



Westmorland  
& Furness  
Council

# Housing and Kinship Care

May 2026



## Introduction

The kinship guidance suggests that council's should not expect families to resolve housing issues alone and expects that housing is considered as part of the support given as housing need is a core issue for kinship placements. The council's Kinship Local Offer should include what housing help is available and how to access transfers or priority.

Housing services should consider overcrowding, suitability, and risk of homelessness in supporting kinship carers. They should provide access to suitable accommodation routes including social housing pathways, access to homelessness duties and private sector solutions through the provision of financial assistance when accessing homelessness assistance.

Housing services should contribute by clearly setting out:

- Housing Pathways
- Priority criteria
- How to apply
- What evidence is required

Social housing stock in Cumbria (including that owned by the council) is allocated in line with the Cumbria Choice Policy. Kinship Carers are recognised within the policy through the provision of specific priority banding, and the additional housing needs that may arise from their kinship carer responsibilities are reflected in the wider banding priority criteria. For example, overcrowding may arise with the addition of another household member leading kinship carers to seek a transfer or move to a larger property. There is allocated banding priority for this (Band B) for any applicant who is overcrowded.

There could be other reasons kinship carers may be eligible for priority banding related to circumstances not linked to their kinship responsibilities, such as medical need and this would be assessed as per the policy.

If kinship carers are current council tenants (or that of other registered providers), they may be able to approach their landlord for a transfer but this would usually be via the Cumbria Choice housing register. The policy does allow some flexibility through direct lets to those in housing need where they may not otherwise position highly on a shortlist for an advertised property. Further information on this is included below.

## Housing Pathways- Cumbria Choice

Cumbria Choice is a sub-regional partnership between the 2 Unitary Councils and 6 Housing Associations across Cumbria. The partnership was formed to create a single platform where customers can apply for available social housing and be assessed using one policy.

The 'Cumbria Choice Partnership' is overseen by a 'Sub Regional Project Board', which is governed by a partnership agreement. Membership consists of one senior officer representative for each organisation and each has one voting right. Project Board meets to oversee the running of the scheme and monitor its compliance with local and national policy and guidance. The partnership will make policy decisions about the scheme as appropriate.

The Cumbria Choice policy sets out who is and isn't eligible for social housing in Cumbria and how the partnership will assess this. It also details how applicants join the housing register, the priority they will be given and how offers are made. All relevant housing legislation, regulations and statutory guidance have been fully considered in developing the policy.

### Legal Context

Section 166A(1) of Part VI of the Housing Act 1996 requires all housing authorities to have an allocations scheme for determining priorities and defining the procedures to be followed in allocating social housing accommodation. Cumbria Choice is the legally adopted allocation scheme for Westmorland and Furness Council.

Section 166A(14) of Part VI of the Housing Act 1996 states

***'A local housing authority in England shall not allocate housing accommodation except in accordance with their allocation scheme'***

This means that all applications and offers of accommodation have to be assessed and administered through applying this policy.

In framing their allocation scheme to determine allocation priorities, housing authorities must ensure that reasonable preference is given to the following categories of people (section 166A (3)):

- a) People who are homeless within the meaning of Part 7 of the 1996 Act (including those who are intentionally homeless and those not in priority need)
- b) People who are owed a duty by any housing authority under section 190(2), 193(2) or 195(2) of the 1996 Act (or under section 65(2) or 68(2) of the Housing Act 1985) or who are occupying accommodation secured by any housing authority under section 192(3)
- c) People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions
- d) People who need to move on medical or welfare grounds, including grounds relating to a disability, and

- e) People who need to move to a particular locality in the district of the housing authority, where failure to meet that need would cause hardship (to themselves or others)

Cumbria Choice provides reasonable preference to these groups by awarding Band B (statutory housing need to move). The scheme must also be framed to give reasonable preference to applicants who fall within these categories over those who do not. The Act also allows the scheme to be framed to give additional preference to particular descriptions of people in categories a-e who have urgent housing needs. The scheme does this by awarding Band A for certain people eligible for statutory reasonable preference.

## Cumbria Choice, Priority Criteria & Kinship Carers

Kinship Carers are recognised within the policy through the provision of Band A priority if an applicant is nominated by Children's Services on the basis that they are fostering carers and there is a need to move to a larger home in order to accommodate a looked after child (this would not apply where the home required would be 4 bedrooms or more). This would be by exception only if there was a safeguarding or safety concern associated with the addition of another child/ren into the household sharing existing bedrooms.

Overcrowding would be the more typical reason for kinship carers seeking a transfer or move to a larger property and there is an allocated banding priority for this (Band B) for applicants who are overcrowded.

There could be other reasons for priority banding arising for kinship carers, including those not related to their kinship responsibilities, such as medical need and this would be assessed as per the policy. The children they care for may also be eligible for priority banding based on a medical or welfare need.

### **Evidence Required**

The evidence that would need to be supplied to Cumbria Choice varies dependent on the reason priority banding is being awarded.

For Band A, the nomination needs to come from Children's Services with a clear rationale as to why the kinship carer has an urgent need to move that cannot be met in any other way, and what the impact would be on the placement of a looked after child without access to a larger property.

For overcrowding more generally (Band B), all household members (including children temporarily in their care under kinship arrangements) need to be included on the application form and this would automatically calculate bedroom need. If the need is more than the minimum number of bedrooms available then the system will award overcrowding. It is only at offer stage that proof of the children's residence would be requested.

For any other priority banding reason e.g. medical, the required evidence will be requested when the assessing officer processes the application form.

## Direct Lets

There are occasions where the landlord can choose to direct let a property to an applicant to enable them to make an offer that may not arise from the usual shortlisting process. This is typically used where an emergency situation arises e.g. decant of an existing tenant for health and safety reasons, to relieve temporary accommodation pressures, or where the property is adapted for specific medical needs and the applicant has those needs.

The policy prescribes that no more than 15% of available stock should be allocated via a direct let to preserve the integrity of the choice based lettings process. For the council, this is around 16 lets per year.

Whilst this affords housing authorities some flexibility, the offer would still need to be to someone who has been assessed as having a housing need through the scheme in accordance with the policy and the underlying principles would still apply.

## Measuring Expectations

With any applicant applying to the register, or services supporting those applicants, it is our role to ensure expectations are balanced against the overall demand for social housing across Cumbria versus the actual supply.

Demand far outweighs supply and there are acute housing pressures for social housing across Cumbria. Social housing is allocated based on need with those considered to be in Urgent housing need (Band A) considered first before moving on to look at households in Band B with a recognised housing need to move. Even with Band A status, the wait for suitable accommodation, especially family sized accommodation can be lengthy.

Vacant properties are advertised by the relevant partner landlord each week via the website. Applicants log in to their account and place 'bids of interest' on properties they are eligible for. When the shortlist closes for the property (dates are included on the advert), the managing partner reviews the generated shortlist and works through the application bids in order.

### What does that the data tell us?

- There are 8506 applicants registered on Cumbria Choice for Westmorland and Furness Council with 2817 of these being in a priority band (A or B)
- 2834 of these households contain children and 1154 of households containing children are in a priority band (A or B)
- The average number of weeks a household has been on the register since priority banding was awarded is 151 weeks (indicative only)
- There have been approx. 664 lets in 2025/26 across all providers registered with the scheme to applicants living or wishing to live in W&F (118 of these were council owned properties)
- 59% of these were family sized accommodation

## Homelessness Pathways

If a kinship carer applies as homeless, the fact they have dependent children in their care creates an automatic priority need and this would include children they are caring for.

If a kinship carer's accommodation became unsuitable or unstable (e.g. if notice was served by the landlord) or they became homeless, the council's statutory homelessness duties would arise, with them being owed a prevention or relief duty to support them to access other, more suitable housing.

If they were actually homeless on application, they would be provided interim accommodation pending a homeless decision and officers would work with them to relieve their homelessness.

The prevention and relief of homelessness is achieved through careful, robust and composite homeless assessments, followed by detailed Personalised Housing Plans (PHP's) to set actions for the person to take, supported by the council, to prevent/relieve their homelessness. The council's actions usually include increased preference on the housing register (Cumbria Choice) for homelessness and support to seek private rented accommodation with potential funding support.

Usually the evidence needed to support a homeless application includes copies of any notices served by the landlord (if applicable), medical information (if this is relevant) and details of their last or current settled accommodation. There will be other evidence requested through the course of the application whilst duties are established but this will be clearly explained.

How to access Homelessness Support:

**Email:** [dutytorefer1@westmorlandandfurness.gov.uk](mailto:dutytorefer1@westmorlandandfurness.gov.uk)

**Self referral online:** <https://hpa2.org/refer/WAF>

**By phoning the relevant Triage Service :**

Furness: 01229 876599

Eden: 01768 861428

South Lakes: 01539 793199

## How to Apply to Cumbria Choice

Applications to Cumbria Choice are made online via the website [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk). Applicants first need to [Register](#) an account and will then be able to [Log In](#) to submit their application form for social housing.

The application is completed via a wizard and is designed to be mobile friendly and intuitive so will step the applicant through the relevant sections and prompt further questions where necessary.. A kinship carer does not need to provide any further evidence of their kinship carer status for the application process nor identify this as part of the process as any priority banding will be applied to them in the same way as it is to others based on identified housing needs.

Where an applicant needs support to complete an application form, they will be signposted to seek this support from family, friends or services they are involved with. Face to face appointments to assist customers to complete application forms are available in exceptional circumstances but this will delay the application process as only limited appointments are available. To arrange this, they would contact the relevant partner organisation [Contact Us - Cumbria Choice](#)

When choosing the partner they wish to administer their application, this would be their current landlord if they are a member of the Cumbria Choice scheme, or usually the landlord with stock in the area they live or wish to live. The partner chosen here does not impact upon the properties the applicant can see and place bids of interest on, this is just the partner who will process their application.

Where Children's Services believe Band A would apply, simultaneously to the application process above, they would nominate the kinship carer to the managing partner, providing the necessary evidence to show the **urgent housing need** arising from the placement of a looked after child. For applications managed by the council, this would be to [cbl@westmorlandandfurness.gov.uk](mailto:cbl@westmorlandandfurness.gov.uk). The contact details for other partners can be found on the website [Contact Us - Cumbria Choice](#).

Once the application is submitted, the applicant will receive confirmation and their unique reference number. They can track the progress of their application, send messages to the partner managing their application and view/place bids of interest on properties by logging into their online account.

Applications usually take up to 3 weeks to process and activate but this can vary depending on workload and staffing resource. Once activated, the applicant is sent a letter to confirm their banding and/or request any further information that may be necessary.

Once the application is activated, the applicant can then log into their online account and view adverts for vacant properties they are eligible for and place bids of interest. This will indicate the queue position at the point of registering the bid. This is subject to change as the advertising cycle proceeds and more bids are placed but the applicant can see updates on this in the bid history section of their account.

Properties are advertised for a week and once closed, shortlists are worked through and only the successful applicant will be contacted. Once the property has been matched to someone, it will show as an 'unsuccessful bid' on the applicants account.

## Flow Chart



