Assets, Income and Savings

If an applicant or their partner owns a property or a share in their property, or have enough assets (£50,000 savings) or income (£70,000 – household with children or £40,000 – single person or couple without children) to meet their own housing need, they will be ineligible to apply for housing.

The Council will review these financial limits during the first year of the scheme and annually thereafter.

More information on current financial limits is contained in Appendix 2

Applicants under the age of 18

Anyone aged 16 or over (except those described above as 'ineligible' for housing) can apply to the Council to join the Housing Register. Some landlords, however, may only offer tenancies to applicants under the age of 18 if they have a guarantor.

Homeless applicants post 9th November 2012 who are placed into private rented accommodation

Homeless applicant's that are owed a full housing duty by Enfield Council will in most cases be housed in the private rented sector. However, the council is aware that there may be some rare situations where it would not be suitable for a person to live in private rented accommodation. The Council will decide whether the applicant's circumstances are so exceptional that it would not be suitable for them to live in the private rented accommodation.

Right of Review

Applicants have a right of review against any decision taken by the Council to cancel their application from Enfield's Housing Register on grounds of ineligibility. See the section on Rights of Information, Review and Complaints on page 89, which gives information on how to request a review of a decision taken by the Council.

Other things we take into account

In addition to legislation, local authorities have to make sure their housing allocations policies comply with

- o decisions made by judges in court cases (case law)
- o government guidance on how to implement the law and case law