Provider partners and a representative of Coventry advice agencies) has contributed to this report.

2. Objectives

There are five objectives that the Coventry Homefinder Policy aims to achieve:

Objective	Achievements	Issues raised during the review	Comments
Operate within the legal framework	The policy is in line with the legislation and statutory guidance	One Registered Provider (RP) raised two instances where people requiring an adapted property were not able to 'bid' on an adapted house as they had no household members under 16, when they should not have been restricted. This was identified, and their criteria were updated manually by the team to resolve the error and allow them to bid. The team are exploring ways to prevent this occurring in the future.	Some minor wording changes to the policy have been approved, to provide clarity or to update the wording to reflect the actual operation of the IT system (the policy was originally written before the IT system was in place). We will continue to review the policy against new legislation or statutory guidance as necessary.
Be realistic, simple and transparent	Simple - One application form rather than having to apply for priority separately. Fewer bands but recognising more housing needs. Auto bidding is available for those that request it.	Whilst a single application form means that people do not have to apply separately for priority banding, it does mean that the form is quite long and takes time to complete. Initially (during the re-registration process and first few months of operation), there were a high number of applications closed because evidence documents were not uploaded. There was also a size limit on documents that could be uploaded.	The number of applicants that have a housing need on the current register suggests that there were a significant number on the previous register with a housing need that hadn't been recognised, as they hadn't completed the second form to request priority banding. It is preferable to ensure that all household needs are recognised correctly, even if that means more information is required at initial application. The issue of the size limits on document uploads was resolved early on in the process, with larger file sizes now allowed.

Objective	Achievements	Issues raised during the review	Comments
		<p>Advice agencies reported that the process of re-registration was not perceived as simple by some applicants.</p> <p>There is no option for third party agencies to make or manage an application on someone's behalf, unless they log in using the client's password, which is not a secure approach.</p> <p>Advice agencies raised issues with the evidence requirements for medical/disability assessments – letters dated within the last 3 months – they feel that for some long-term conditions, older evidence should be accepted.</p> <p>Advice agencies also highlighted the potential for customers to be 'digitally excluded' if they do not have the skills or access to technology to use the website, both for application and bidding.</p>	<p>Additional guidance notes and a video were provided to help people upload their evidence documents and other parts of the re-registration/application process.</p> <p>Third Party access (for example, to allow advice agencies to log in on behalf of clients) was not available on the 'old' system, so this has not changed. It is not possible to allow third party access due to complexities in ensuring that they only have access to necessary data.</p> <p>The Change of Circumstances form has been improved so that changes to contact details can be updated easily and without the need for verification, and other changes to circumstances can be submitted without the need to re-complete the entire form (just the relevant changes need to be completed).</p> <p>Officers are allowed to use discretion when requesting medical details for long term conditions that are not expected to change/improve – they do not always require letters dated within 3 months.</p> <p>Coventry Homefinder is a web-based system, and it is recognised that some people are unable to access the website without support – support is provided for people to make their application and auto</p>

Objective	Achievements	Issues raised during the review	Comments
			<p>bidding can be set up (reflecting their needs and preferences) to 'bid' on their behalf when suitable properties are available. Those without access to technology can use computers in the libraries or in Broadgate House. There is also provision of further support for those that require assistance as a result of being digitally excluded (e.g., telephone assistance).</p>
	<p>Realistic – people who have no housing need, and were therefore extremely unlikely to be successful, are no longer able to join the register.</p> <p>People who need to resolve issues such as arrears are aware of what those issues are and (informed when placed in reduced preference or 'skipped')</p>	<p>Advice agencies reported that some applicants whose band has changed (especially those who are severely overcrowded) feel it is unfair and feel that they now have a lower chance of securing a property.</p> <p>Advice agencies also raised the issue of the Reduced Preference band – to ensure that the reasons for reduced preference are clear to the applicant and that they can access support to resolve the issue where possible.</p>	<p>The data (in the remainder of the report) showing the applicants who have been successful in securing a property does indicate that, despite many overcrowded households, relatively few properties have been let to severely overcrowded applicants (who need two bedrooms more than their current property). A higher proportion of properties have been let to statutory homeless applicants. However, applicants that are statutorily overcrowded can make a homelessness application on that basis and provided with temporary accommodation to alleviate the issue. The relative priority for households who are overcrowded by one bedroom is unchanged.</p> <p>Applicants are informed in writing when they are placed in the reduced preference band and the reasons for this.</p>

Objective	Achievements	Issues raised during the review	Comments
	<p>Transparent – previous lets are shown on the website, applicants can see where they came in previous shortlists and the band/date of the successful bidder.</p> <p>Fewer and clearer bands so applicants can understand where they are in the order of priority, which categories have highest priority.</p> <p>Information is shared with partners at relevant forums to share progress of scheme</p>	<p>Advice agencies raised that there is little visibility of the RPs own policies to show what circumstances would cause them to skip a shortlisted applicant (e.g., level of arrears).</p>	<p>The Policy and the website include contact details for the partner RPs, including the websites, where information on their individual policies can be found.</p> <p>Information is now published on the website regarding the current time taken for an application to be assessed and processed.</p>
<p>Make best use of housing stock</p>	<p>The policy has changed who qualifies to join the register, and essentially reduces the list, to refocus on those with the highest assessed need. This will help allocate properties to</p>	<p>The register shows more accurately the level of need, but there is no longer any visibility of how many households would <i>like</i> social housing - the old system gave an indication of the level of demand for social housing in the city.</p>	<p>The majority of properties advertised are let to people with the highest housing needs, in Band 1. As only those with an assessed housing need are on the register, all homes let through Homefinder are meeting the housing needs of Coventry citizens.</p> <p>There is now an Occupational Therapist in the team that advises on the correct</p>

Objective	Achievements	Issues raised during the review	Comments
	<p>households who need them most as assessed by the policy.</p> <p>Properties with adaptations are advertised and applicants requiring those adaptations are prioritised over others on the shortlist that don't require adaptations.</p>	<p>An RP believes the new bands are making it harder for customers who are overcrowded to get housed as homeless customers have a higher priority. This does not assist them to make best use of their housing stock and to offer a pathway for existing tenants to move when their circumstances change. This may also be the case for customers who are underoccupied.</p>	<p>banding for applicants who need to move for medical reasons, including whether aids/adaptations can be provided in their current home, and advice on the suitability of available homes on Homefinder. However, we will review the process used to let adapted properties to ensure that it is efficient and ensures that properties are offered to the most suitable applicants.</p> <p>There has been no change in the types of property becoming available (none was expected) but there has been a change in the proportion of properties being let to different groups of housing need.</p> <p>As there are currently 1,100 households in Band 1, this will impact on people in lower bands, particularly for large family homes.</p>
<p>Letting properties quickly</p>	<p>People in certain categories have shown that they are tenancy ready, and therefore more able to successfully take on a tenancy (and those not tenancy ready are aware of the issues</p>	<p>RPs have fed back that it is beneficial to be able to advertise properties as they become available, rather than wait for a bidding 'cycle'.</p> <p>RP's have raised operational issues with auto bidding – that with the large number of applicants on auto bidding, it has caused delays to shortlisting and requires</p>	<p>There have been properties where the shortlist has been exhausted without a suitable applicant accepting the property. Often these are sheltered accommodation, so there may be scope to promote this as an option for people on the register who would be eligible for it. It has historically been an issue letting some types of sheltered housing in Coventry.</p>

Objective	Achievements	Issues raised during the review	Comments
	<p>that need to be resolved)</p> <p>Properties are advertised throughout the week when they become available, rather than waiting for set days for the adverts to appear.</p> <p>Auto bidding is available for those that request it and is also set up for applicants who are statutory homeless.</p>	<p>additional resources from RP staff to work through shortlists to find a successful candidate.</p>	<p>Although a change has been made to the auto bidding of single households, delays in taking relevant customers off auto bidding means that they still appear on shortlists and have to be skipped which adds time to the shortlisting process. This process will be reviewed.</p>
<p>Create balanced and sustainable communities</p>	<p>Some housing needs are explicitly recognised in the new policy that were not recognised in the same way in the old policy (e.g. households struggling to afford their current home, people living with family wanting to form their own household, two households</p>	<p>Approximately half of the properties let through Homefinder have been to Statutory Homeless households.</p> <p>One RP partner has raised concerns that there is no 'pathway' for their own customers who are overcrowded to secure a larger home as they are now lower in the priority band than homeless households.</p>	<p>We will continue to monitor the groups that are successful in securing a property through Homefinder.</p>

Objective	Achievements	Issues raised during the review	Comments
	wanting to join together to form one household etc).		

3. Review of housing need on the register

Live applications – Bands and Reasons

The below tables consider the live applications and banding 12 months and 18 months after the scheme went live:

	12 months	18 months
Band 1	1155	1063
Band 2	1114	1521
Band 3	1989	2472
Band 4	1398	1899
Reduced Preference	566	371
Total	6222	7326

	12 months	18 months
Band 1	19%	15%
Band 2	18%	21%
Band 3	32%	34%
Band 4	22%	26%
Reduced Preference	9%	5%
Total	100%	100%

Live applications and reasons for banding:

Band	Reason for banding	12 months	18 months
Band 1	Coventry Care Leavers who are assessed as tenancy ready	54	70
	Statutorily Homeless (Main Housing Duty accepted as a homeless household)	741	597
	Tenants of partner housing providers who are under-occupying a property by 2 or more bedrooms	31	30
	Urgent housing need due to health and/or social care difficulties	196	198
	Urgent housing need due to Social and/or Welfare issues	149	188
Band 2	Armed Forces - Additional Preference	5	9
	Homelessness Relief (households at relief duty stage)	377	618
	Overcrowding - require an additional 2+ bedrooms	150	165
	People living in named short-term supported accommodation including hostels and refuges, and who are assessed as tenancy ready	488	619
	Tenants of partner housing providers who are under-occupying by one bedroom	95	113
Band 3	Homeless households who do not have a priority need	122	164
	Homelessness Prevention (households at prevention duty stage)	179	249
	Housing need due to health and or social care difficulties	218	288
	Housing need relating to Social, Welfare or Hardship issues	41	51
	Overcrowding - requires 1 additional bedroom	1428	1718
Band 4	Coventry Care Leavers (who are not tenancy ready) or Care leavers with no local connection)	8	14
	Housing need with No Local Connection	17	27
	Housing Need with Local Connection	1162	1588
	People living in named short-term supported accommodation including hostels and refuges who are not tenancy ready	195	249
RP	Reduced Preference Band	566	371
Total		6222	7326

Band	Reason for banding	12 months	18 months
Band 1	Coventry Care Leavers who are assessed as tenancy ready	1%	1%
	Statutorily Homeless (Main Housing Duty accepted as a homeless household)	12%	8%
	Tenants of partner housing providers who are under-occupying a property by 2 or more bedrooms	0%	0%
	Urgent housing need due to health and/or social care difficulties	3%	3%
	Urgent housing need due to Social and/or Welfare issues	2%	3%
Band 2	Armed Forces - Additional Preference	0%	0%
	Homelessness Relief (households at relief duty stage)	6%	8%
	Overcrowding - require an additional 2+ bedrooms	2%	2%
	People living in named short-term supported accommodation including hostels and refuges, and who are assessed as tenancy ready	8%	8%
	Tenants of partner housing providers who are under-occupying by one bedroom	2%	2%
Band 3	Homeless households who do not have a priority need	2%	2%
	Homelessness Prevention (households at prevention duty stage)	3%	3%
	Housing need due to health and or social care difficulties	4%	4%
	Housing need relating to Social, Welfare or Hardship issues	1%	1%
	Overcrowding - requires 1 additional bedroom	23%	23%
Band 4	Coventry Care Leavers (who are not tenancy ready) or Care leavers with no local connection)	0%	0%
	Housing need with No Local Connection	0%	0%
	Housing Need with Local Connection	19%	22%
	People living in named short-term supported accommodation including hostels and refuges who are not tenancy ready	3%	3%
RP	Reduced Preference Band	9%	5%
Total		100%	100%

- It is not possible to directly compare the bands with those under the previous policy, as the reasons for priority in each band has changed. However, there were 3137 households on the register with an assessed housing need in Sept 2021, prior to the implementation of the new policy.
- The overall number of applicants on the register has reduced from 13,349 in Sept 21. However, the number of people recognised as having a housing need has increased from 3137 (in Bands 1A to 2C). We will need to monitor how the implementation of the annual review (where applicants must renew their application each year and confirm they wish to remain on the register) affects the overall number on the register.
- The number of statutory homeless households on the register increased compared to the period immediately before implementation (372 in Sept 2021) and continued to increase up to 12 months after implementation, however, has now started to reduce (in number and as a proportion of the total register)
- The number of people recognised as being overcrowded has significantly increased compared to the period immediately before implementation of the new policy (from 983 in Sept 21). This may be as a result of the new IT system automatically recognising overcrowding situations rather than requiring the applicant to make a separate application for priority, as under the previous system.
- The number of people who have priority due to a medical issue initially decreased (from 362 in Sept 21) but has risen over the period.
- The number of people with priority due to social/welfare issues has significantly increased (from 47 in Sept 21)

Bedroom Need of people on the register:

	12 months	18 months	12 months % of total	18 months % of total
Single person requiring studio or 1 bedroom	2592	3236	42%	44%
1 bed need	208	253	3%	3%
2 bed need	1409	1647	23%	22%
3 bed need	1483	1606	24%	22%
4 bed need	436	481	7%	7%
5 bed need	79	87	1%	1%

6 bed need	11	12	0%	0%
7 bed need	4	4	0%	0%

- The number requiring large (4-bedroom) or very large properties (5+ bedrooms) is small compared to the overall register but has increased significantly over the first 18 months of the policy. This is significant as the supply of properties with 4, 5, or more bedrooms is severely limited. As can be seen below, only two 5-bedroom properties and one 6-bed property has been advertised since the new policy has been implemented. We do not believe that there are any 7-bedroom or larger properties owned by housing associations in Coventry.

4. Supply of properties advertised and let

The number of properties of each size that were advertised:

Number of bedrooms	Up to 6 months	6 to 12 months	12 to 18 months	Total	Overall %
Studio	64	59	59	182	11%
One bed	213	171	210	594	37%
Two bed	190	195	199	584	36%
Three bed	86	72	78	236	15%
Four bed	5	4	11	20	1%
Five bed	1		1	2	0%
Six bed	1			1	0%
Grand Total	560	501	558	1619	100%

Landlords of properties that have been advertised:

Landlord	Up to 6 months	6 to 12 months	12 to 18 months	Grand Total	Overall %
Green Square Accord	12	10	2	24	1%

Citizen	438	387	408	1233	76%
Clarion	4	6	5	15	1%
Midland Heart	50	36	80	166	10%
Nehemiah	2	1		3	0%
Orbit	19	37	48	104	6%
PA Housing	4	4	1	9	1%
Stonewater	31	20	14	65	4%
Grand Total	560	501	558	1619	100%

- 48% of properties were studio or one-bed properties, and only 16% had three or more bedrooms. This is very similar to the property profile for the 12 months prior to implementation of the new policy and is a long running trend.
- Whilst the number of households requiring 4 or more bedrooms is a relatively small proportion of the overall register (8%), there are very few properties of this size that become available (1.4%)

Who has been housed?

Band of successful bidder	Up to 12 months	From 12 to 18 months	Total
Band 1	788	409	1197
Band 2	128	61	189
Band 3	32	15	47
Band 4	22		22
Ready to offer	91	73	164
Grand Total	1061	558	1619

Band reason – successful bidders	Up to 12 months	12 to 18 months	Grand Total	Overall %
Armed Forces Additional Preference	1		1	0.1%
Coventry Care Leavers who are assessed as tenancy ready	63	33	96	6.6%
Homeless households who do not have a priority need	4	2	6	0.4%
Homelessness Prevention (households at prevention duty stage)	19	3	22	1.5%
Homelessness Relief (households at relief duty stage)	83	39	122	8.4%
Housing need No Local Connection	1		1	0.1%
Housing need due to health and or social care difficulties	11	5	16	1.1%
Housing need relating to Social, Welfare or Hardship issues	2	1	3	0.2%
Housing Need with Local Connection	20	2	22	1.5%
Overcrowding require an additional 2+ bedrooms	5	4	9	0.6%
Overcrowding requires 1 additional bedroom	15	8	23	1.6%
People living in named short-term supported accommodation including hostels and refuges who are not tenancy ready	8	1	9	0.6%
People living in named short-term supported accommodation including hostels and refuges, and who are assessed as tenancy ready	94	38	132	9.1%
Reduced Preference Band	1	6	7	0.5%
Statutorily Homeless (Main Housing Duty accepted as a homeless household)	470	255	725	49.8%
Tenants of partner housing providers who are under-occupying a property by 2 or more bedrooms	12	6	18	1.2%
Tenants of partner housing providers who are under-occupying by one bedroom	3	8	11	0.8%
Urgent housing need due to health and/or social care difficulties	105	44	149	10.2%
Urgent housing need due to Social and/or Welfare issues	53	30	83	5.7%
Grand Total	970	485	1455	100.0%

- Almost half (49.8%) of all lets have been to statutory homeless households – this is higher than to the 12 months prior to the new policy being implemented (37%).

- Relatively few properties have been let to households who are overcrowded, despite this category being a large proportion of the overall register.
- A relatively large number of properties were let to Coventry Care Leavers who were tenancy ready (6.6%), compared to the proportion on the register (<1%).

Bidding

The table below shows the average number of bids per property size:

Number of bedrooms	Up to 12 months	12 to 18 months
Studio	112	134
One bed	151	181
Two bed	122	158
Three bed	231	310
Four bed	86	132
Five bed	25	21
Six bed	4	N/A

- This shows the average number of bids per property has increased over the 18 months as the register has increased in size.
- Three-bedroom properties received the highest number of bids on average
- Compared to the 12 months prior to implementation of the new policy – the overall average has reduced (was 220 bids per property). This is likely to be due to the smaller number of households on the register overall.

Average 'waiting times'

The table below shows the average 'waiting times' of people on the register before being housed, by bedroom size.

Type / Size	13 Sept 2021 to 12 March 2022	13 March 2022 to 12 Sept 2022	13 Sept 22 to 12 March 2023	Last 12 months of 'old' policy
Studio general needs	7 months	7 months	9 months	14 months
1-bed general needs	15 months	15 months	15 months	18 months
2-bed flat or maisonette	7 months	10 months	8 months	
2-bed house	12 months	9 months	9 months	13 months
3-bed flat or maisonette	6 months	8 months	8 months	
3-bed house	15 months	14 months	15 months	12 months
4-bed	11 months	33 months	3 years	
5-bed		11 years		25 months

- This data shows a reduction in 'waiting time' on the register before being housed, for all sizes of properties.
- Under the 'old' policy applicants could bid for properties where they did not have a recognised housing need. The requirement to have a recognised housing need under the new policy has led to lower numbers on the housing register and reduced average wait times for applicants who are successful in securing a property. There are also a larger number of properties being offered to those who are statutory homeless who are in the highest priority band, this has also attributed to the reduction in overall average wait times.

5. Impact of the changes

As part of the 12 – 18 month review, an Equality Impact Assessment has been carried out to identify any impact on protected groups following the implementation of both the policy and IT system.

6. Recommendations following the review

There are several impacts from the implementation of the new Homefinder policy that will require further consideration. Further recommendations and actions include:

- We will continue to review the policy against any new legislation or revised statutory guidance
- Further discussion regarding the impact of the policy on households who are overcrowded, particularly those where they are requiring 2 additional bedrooms
- We will work with RP's to consider auto-bidding for single people where it has been identified as creating additional pressures on shortlisting processes
- We will have further discussions with RP's in the city regarding making the best use of housing stock in the city including the possibility of letting smaller properties to families
- Continue to review the impact of the policy