

# Housing Options in Dorset



Helping people to find a home.



Dorset  
Council

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# Introduction

This guide provides an overview of the current housing situation in Dorset and emphasises the need for social housing.

This guide also includes:

- what alternative housing options are available within Dorset
- what is available in the market and how to access it
- how we can help and offer advice so you can make the right decision for you and your family

We offer assistance in finding housing and will help you understand all of your housing options.

When looking for new housing, it's important to know that there is a shortage of affordable accommodation both locally and nationally. So, keeping an open mind during the search can increase the chances of finding suitable housing. This guide provides tips and encourages considering all housing options.

In this guide, "private rented sector" (PRS) refers to properties owned by private landlords and rented to individuals or families. "Social rented housing" refers to properties owned and rented by registered providers (RPs), also known as housing associations. Dorset Council is not a stock holding authority so there's no council housing in Dorset.



# Social Housing

Dorset is a wonderful place to live, but the demand for social housing greatly exceeds the supply. Only a small number of applicants will secure social housing, so it's important to consider all available options.

Social housing in Dorset is provided by various providers, including Aster, Magna, and Sovereign.

## Before you apply to the Dorset Homechoice Scheme

There is a high demand for social housing, with 5,593 households registered as of April 2024. Dorset Council lists about 86 properties monthly and gets around 120 new applications weekly. This has led to a backlog that the Housing Register Team are trying to clear. Even without new applicants, it would take several years to accommodate everyone currently registered.

Right now:

- there are 1,707 people eligible for older peoples' housing
- 489 applicants have a need for a home on the ground floor only
- 1,995 households have pets but not all providers will take them
- 1,771 currently are renting privately
- there are currently 298 households on the housing register who need a 4 or more bedroom property.
- there were only 18 properties with 4 or more bedrooms let in 2023
- no property was let in 2023 with 5 or 6 bedrooms.

## The Dorset Homechoice Scheme

Not everyone can join the Homechoice Scheme. People will not be eligible to join the scheme if they are not eligible for an allocation of social housing and/or do not meet the qualifying criteria as determined in the council's Allocations Policy. If you have a history of Anti-social behaviour or have a housing related debt which you aren't addressing, these can make you ineligible for the scheme.

Those who do not qualify for social housing can be signposted to our services for advice.

To apply, complete an online application on the [Homechoice Scheme website](#). You'll need to provide:

- full names and dates of birth for all household members
- ID for all household members



- National Insurance Numbers for all household members aged 16 or over
- an email address
- a contact number
- current address, including postcode
- address history, including dates, over the last 5 years
- proof of local connection to the Dorset Council area and any parishes within the area
- any information that explains the household's need to move to alternative accommodation – for example medical information that states that the property is affecting someone's health, police reports about ASB or risks posed living in the house or information about disrepair

If you don't have an email address, we have [an online tutorial to help you create one](#). If you find technology challenging, you can go to a local library for help with registration, or you can call our Housing Register Team at 01305 221000 for assistance.

### **Housing register statistics**

Currently, our Homechoice Scheme has 5,693 active applications. Applicants are divided into four bands, A to D, with A being the highest need and D the lowest need. Only 5.4% of applicants qualify for Band A.

Due to there being more applicants than available properties, there can be long waits for re-housing, especially for larger homes. Many properties receive numerous "bids", sometimes over 100.

Most applicants in the Homechoice Scheme want 1 bedroom homes. However, a few need larger homes, and it's important to note that finding suitable homes for these larger households will be challenging.

The time it takes for people to get housing varies. It depends on their specific needs, the size of the home they require, the area they prefer, and how often they bid. For example, finding housing in high-demand areas like Weymouth takes longer than in less popular areas.

The Dorset Homechoice Scheme lists available properties weekly. Applicants can view these online and bid on their preferred property based on their needs. Those who aren't tech-savvy can get help from our staff.

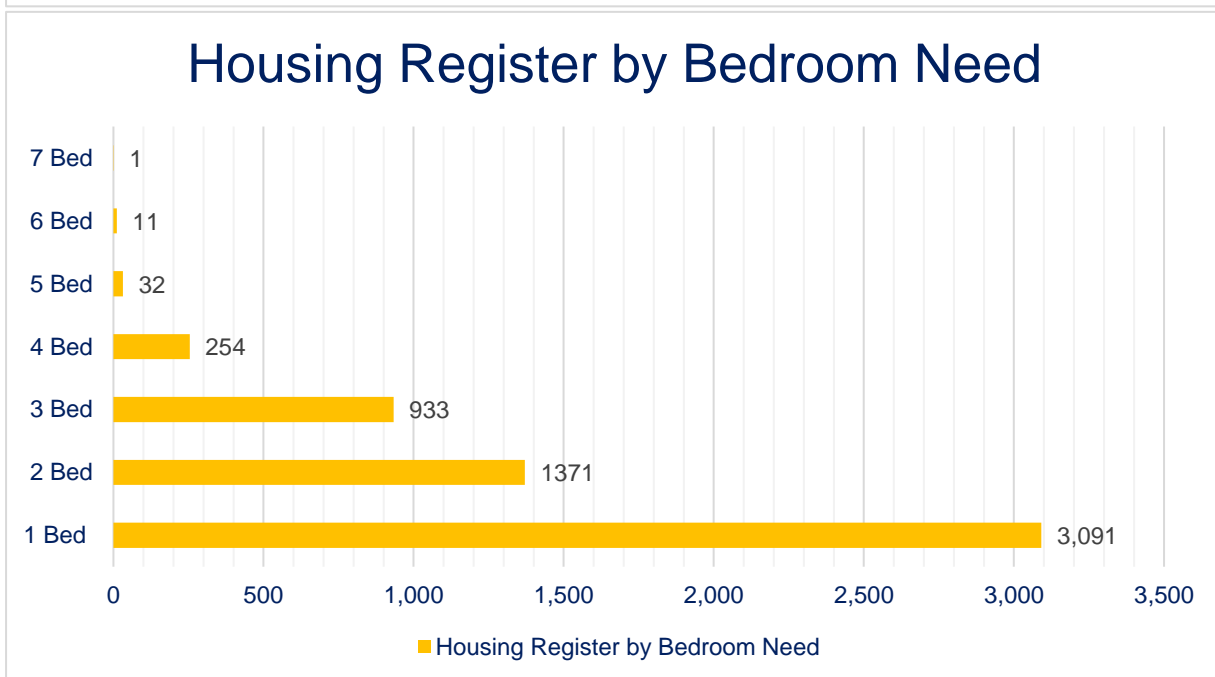
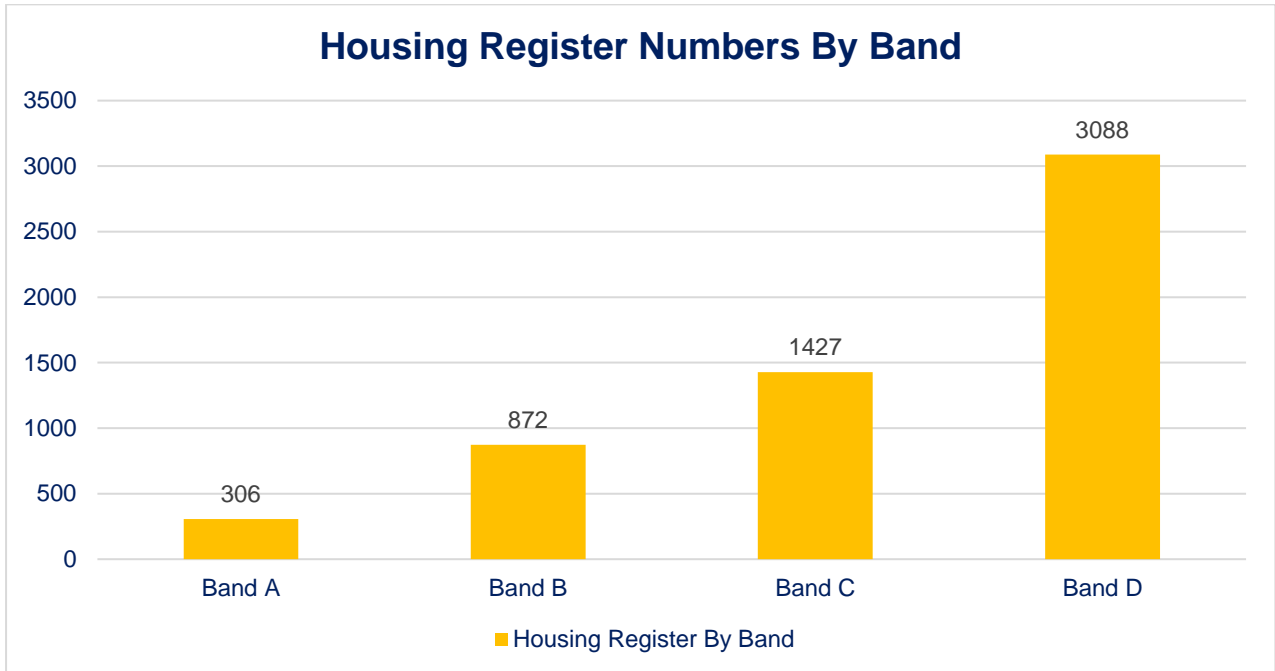
Bids are based on the applicant's time on the register and their band. Usually, the applicant in the highest band who's waited the longest will be successful.

There are some exceptions, such as where the property is adapted – in this case, we need to make the very best use of the housing stock and ensure that someone who has

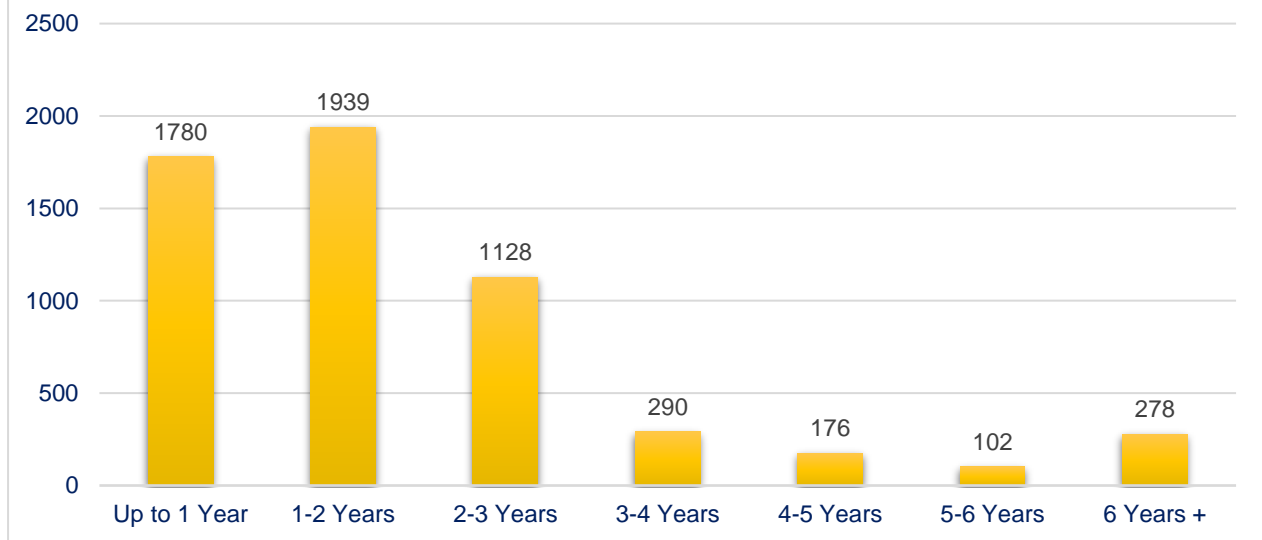


a need for those adaptations is prioritised. Sometimes there are also planning restrictions, often called section 106 agreements, which mean that someone with a specific local connection to that parish is prioritised. This is how Dorset promotes local homes for local people.

Homeless applicants may have less choice – because their housing need is considered so urgent, bids can be placed by the council on their behalf if we think the property meets their needs. There are limited rights of refusal.

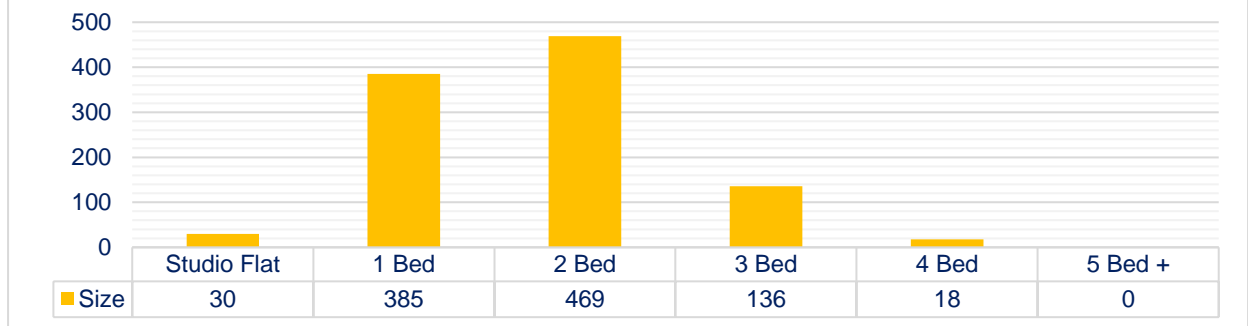


## How long have people been registered on the Dorset Homechoice Scheme



## Offer Data

### What sized properties were offered in 2023?



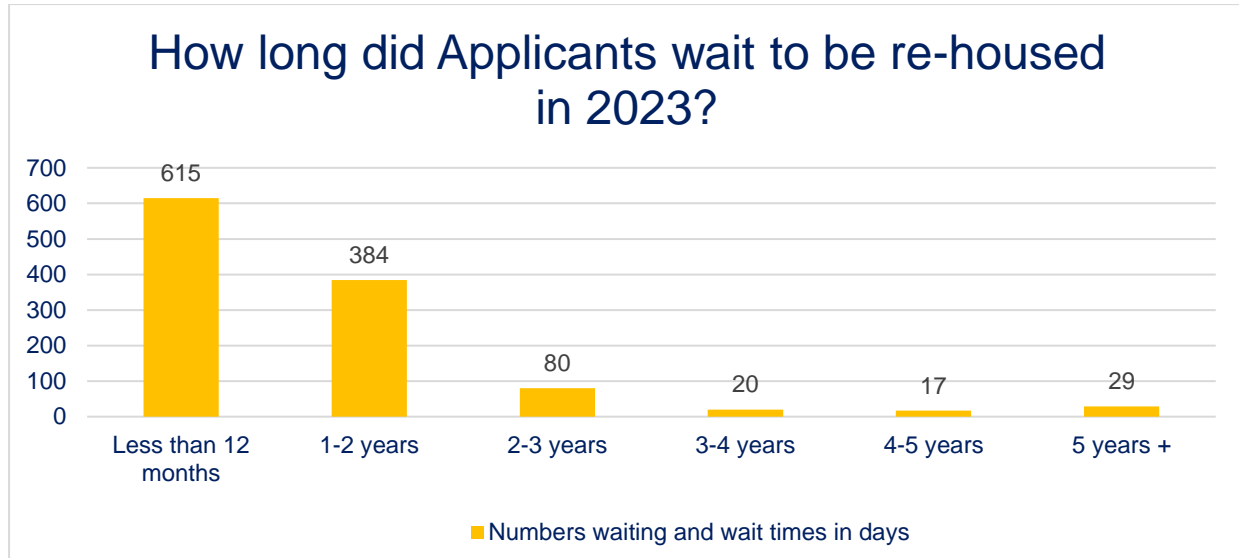
How long people may wait for re-housing is very hard to predict as it depends on so many different factors, including:

- the size of the household
- where they want to live
- how flexible they are in terms of their location
- how often they bid
- their banding



- whether they will be flexible and consider flats, as well as houses

Households should not automatically assume that their housing need must be met with a house, when a flat can equally be suitable.



## Nominations to properties owned by Registered Social Landlords

We don't own social housing but collaborate with registered social landlords to provide housing. We have nomination agreements with the registered social landlords. Under this agreement, the social landlords are committed to allocating a certain percentage of their stock for use on the Dorset Homechoice scheme.

Applicants can't apply directly to these landlords. To secure social housing, they must register with the Dorset Homechoice scheme.

Our social landlord partners are:

- Abri
- Aster Group
- BCHA (Bournemouth Churches Housing Association)
- East Boro Housing Trust
- The Guinness Partnership
- Hanover Housing Association
- Home Group
- Housing & Care 21





- Magna Housing
- Mill Street Housing Society
- Places for People
- Sage Housing
- Sanctuary Housing
- Sandbourne Housing Association
- Sandown Housing Association
- Sovereign Housing Association
- Stonewater

## Social Housing Exchanges

If you're a secure or assured tenant in Dorset's social housing, you can consider a "mutual exchange". This is where two social housing tenants agree to swap their homes, and it is possible to have several tenants involved in a chain of "swaps". This can be quicker than applying through the register.

Your tenancy type is in your agreement. If you're an introductory tenant, you can't swap until you become a secure tenant, usually after a year.

You can register with [HomeSwapper](#), a free service, to find potential swaps. You must get your landlord's permission to swap, and you generally can't if you have rent arrears so you may need to clear these first if you have fallen behind with your rent.

The new property must suit your household size. For example, if you need three bedrooms, you can't move to a two bedroom property as it would be too small. However, if you're downsizing because your household is smaller, this is permitted.



# Supported Living

Supported living accommodation for adults, particularly younger adults with disabilities, allows them to move away from home when they want to or return to the local area from care homes out of the area. Giving people the opportunity to be independent will facilitate them to:

make their own choices and decisions

learn new skills and interests

contribute to the local economy through apprenticeship programmes

feel part of a community

Supported housing offers vulnerable people an opportunity to learn independent living skills in a safe environment.

There are different forms of supported housing; people can either live by themselves with support or share an ordinary or purpose-built home with a small number of other people.

There will be an established and funded level of staff support, from visiting to 24-hour presence.

People have their own individual tenancies, and if they don't work, Housing Benefit will normally cover the costs of their rent. There may also be other funding arrangements in place. Tenants will also have access to a range of other benefits and will be able to choose how they spend them.

Generally, we would want to support people to have the choice and control that Direct Payment and ISFs afford them, but in some circumstances the support (or elements of) may be directly commissioned.



# Privately Rented Options

A Private Rented Sector (PRS) property could be any residential property like a flat, house, or bungalow, owned by an individual or a company. They rent it out, usually on a monthly basis. Most are rented under an Assured Shorthold Tenancy, typically for at least 6 months, but can last years, so they should not automatically be seen as short term.

Getting a private rented property is often faster and more convenient than waiting for social housing. It also offers more choice in location.

There are many factors to consider when searching for a new property, the main three being:

- affordability
- location
- how you will find a property

## Positives

The positives of renting privately are:

- choice - the private rented sector offers a wide selection of properties all over Dorset and the numbers exceed what is available in the social rented sector
- flexibility - most private landlords are looking for long term tenants; however, should your circumstances change, you will have the flexibility to move to a different property
- social housing - there is very limited access to social housing in Dorset and there can often be very long waits

## Deposits

Most landlords or letting agents need a deposit and a month's rent before you can move into a private rental. This can be a barrier for some people.

If you need help with these initial costs, there could be several options for you.

## Discretionary Housing Payments (DHPs)

Discretionary Housing Payments are a payment you can receive at the discretion of the Revenue & Benefits Team at Dorset Council to help with housing costs. You can, however, only get help if you are entitled to either Housing Benefit or Housing Costs with your Universal Credit payment at the point that you apply. It is available to people who are not receiving enough to cover their rent to help them top it up during short periods



(for example, if someone loses their job and is seeking a new one) or for one off costs, like the rent-in-advance, deposit or removal costs. DHPs cannot be used to cover an increase in rent due to rent arrears or to cover overpayments

DHPs are grants, so you don't have to pay them back. It's worth [checking if you're eligible](#).

### **Housing Options' Landlord Incentive Scheme**

You may be able to access Housing Options' Landlord Incentive Scheme if you are at risk of homelessness. These are loans that are available to help with the start-up costs of a new tenancy, the rent-in-advance and deposit. We can also offer incentives for landlords to take households at risk of homelessness as an added incentive and offer pet bonds on top to help people keep their pets as part of their household.

If you want to make use of the Landlord Incentive Scheme, you need to talk to your Housing Caseworker who will want to confirm that any possible property meets your needs and is affordable for you into the future.

Your landlord must put any deposit given to them into a government backed tenancy deposit scheme (TDP). In England, your deposit can be registered with:

- [The Deposit Protection Scheme](#)
- [My Deposits](#)
- [Tenancy Deposit Scheme](#)

Most fees charged by landlords and agents were banned in June 2019. This includes letting, credit checks and referencing fees.

### **Affordability**

When you're thinking about renting a property, you will need work out how much you can afford to spend on your rent each month. If your income is low, you might qualify for rent assistance through Housing Benefit or the Housing Costs part of Universal Credit.

The amount of financial help given to private renters is limited by Local Housing Allowance (LHA) rates. Your personal LHA rate is calculated based on your bedroom allowance. The number of bedrooms you're entitled to is determined by the LHA rates:

- 2 people over 10/under 21 are expected to share a room if they are of the same sex
- 2 people under 10 are expected to share a room, regardless of their sex
- You are entitled to one bedroom for each single person, or couple, aged over 21

Dorset has four Local Housing Allowance (LHA) districts. It's important to know which one applies to the property you're interested in.



The districts are:

- BCP area (covering Wareham, Swanage, Bere Regis)
- Mid/West Dorset (covering Dorchester, Weymouth, Bridport, Beaminster)
- Yeovil District (covering Sturminster Newton, Stalbridge, Sherborne)
- Salisbury District (covering Shaftesbury, Gillingham)

Knowing the maximum financial help you can get helps you figure out what rent you can afford. You can find the LHA rate for a property [using its postcode](#).

The local housing allowance (LHA) isn't updated every April like other benefits. This has caused it to fall behind market rates in the past. However, the government adjusted it to match market rents in April 2024 after previously freezing it.

Remember, the figures you see are the maximum financial help you could receive. Your actual amount could be less, depending on your income and whether other adults live with you. If other adults live with you, they're expected to contribute to the rent, which could reduce your allowance. It's important for everyone in a household to contribute to its costs if they have an income.

If you're single and under 35, you'll usually get the shared accommodation rate, which is lower than other LHA rates. This might cover a room in a shared house, but probably not a self-contained property.

There are exceptions for certain groups, such as:

- couples
- care leavers under the age of 25
- younger people getting disability benefits (PIP daily living component or DLA at the middle or higher rate for care)
- young people who have lived in a hostel or refuge for at least 3 months
- those who have experienced domestic abuse
- are a former prisoner aged over 25 and covered by MAPPA (Level 2 or Level 3)
- a survivor of modern slavery

If you share custody of your child, they're considered to live with the parent who provides their main home. If they spend equal time with both parents, they're considered to live with the parent who claims child benefit for them. This could affect your entitlement to additional help.

LHA rates may change in the future, so it's worth checking online. The current rates are for April 2024.



## LHA for the BCP Area

Number of Bedroom	Weekly Amount	Monthly Amount
1 bedroom with shared facilities	£98.11	£425.14
1 bedroom self-contained	£159.95	£693.12
2 bedroom	£201.37	£872.60
3 bedroom	£264.66	£1,146.86
4 or more bedrooms	£356.71	£1,545.74

## LHA for Mid to West Dorset Area

Number of Bedroom	Weekly Amount	Monthly Amount
1 bedroom with shared facilities	£98.11	£425.14
1 bedroom self-contained	£136.93	£593.36
2 bedroom	£172.60	£747.93
3 bedroom	£207.12	£897.52
4 or more bedrooms	£287.67	£1,246.57

## LHA for the Salisbury Area

Number of Bedroom	Weekly Amount	Monthly Amount
1 bedroom with shared facilities	£98.11	£425.14
1 bedroom self-contained	£148.59	£643.89
2 bedroom	£179.51	£777.87
3 bedroom	£210.58	£912.51
4 or more bedrooms	£287.67	£1,246.57

## LHA for Yeovil District

Number of Bedroom	Weekly Amount	Monthly Amount
1 bedroom with shared facilities	£100.11	£433.81
1 bedroom self-contained	£120.82	£523.55
2 bedroom	£159.95	£693.11
3 bedroom	£195.62	£847.68
4 or more bedrooms	£287.67	£1,246.57

If you rely on benefits and the rent for a property you're considering is more than your allowance, you'll need to figure out how to cover the extra cost. If you're at risk of homelessness and working with us, we won't financially assist you to secure a property



that we don't believe you can afford. This is because our goal is to create sustainable and settled homes.

It's crucial to create a budget to ensure you can afford all your expenses, including additional costs like commuting to work or school, or caring for others. If you're unsure, our team can help you make a budget plan.

## Other Costs

It's a good idea to fill out an income and expenditure form to manage your finances. Once you know where your money goes, you can adjust and prioritize your spending to stay within your budget.

Renting a home isn't just about paying rent. Common bills for tenants are:

- water bills (paid monthly, quarterly, or annually)
- electricity and gas bills (paid monthly, usually by direct debit or pre-payment meter)
- service charges (in some properties, paid monthly or annually for things like communal lighting or garden maintenance)
- Council Tax (usually paid monthly over 10 months)
- TV licence (paid annually or monthly by direct debit)

You'll also have personal costs like food, laundry, and travel. We offer budgeting forms to help you consider all potential costs.

### Searching for a property

Finding a new home is like job hunting - it requires persistence. Here are some websites to start your search:

- [www.rightmove.co.uk](http://www.rightmove.co.uk)
- [www.zoopla.co.uk](http://www.zoopla.co.uk)
- [www.gumtree.com](http://www.gumtree.com)
- [www.dssmove.co.uk](http://www.dssmove.co.uk)
- [www.spareroom.co.uk](http://www.spareroom.co.uk)

Also, consider visiting local letting agents who list rental homes. Do not underestimate the personal touch of actually talking face to face with the agents as they are more likely to remember you and pick up the phone if they have something that might be suitable for you.



You can also check noticeboards, newsagent windows, local newspaper classifieds, and social media like Facebook. Landlords also sometimes advertise their properties in local newspapers in the classified ads. Some people find success posting in local community app groups.

Searching for private rentals can be tough, but it's not impossible. We help people secure private lets every week. Success requires persistence and commitment. Stand out from the crowd in a positive way.





# House Hunting Tips

- ✓ Finding a rental home can be tough, so here are some tips to help. Landlords and letting agents want reliable tenants who pay rent on time and maintain the property.
- ✓ Searching online or calling landlords and agents takes time. You'll likely need to make many searches and calls before viewing a property. Don't give up - persistence is key!
- ✓ Visit letting agents in person if you can. Remember, they work on behalf of the landlord.
- ✓ Present yourself well and be prepared to tell them about your situation and show them any references you might have. You are essentially selling yourself as a good tenant and first impressions count.
- ✓ Don't limit yourself to one or two agents. Regularly check all agencies in your area, as well as local newspapers, websites, noticeboards, shop windows, and social media. The broader your search, the better your chances.
- ✓ Be punctual, friendly, and presentable for viewings. Have your questions ready and bring ID such as a passport, driving licence or utility bill.
- ✓ Provide copies of previous landlord references to the landlord or agent.
- ✓ Always view a property before signing anything. Ask questions and make sure you get answers. If you are not sure what to look for or what to ask, check out [this guide](#) which is packed with some really useful information.
- ✓ Consider a wide range of areas to increase your chances of finding a suitable place. Be flexible and consider areas with good transport links.
- ✓ Think about what you want from a property and what's suitable for your household. You might need to compromise, but it's good to know what you want.
- ✓ When your tenancy starts, make sure you get:
  - ✓ a valid gas safety certificate
  - ✓ a copy of the Energy Performance Certificate (EPC)
  - ✓ details of where your deposit will be held
  - ✓ a copy of your tenancy agreement
  - ✓ a copy of the "How to Rent" booklet
- ✓ These should be given to you in paper format unless you agree to receive them electronically.
- ✓ If possible, pay your rent by bank transfer and set up a direct debit. Label the transaction as rent. If you can't do this, your landlord should provide a rent book. Always get a receipt for rent payments.
- ✓ Remember your responsibilities as a tenant. Keep the property clean, don't cause a nuisance to your neighbours, pay your rent on time, and report any repair issues promptly.



## Living in your rented home

If your rental home's condition worries you or risks your health, first contact your landlord or letting agent. You need to tell them what is concerning you to give them the opportunity to put that right. Write or email your concerns to keep a record of the issues you have raised.

Registered Providers (RPs) have their own repair reporting systems, so check their website or your tenant handbook for details.

Remember that you must allow your landlord and their contractors reasonable access to your home, so they can assess the problem and carry out the repairs. You will also need to allow reasonable time for any repairs to be completed. Some repairs such as a leaking water pipe may need an urgent response, other repair works may take longer, requiring your landlord to organise contractors, obtain quotes and in the case of a boiler, for example, wait for parts to be delivered.

You must keep on paying your rent while waiting for repairs to be completed or if you disagree with your landlord over repairs. You do not have the right to withhold your rent, even if your landlord refuses to do any repairs or improvements.

If your landlord won't make necessary repairs or improvements, report it to [Dorset Council's Housing Standards](#).

For more information on making a complaint, [visit our website](#).

Housing Standards investigates complaints and offers advice on issues like:

- inadequate heating and insulation
- [damp and mould](#)
- drainage problems
- unsafe gas or electric installations
- poor property management



# Tenancy Sustainment and Support Service

Dorset has a dedicated Tenancy Sustainment & Support Team whose role is to help people to stay in their homes, or where that is not possible, to help them to find new homes without the threat of homelessness.

Prevention of homelessness is Dorset Housing Options Team's key agenda.

Referrals to the team come through the Housing Options Team when it is identified that there is a role for a Tenancy Sustainment Officer to work with the household and there is a willingness to engage with that help. You can contact them at 01305 221000.

They carry out a wide range of support functions but, above all, they are there to help people to navigate what we know can be a difficult housing situation. They want, however, to empower people to take ownership of their lives and work with them – they are there to help and guide.

The team provides various support services, including:

- negotiating with your landlord if you're struggling with rent
- helping you create a financial plan and providing budgeting advice
- referring you to our Income Max Worker to help maximize your benefits and manage debts
- assisting in making benefit claims and maximizing income
- helping access grants and schemes for furniture and other essentials in a new home
- assisting in setting up utilities and direct debits in a new home
- providing support to engage with drug/alcohol services
- supporting engagement with education, employment, or training services
- helping to find alternative accommodation
- assisting in joining the housing register and providing necessary documentation
- helping to bid in the homechoice scheme



# Owning Your Own Home

If you have savings or a deposit, think about buying a property.

## Shared ownership

If you can't quite afford the mortgage on 100% ownership of a property, there are government schemes that can assist you. For example, Shared Ownership is a part-rent, part-buy scheme which allows you to buy a percentage of the home (between 25% and 75% of the home's value) and pay rent on the remaining share. You can then buy the rest of the home as and when your circumstances allow it until eventually you own it outright.

You can use Shared Ownership if:

- your household earns £80,000 or less per year
- you're a first-time buyer
- you used to own a home but can't afford one now
- you're an existing shared owner looking to move

For more info on Shared Ownership in Dorset, check out the [Shared Ownership Dorset website](#). Most major housing providers in Dorset offer shared ownership options. These are:

- [Sovereign](#)
- [Aster](#)
- [Magna](#)
- [Whathouse](#)

## First Homes Scheme

The [First Homes Scheme](#) gives first-time buyers up to 30% off on new homes or homes previously bought through the scheme. For example, if a home is worth £200,000, you could get a £60,000 discount, making the price £140,000. This means you'd need a smaller mortgage and less deposit.

The scheme is for local first-time buyers in England. You need to be able to get a mortgage for at least half the home's price. The home must cost less than £250,000 after the discount has been applied. Your household income should be no more than £80,000 a year before tax. The property is sold directly by the developer and approved by the council. When you sell the property, you must give the same percentage of the sale price back to the council as the discount you received.



Some councils may prioritise giving First Homes discounts to key workers, people who already live in the area, or those on lower incomes. There are local exemptions for armed forces and their families.

### **Rentplus Scheme**

The Rentplus Scheme offers affordable homes in Dorset for local people who are working or in training, want to own a home in the future, earn less than £80,000 a year, and can't currently save for a deposit. The average Rentplus household income is £33,000. To be considered, you usually need to be on your Local Authority's housing register.

Rentplus buys new houses from developers. These are let on 20-year full repairing leases to Registered Providers (RPs), who work with the council to allocate the Rentplus homes, usually through local choice-based lettings or the council's Housing Register. Successful applicants must want to own a home, have a provable income, and a local connection to Dorset.

If you're successful, you can move into your new home without a deposit. You pay affordable rent, which is cheaper than similar private rentals. The rent includes all repairs. Every 5 years, you'll have the chance to buy the property. At purchase, Rentplus will gift you 10% of the property value.



## Further help and advice

If you require further information, visit [our housing advice section](#) which we hope will give more advice, tips and help. To speak to an Assessor who can talk to you about your housing situation and give you advice and support, please ring 01305 221000. We want to hear from you if you are struggling with your housing in any way, from being worried about being served notice, to falling behind with your rent, or your mortgage. We are here to help.

All residents can get [housing advice to avoid homelessness and get support during a housing crisis](#). It's best to seek help early to prevent a crisis. The sooner you talk to us, the more options you'll have. Start by calling us on 01305 221000. We're also available in person at our Customer Access Points on certain days. By talking to us first, you'll know what paperwork to bring to any meetings.

Our Customer Access Point drop ins are current at the libraries on the following days:

- Monday - Wimborne (Bridport on the first Monday of each month)
- Tuesday - Dorchester
- Wednesday - Blandford (Norden Lodge)
- Thursday - Wareham
- Friday - Weymouth

Situation	Organisation	Location	Contact
Anyone at risk of homelessness or experiencing a housing problem	Dorset Council		01305 221000 (24 hrs a day)
Women fleeing domestic abuse with or without children	<b>Women's Aid</b>		<b>0800 032 5204</b>
Advice and support with benefit applications, household bills, employment and debt matters	<b>Citizens Advice</b>	<b>Dorset Wide</b>	<b>0800 144 8848</b>
Not for profit furniture project offering electrical	<b>Dorset Reclaim</b>	<b>Unit 5, Poundbury Road, DT1 2PG</b>	



and household good			

If you're working with a Housing Caseworker, don't forget to check your Personal Housing Plan (PHP) and follow the agreed actions. Stay in touch with us and inform us if anything changes in your situation.

