## Homeowners

The current B-with-us policy allows all homeowners to join the housing register, but the new policy adds criteria so that applicants who are homeowners won't qualify to join the register if they have no housing need (they don't qualify bands one, two or three).

The <u>benefit</u> of this is that the social housing allocated through B-with-us will be given to those who need it, rather than those who own a property.

The <u>risk</u> of this is that some applicants who are currently active on the B-with-us housing register will have their application closed as they will no longer be eligible.