



Steve Biko Housing Association

Allocations & Lettings Policy

1. Introduction

The Steve Biko Housing Association's (SBHA) Allocation and Lettings Policy is the mechanism we use to determine priorities and for defining the procedures to be followed in allocating social housing accommodation in our areas of operation namely in the constituency wards of Picton and Princes Park in the Toxteth region of Liverpool.

SBHA will ensure we provide a high quality, equitable customer centred approach to lettings that enables anyone requiring housing to make informed choices about their housing options.

2. Basic Principles of the Scheme

SBHA obtained formal registration in February 1987, with the principal objective of the Association being able to provide good quality housing primarily but not exclusively to black and racial minority communities in greatest housing need.

The policy has been designed in a way which will help SBHA to achieve this aim in a fair and equitable way to both existing tenants and new customers and in ensuring we comply with all the legal obligations placed upon us through for example the Housing Act 1996 and the Equality Act 2010.

All applicants are assessed on an individual basis to make sure that no applicant is discriminated against or disadvantaged on the grounds of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation.

Applicants for sheltered accommodation are provided with additional information concerning details of sheltered schemes and the level of services provided.

Additionally, the policy will aim to provide an on-going list of potential tenant's access to the waiting list. This is gained via an assessment of points related to housing need. Once on the list, priority goes in date order. We work closely with Liverpool City Council (LCC). We have a service level agreement in respect of nominations, whereby LCC can nominate people from property pool waiting list to SBHA's waiting list.

Support from SBHA's staff is available to complete the application form and any associated forms, if required. SBHA can also provide other levels of assistance to applicants for example in understanding the waiting list, Housing Benefit claims, translation service and any other special requirements that may be needed.

The Policy actively demonstrates how we determine priority between eligible applicants and how we aim to and actually support vulnerable people and provide choice to applicants. Furthermore our intention with this Policy is to try to achieve a sensible balance between meeting the housing needs of existing tenants and new applicants, whilst making the most efficient use of our stock.

3. Target Setting

SBHA is firmly committed to challenging discrimination wherever it may exist and in ensuring that our own policies and practices do not discriminate against anybody because of their age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation. We are also proud of our history and heritage and firmly wish to stay true to our principles and values of providing good quality housing targeted at those from Black and Minority Ethnic (BME) backgrounds be they individuals or families in the greatest housing need. We also recognise that historically mainstream providers have found it challenging to meet the specific needs of some of the more diverse members of our communities be that because of their race, religion or language needs for example.

Much has changed since our inception and Merseyside has not been immune from that change either. The landscape of the City has evolved as have the people that have moved to Merseyside over the past decade. In Prices Park and Picton Wards for example where SBHA has all of our properties the areas have seen people from Somalia, Yemen and Romania move into and lay down solid foundations. We are acutely aware that these newer communities require a level of support and assistance in accessing housing and have needs that we are not be able to address fully yet. We also recognise that the challenge for SBHA with our history in mind is how we adapt our services and offering to ensure that we maintain our relevance to the evolving customer base in our areas of operation and in continuing to provide an excellent service to our already diverse customer/tenant base.

With the context and landscape as it is SBHA held a number of consultation sessions with both our customers and internally with our staff and Board. The aim was to look at our operating processes and specifically our Allocations and Lettings Policy with a view to determining appropriate targets for allocations of homes to people of BME backgrounds. Our view is that there is still much to be done in addressing and meeting the housing needs of BME older people for example, and in understanding the complex family and cultural requirements of those affected.

During the consultation phase significant thought and discussion was held regarding the rationale and viability of having a published target with regards to lets to BME people. Following these discussions the Board at SBHA decided that it is appropriate to have a published target of 30% of all lets to people of BME background. We have used ONS mid-year ward population estimate 2007 for Prices Park and Picton Ward respectively to base our targets on. According to the data the wards breakdown in terms of total numbers and BME residents as follows;

Picton:

Total Population: 16,310

Of which BME Population: 3,795

Prince's Park:

Total Population: 14,255

Of which BME Population: 5,363

Cumulative Total: 30,565

Cumulative BME: **9,158 = 29.96%**

We will actively monitor how we are performing in relation to this target throughout the year through reports to Board. We will also annually publish how we have performed using mechanisms such as our Annual Report, Website and social media. These targets will be reviewed once the Census data has been updated, published and becomes available. All applicants will be asked to complete the equalities monitoring section of the Housing Application Form this will not however, be a requirement for acceptance of an application.

In addition through our internal monitoring and scrutiny mechanisms we will investigate the impact the Allocation and Lettings Policy is having on individuals from all protected characteristics to ensure access to our services is being delivered in a fair and appropriate manner that meets the diverse needs of our diverse customers. This will help us to produce reliable data on the ethnic origin of applicants, monitor the effectiveness of our policy and match properties to the specific needs of all applicants.

4. Eligibility

All applicants will be treated as "eligible" for accommodation. There will be certain exemptions however, to ensure that SBHA complies with relevant legislation for example where someone is subject to immigration control within the meaning of the Asylum and Immigration Act 1996.

The Secretary of State has prescribed the classes of persons who are subject to immigration control but are eligible to be allocated accommodation. These include:-

1. Existing Tenants;
2. European Economic Area (EEA) nationals; The Free Movement of Persons Directive 2004/38 EC sets out the right of EEA nationals and their family members to move and reside freely within the territory of the EEA Member States.
3. Persons subject to immigration control who have been granted refugee status or exceptional leave to remain provided there is no condition that they shall not be a charge on public funds, or indefinite leave to remain under certain conditions; and
4. Persons subject to immigration control who are nationals of a country that has ratified the European Convention on Social and Medical Assistance or the European Social Charter. Article 1 of the European Convention on Social and Medical Assistance establishes the basic principle of equal treatment. Each of the Contracting Parties (or nations signed up to the Charter) undertakes to ensure that nationals of other Contracting Parties who are lawfully present in their territory shall be entitled to the same social and medical assistance as that available to its own nationals.

5. Application for Housing

Anyone interested in a property from SBHA will have to complete an application form. Applications forms are available from the SBHA office and we also intend to make the forms available on our website once this goes online.

SBHA will require you to provide two proofs of residence for all adults listed; one proof of evidence for all children listed; and proof of your National Insurance Number. Some examples of the type of supporting evidence that we accept and that applicants will be required to attach to their application include: -

- Passport;
- Bank statement;
- Utility bill;
- Letter from the Benefit Agency (or benefit book) for all adults on the application;
- Child Benefit book) - showing all of the children on the application;

If you need help filling in the form, our staff will be happy to help you do so. In addition if you have any additional specific support needs or requirements such as large print, interpretation etc. staff will also be available to support with such requests. We do not hold translations of any documents as a matter of course but will make available any documentation in any format **on request**.

Only eligible applicants will be accepted onto the waiting list, a reference number will be allocated and a note taken of the date received. It is important applicants provide as much information as possible to avoid any delays. Applications who meet the required point's threshold will be visited or office interviews arranged within four weeks. The Housing and Neighbourhood Services Assistant will use a standard checklist pro-forma for every visit/interview and will advise the applicant of SBHA procedures. The signed pro-forma should be attached to the application form.

The check list includes where the applicants may currently hold or has previously held a tenancy. SBHA may contact the relevant landlord to find out if there are any rent arrears, court costs or charges for disrepair outstanding on a current or previous tenancy. SBHA will also require a reference from your current landlord confirming the above.

SBHA understands that some vulnerable applicants and others who may never have been a tenant before may be unable to provide references. Where this does occur each individual case will be judged on an individual basis. The inability to provide a satisfactory reference will not automatically exclude or reduce the applicants' priority on the waiting list.

If the Housing and Neighbourhood Services Assistant is unable to make contact with the applicant after a pre-arranged visit, a seven- day letter is sent requesting contact if no response is received from the applicant, the application is withdrawn.

6. Decision not to include

Applicants will be advised in writing if the application does not qualify to be included on the waiting list and will receive an explanation as to the reasons why we have not included them. The letter will also include details about how to appeal or ask for a review of the decision.

7. Changes in circumstances

It is the responsibility of the applicant to inform SBHA of any changes in circumstances. In such cases, the Administrator may arrange for a home visit to reassess the case. The details obtained will be considered at the first subsequent TSM and the applicant informed of the decision in writing. Waiting List review will remind applicants of the importance of informing SBHA of changes in circumstances.

8. Waiting List

Following confirmation of eligibility SBHA will house people by direct application through our waiting list. To get access to SBHA's waiting list applicants must be in housing need. Priority will be given to people who are overcrowded, in unfit accommodation, suffering violence, harassment or hate crimes, sharing amenities and those who have identified medical issues. These factors are weighted and measured using a published points system.

SBHA will only accept people onto the waiting list if they can reasonably be expected to get an offer of accommodation suitable to their needs within 12 months. Where we do not anticipate being able to provide accommodation we will refer all applicants onto Property Pool and make people aware of the mechanisms available to support them and assist in identifying the housing options available to them.

Applicants are accepted onto the SBHA waiting list if they have achieved enough points to exceed the threshold level. Once placed on the waiting list applications will be dealt with in application received date order, with the exception of priority cases.

Applications will not be considered from those who left leaving rent arrears /other debts without giving notice, or those who did not conduct their tenancies satisfactorily.

8.1 Waiting List Review

SBHA will send out 'fourteen day' letters to every accepted waiting list case normally on a bi-annual basis. The letter will advise of applicant's position on the waiting list. Applicants

must return tear off slip in prepaid envelope. Failure to do so will result in the case being removed from the Waiting list.

8.2 Size of accommodation offered

The Housing Overcrowding Bill dictates exactly when a property is considered to be overcrowded. It also states what housing providers need to take account of with regards to a 'bedroom standard' or the minimum number of bedrooms required for a specific tenant. In accordance with these rules SBHA uses the following formula to work out the minimum number of bedrooms an applicant needs:

- A person living together with another as husband and wife (whether that other person is of the same sex or the opposite sex) should have their own bedroom
- a single adult age 21 and over, should have their own bedroom
- two children under 10 of either sex can share a bedroom
- two boys under 21 can share a bedroom
- two girls under 21 can share a bedroom
- any remaining children should have their own bedroom
- households with an expectant mother are treated as though the child is born;
- young single adults who are under 21, and not in the same family, need their own bedrooms

8.3 Number of Offers

We understand that customers have high expectations of us as a landlord that has historically provided excellent quality homes and services to predominantly BME members of the community. We are also aware that through the wider role SBHA has played and continues to play in the area on a myriad of issues much broader than just social housing the community in Toxteth looks to us for support, leadership and guidance. As a relatively small RSL it can be challenging to meet the demand for housing in the Liverpool 8 area and we want to ensure that all those eligible to housing and re-housing have access to this. Therefore SBHA will limit the number of offers made to any applicant to **three**.

There will however, be situations when the reason for refusing an offer is considered to be reasonable and in this situation, the offer will not be considered as a formal offer. The Housing and Neighbourhood Services Assistant will be responsible for deciding whether or not the reason for refusing an offer is considered to be reasonable. SBHA aims to ensure consistency with the factors identified by Liverpool City Council in their Allocations Policy as to what may be considered a reasonable ground for refusal.

An example of what may be considered a reasonable ground for refusal could be:

- The property is in the immediate location of someone who could present a danger to the applicant.

An unreasonable ground for refusal example could be:

- The property is not situated in the applicants specific area/street of choice but meets their needs

Details of all offers and responses will be recorded. If an offer is refused, the reason should be noted on the case file. If an applicant does not respond to an offer, the Housing and Neighbourhood Services Assistant will send a seven day letter. If no response the application will be withdrawn from the waiting list.

9. WAITING LIST POINTS

As part of ensuring complete transparency and clarity to all our tenants and customers SBHA wants to ensure that any applicant for housing knows and understand how we score or point applications. With that in mind we have taken the decision to publish the system that we use. You can use this matrix to understand how we have reached the total number of points for your particular application. We understand that sometimes there can be ambiguity in how a decision was made and by publishing this scoring matrix we aim to try to remove as much of that ambiguity as possible.

1. EXISTING HOUSING CONDITION

1.1	Insecurity		
	Leaving LA Care		50
	Bed & Breakfast		50
	Hostel		50
	Hotel		50
	Residential landlord		50
	Other non-executive occupation		50
	Arrangements with 3 months or less to run		
	Fixed Term Licensees		
	Protected or Assured Shorthold Tenants		

	Tied Tenants tie homes linked to employment		
	Members of Armed Forces		
	Lodging with friends or extended family		
	Arrangements with 6 months or less to run		
	Protected or Assured Shorthold Tenants		
	Licensees		
	Lodging with close family		
	Children in parental home		
	Owner occupiers not facing repossession		
	Any other tenures		
1.2	Overcrowding/Underoccupation		
	Calculate a separate bedroom for:	1 bedroom short	20
		2 bedroom short	30
	Each couple living together	3 bedroom short	50
	A single parent	4 bedroom short	70
	Adult 18+	5 bedroom short	90
	Medical grounds supported by doctors note	1 bedroom extra 2 bedroom extra	10 20
	Children over 5 yrs. of different sexes	3 bedroom extra	30
	No more than 2 children share	4 bedroom extra	40
	Members of separate households living in same property	5 bedroom extra	50

1.3	Property Condition		
	Checklist:		
	Rotten window frames	5 or more from list	50
	Rotten or dangerous floors	3 or more from list	30
	Faulty or dangerous electrics	1 or more from list	20
	Damp		
	Roof leaks		
	Faulty or missing door locks		
	Entrance or landings in poor condition		
	Poor condition of shared facilities		
	WC bath, wash basin in poor condition		
	Poor condition of landlord's furniture		
	Vermin or rodent infestation		
1.4	Amenities		
	Checklist:		
	Separate kitchen (excluding bedsits)	Lacking 1 or more from list	50

	Inside WC	Sharing 1 or more (not with immediate family)	30
	Hot water		
	Bath or shower		30
		No heating	30
		Inadequate heating	20
		Rear access for flats over shops	20
1.5	Access		
	External Access		
	Flat above 1s floor without lift		30
	Flat above 3 rd floor without live		
	House with steep access stairs		
	Children under 8 years of age above the first floor * 20 for first child, + 10 for each additional child		20*

1.6	Location Is the applicant		
	Unable to cope with garden	1 or more from list	20
	Unable to get to local shops	2 or more from list	30
	Inadequate public transport	3 or more from list	50
	Scared to go out because of area		
2	PERSONAL FACTORS		
2.1	Medical (High)		
	Applicant's medical condition makes it impossible to cope with basic existing household facilities e.g.: <ul style="list-style-type: none"> • Applicant housebound due to unsuitable access • Applicant unable to use all basic amenities • To continue with the existing conditions would lead to the applicant's rapid deterioration 		50
	Medium		
	Present accommodation is contributing to the applicant's ill health or disability,		30

	and their medical condition will deteriorate in their present situation, i.e. <ul style="list-style-type: none"> • Applicant finds negotiating access difficult • Applicant is only able to use all amenities with difficulty • Environment is detrimental to the applicant's medical health 		
	Low		
	Present accommodation is contributing to applicant's ill health, but the medical condition is unlikely to deteriorate in their present situation, i.e. <ul style="list-style-type: none"> • Accommodation is unsuitable due to applicant's health, e.g. asthmatic living in damp conditions • Elderly person living above ground floor 		20
2.2	Social		
	Does the applicant suffer from: <ul style="list-style-type: none"> • Lack of social contact/lonely/isolated • Need to move to be near family • Family Stress • Environmental factors • Inability to cope financially with property 		30
3	AT RISK		
	Hate Crime	Race/Gender/Disability/Age	50
	Harassment	Sexual/Landlord/Anti-social behaviour	50
	Homeless		50
	Other vulnerable situation – needing immediate move to benefit from warden		50
	TRANSFER POINTS		
	One set of points awarded from each recognised category of need, based upon the information provided.		
	<ul style="list-style-type: none"> • Time Factor Length of time the applicant has required alternative housing: <ul style="list-style-type: none"> 24+ months 8-24 months 12-18 months 6-12 months 0-6 months 		25 20 15 10 5

	<ul style="list-style-type: none"> Overcrowding <p>Calculate one separate bedroom required for:</p> <p>Each couple living together</p> <p>A single parent</p> <p>Medical ground supported by Drs Note</p> <p>No more than two children to share</p> <p>Children over 10 years of age, of different sex</p> <p>Foster children resident on a permanent basis</p>		
	1 bedspace short		50*
	<p>*50 points for first bedspace + 10 points for each additional bedspace short.</p> <p>NB Household information which results in overcrowding will only be considered after completion of twelve months residency in the property in the incoming household. During this period, there will no eligibility to overcrowding points.</p> <p>Members of separate households living in the property, who do not intend transferring as part of the application should be ignored when calculating bedroom requirements.</p>		
	<ul style="list-style-type: none"> Insecurity 		
	Joint tenants facing homelessness following a property transfer order as part of the family homes act 1996		30
	<ul style="list-style-type: none"> Property Conditions 		
	Bedsit with no separate kitchen		20
	Inadequate heating (no secondary heat source – only applicable if no central heating in situ.		10
	TRANSFER POINTS		
	<ul style="list-style-type: none"> Medical (High) 		
	<p>Applicant's medical condition makes it virtually impossible to cope with his/her current living conditions, i.e.:</p> <ul style="list-style-type: none"> Housebound due to unsuitable access Unable to use basic amenities Continuing to live in existing conditions would lead to rapid deterioration of applicants physical and/or mental health 		50

	<ul style="list-style-type: none"> • Medical (Low) 		
	<p>Present accommodation is detrimental to tenants health and or disability and may lead to a deterioration in his/her present condition, i.e.</p> <ul style="list-style-type: none"> • Applicant has difficulty negotiating external access and or internal stairs • Applicant has difficulty using amenities • Environment detrimental to mental or physical health (i.e. damp for severe asthmatics) 		
	SOCIAL ENVIRONMENTAL FACTORS (HIGH)		
	<p>In order to qualify under this category and to be awarded maximum points, the harassment, dispute or violence must be proven. It must be shown to be detrimental to the recipient's emotional and/or/physical well-being and deprive them of the peaceful enjoyment of their home. The applicant should demonstrate that they would suffer severe problems if they were to remain their existing situation, and that rehousing is the only solution.</p> <p>Any tenant or member of their household suffering from harassment or violence as defined under this category will automatically be visited:</p>		
	<p>Racial, Sexual Orientation, Disability Religion Age</p> <ul style="list-style-type: none"> • Physical attacks • Damage to property • Verbal abuse • Likelihood or perceived likelihood of reoccurrence • Supporting evidence 		
	<p>Neighbour dispute</p> <ul style="list-style-type: none"> • Actual violence or threats of violence • Invasion of privacy • Illegal action to intimidate • Criminal prosecution 		
	<p>Violence in the Household</p> <p>Domestic violence involving a partner or ex-partner or other family member. Up to a</p>		

	maximum of 20 points may be awarded using one or a combination of factors relevant to the applicant.		
	SOCIAL ENVIRONMENTAL FACTORS (LOW)		
	Split family couple Relationship has existed for at least 12 months, couple want to form a household living apart through circumstances beyond their control		20
	Family Stress/Strained Relationship A substantial breakdown in normal family life or other comparable relationship difficulties between couple/family members caused by their living conditions.		20
	Relationship breakdown Applicant living in property with ex-partner Applicant vacated tenancy due to relationship breakdown within the last 6 months		20
	Access to Children Applicants children are living apart from applicant, but regular staying access prejudiced by inadequate sleeping facilities		10
	Need to move nearer relatives/friends for support Details of relatives/friends would be required at visit/interview stage to confirm any points awarded, along with the reason why support is needed.		10
	Environmental Factors Excessive Noise/Smell Confirmation would be required to show why the applicant was suffering over and above that of the general area.		10
	Under-Occupation/Difficult to manage Property too big for applicant to cope, e.g. elderly/single persons living in family size accommodation		10
	To take up employment Applicant needs to move to another area, taking into account hours/transport available.		10

	Application should be made within 6 months of commencing employment.		
	Property to Expensive Rent above applicant's affordability limit (20%) of income Expensive to heat/maintain		10
	Any Other Comparable social factor A factor that causes a similar degree of stress to the applicant as any of the above specified in the 'low' category		10/20
	Discretionary Points The Housing Manger has the discretion to award up to a maximum of 50 points for any circumstance not detailed specifically above. NB this facility should be used sparingly and should not become the norm.		0-50

10. Transfers

All SBHA tenants are entitled to apply for a transfer to alternative accommodation, however, due to demand exceeding supply, all transfer applications will be assessed using SBHA's pointing system. Applications for transfers will be required to go through the usual procedure (see section 5) and all relevant forms need to be completed for pointing. Tenants who indicate that their reasons for a transfer are as a result of harassment, violence or Hate Crime will be given an automatic home visit, with adherence to existing procedures.

For those applications not meeting the point's threshold, a rejection letter will be processed and appropriate advice given, along with the reason for rejection and details of the appeals procedure.

Others who will not be considered for transfer include those who have arrears on their rent account, have outstanding tenant rechargers, are perpetrators of harassment, domestic violence, hate crime, ASB.

11. Rights of Appeal

If you would like to appeal a decision or ask for a review of the decision regarding the allocations process there are two stages in the appeal procedure:

Stage One

The first stage is an appeal against the original assessment of an application. This is where an applicant requests a review of their application for example after receiving insufficient points to be considered for inclusion on the waiting list.

This appeal must be made in writing and submitted within fourteen days upon receipt of notification from SBHA. The application will be reviewed and the applicant advised in writing of our decision by the Housing and Neighbourhood Services Manager within two weeks of receipt of the appeal.

Stage Two

Should the applicants be unhappy with the decision, they can formally request an appeal to be heard by the Director within fourteen days of the outcome of the previous appeal. There is no further right to appeal against the Director's decision.

12. Sheltered Housing

Sheltered Housing can be accessed via the usual direct application process and applicants will be assessed in accordance with the point's scheme. We have a minimum age limit set for any individual to be eligible for our sheltered schemes through discussions with our tenants and all applicants including partners, must be aged 60 or over. However, in exceptional circumstances, applicants who are younger may be considered if they are particularly vulnerable or have specific health or support needs.

The Housing and Neighbourhood Services assistant will through discussions with the applicant consider all the information to decide whether the applicant is capable of independent living with or without a care package and appropriateness for sheltered housing.

If the applicant is not considered suitable for sheltered housing, they will be notified in writing, giving detail of the information considered and the reasons for the decision.

If the applicant has been approved for sheltered housing, their application will be made active on the housing register and then nominated for a suitable offer in the usual way.

SBHA restricts eligibility for bungalows to applicants who will benefit from this type of accommodation due to for example a health or mobility issue where an applicant may be unable to manage stairs or where one member of the household is aged.

13. Data Protection

All information held about an application and personal details will be kept in accordance with the Data Protection Act 1998. SBHA will treat all your personal information as private and confidential (even when you are no longer a tenant), except where disclosure

is made at your request or with your consent or where we are required by law to disclose.

14. Equality & Diversity

The SBHA Allocations and Lettings Policy has had an equality impact assessment carried out. We have identified no differential or adverse impact that would specifically affect anyone from any protected characteristic. A copy is available upon request and will be available on our website once online.

If you would like a copy of this document in a different language or in an alternative format such as audio, large print or braille please contact Ustar Miah on 0151 734 4933 or email umiah@stevebikoha.org

Need translations in main community languages here