

Common Allocations Policy

Ceredigion County Council has worked with its partners within the Social Housing Sector, to jointly review the Allocations Policy. Ceredigion has enjoyed a Common Allocations Policy for the past five years, but times have changed. The growing demand on Social housing coupled with the growing need to maintain and strengthen communities has led us to conduct a thorough review of the way housing is allocated in the County.

Main Aims

The high level aims of the policy are to strengthen the role that social housing has in community sustainment, especially in a rural county such as Ceredigion. To work to deliver housing to people most in need, whose housing options cannot be met outside of the Social Housing sector, and to streamline the Housing register application process for customers and partner agencies, with a view to managing peoples' expectations of, and aspirations towards Social Housing.

The re-drafted Common Allocations Policy reflects The Housing (Wales) Act 2014, and the changes in homelessness duty, and the role that the Private Rented Sector will play in the future provision of stable, sustainable housing, therein. In tandem with the new legislative framework the policy has been drafted to reflect the Welfare Reform changes that have been implemented in the past five years, and are set to continue. The review of the Allocations Policy has afforded the opportunity to embed the prevention agenda into the policy by virtue of the applicant being supported to address their poor housing standards, through a joined up approach between housing standards and the housing register process. The Common Allocation Policy is the main framework for use in conjunction with the Common Housing Register as well as attendant registers pertaining to Accessible Housing, Older Persons Housing and Affordable Housing. This allows applicants to apply for home that most suit their requirements.

Strengthening Communities

The proposed allocations policy seeks to sustain communities through a number of different policy statements:

1. Recognise employment as a positive factor and values its contribution to sustaining thriving communities.
2. Act positively to combat the effects of Ceredigion's lower than average pay levels, by enabling Social Housing to support, the lowest paid working families.

3. Mitigate the negative impact of Welfare Reform, and enable tenancy sustainment in the long term, by identifying vulnerable groups and prioritising their need.
4. Clearly state acceptable standards of behaviour, and tenancy history, in terms of arrears, and equalise treatment of Private Sector and Social Sector tenants.
5. Actively seek to build sustainable communities, by allocating housing from each of the three 'reasonable preference' bands (A-C) via a quota system – Band A 40% Band B 30% and Band C 30%
6. Strengthen local connection criteria by equalising time frames (period of time as five years) with other affordable housing tools i.e. s.106 agreements, and use Local Connection as a deciding factor (excluding applicants who are owed a duty under Section 75 of the Housing (Wales Act 2014) for banding purposes.

Delivering on Housing Need

The proposed policy reinforces the legislative framework surrounding 'reasonable preference' categories, that are stipulated by law as having to be given due emphasis in any allocations policy. In tandem with this, the policy has been drafted in light of the expected changes to homelessness duty, and the growing role the Private Rented Sector will be expected to play in meeting demand. The proposal:

1. Acts upon the welfare reform changes most likely to impact on Social Housing tenants.
2. Works to free up adapted accommodation to allow greater numbers of adapted properties to be accessed by people in most need.
3. Reflects greater need through the multiple need categories, within the reasonable preference bands.
4. Works in tandem with the Public Health Protection team, to address standards of accommodation in the Private Rented sector, and thus reduce the demands on the Social Housing Sector.
5. Recognises housing need that is better met outside of the Social Housing sector, and signposts to the most suitable housing option.

Managing Expectations

One of the central aims of the proposal is that the applicant will have a clearer understanding of their chances of obtaining a Social Rented tenancy, and offer more realistic options to those who do not fulfil the requirements for social housing. The proposed policy will:

1. Use a banding system, rather than points, to offer a clear message to applicants as to their position on the list, and reduce to occurrence of 'point chasing'.
2. Introduce an element of 'time –waiting' as a fairer, more understandable way of allocating housing to people assessed as having similar housing need.
3. Clearly delineate between the 'reasonable preference' bands and the non-reasonable preference bands and sign post applicants to other housing options as appropriate.
4. Realign the role of the housing register away from being the solution to poor quality housing in the private sector, by working in tandem with Public Health Protection, to identify poor housing in the County.

Introducing a time element to Allocations

The introduction of a time-waiting system will allow applicants to have a more realistic idea of the potential timescale between applying and securing a Social Rented property, as well as introducing a system that acknowledges the length of time an applicant has been waiting for accommodation. At present this is not the case. Applicants who move between bands will retain their initial start date if they move down a band (i.e. from Band A to Band B) but will have their start date altered to the date they moved up to a higher Band.

Addressing Housing Standards

Social Housing has, in the past, acted as a panacea for poor housing standards in the Private Rented Sector. As demand out strips supply, and in light of the White Paper proposals in relation to the Private Sector, the policy proposes that the Registration process acts as a means of identifying and potentially improving housing standards, both to minimise the pressure on Social Housing Supply, and to improve the Private Rented Stock in general. The policy will:

1. Align the register requirements to the Housing Health and Safety Rating System (hereafter HHSRS), to create a clear line of accountability and reduce duplication of work.
2. Create a direct link between the applicant and Public Health Protection, to close the loophole that is currently open under the points based system. This is achieved through an explicit link between the application and housing

standards involvement via automatic contact with the landlord, if substandard housing has been highlighted as the reason for the application.

3. Allow for a period of grace between application and banding allocation (outside of the remit of 'unreasonableness') to allow current accommodation standards to be improved, and thus negate the need for re-housing via the register.

The HHSRS assessment will look at the whole property and surrounding curtilage and will take into account the type of harm resulting from a risk and the likelihood of the occurrence, over a 12 month period. Risks are categorised from a high score, producing a Category 1 hazard, to a low score producing a Category 2 hazard, with banding from A to J.

- Qualification for Band B will be triggered by one or more Cat 1 hazard (HHSRS), but that does not meet the qualification of homelessness legislation as 'unreasonable to remain', and may include the cumulative effect of a number of Category 2 hazards. Such issues qualify for the Local Authority to consider serving an enforcement notice on the owner, but the Local Authority may consider it is not unreasonable to remain at the property whilst works are carried out.
- Qualification for Band C will be triggered by a higher range (or score) Category 2 Hazard (HHSRS) being present, and where the Local Authority deems it reasonable for the applicant to remain at property whilst minor repair works take place. The Local Authority's involvement would be to consider talking to the owner about carrying out remedial action, but may not trigger an enforcement notice being served.
- Qualification for Band D would be triggered by hazards being present that would be minimised by action the tenant could take. Such a hazard would not qualify for the reasonable preference bands, due to the applicant being able to improve their housing standard without the involvement of the Landlord.

Note that action taken by the Local Authority to address the issues which then removes or minimises the hazard may result in the Banding awarded being altered to reflect change in circumstances.

Allocations: A Three Stage Process

The process will take the applicant through three distinct phases, each of which will help Housing Services, Partners and most importantly applicants themselves, to understand their housing need; and ensure Social Housing is accessible to those most in need, and that the strategic priorities of all partners can be achieved.

1. Identifying Housing Need

The proposed policy follows legislation as set down in Part 1 The Housing (Wales) Act 2014. The Reasonable Preference Criteria are as follows:

- (i) People who are homeless within the meaning of Part 2 of the Housing (Wales) Act 2014
- (ii) people who are owed a duty by any local authority under Housing (Wales) Act 2014
- (iii) people occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions;
- (iv) people who need to move on medical or welfare grounds, as a result of their present accommodation having a detrimental effect on their health and/or welfare.
and
- (iv) people who need to move to a particular locality in the area of the local authority, where failure to meet that need would cause hardship (to themselves or to others).

Whilst the policy recognises the reasonable preference criteria, additional needs have been identified locally. These are:

- Under occupation in social rented accommodation within Ceredigion, to address Housing Benefit issues arising from Welfare Reform.
- Adapted housing occupied by tenants without the need for an adapted property, to enable the current stock to better target those in need.
- Applicants who are due to be discharged/ move on from supported housing and Care. Whilst these applicants traditionally come through homelessness, this addition will allow for a better planned move on.
- Applicants who are in fulltime (or equivalent) employment, within Ceredigion for five years at the point of application, but who satisfy the income thresholds set for Social Housing.

Assessing Non-Reasonable Preference Housing Need

The policy proposal aims to ensure Social Housing is allocated on need, and that applicants who do not fulfil the criteria are fully aware of housing opportunities, other than socially rented properties. The following criteria are recognised in the non-reasonable preference categories (Bands D – E):

- Inappropriate accommodation, by virtue of lack of garden for children (under eight years), as per the policy currently.
- An applicant whose current housing has hazards (HHSRS) present that would be minimised by action the tenant could take.
- No disrepair, medical, mental health and/or welfare issues
- Suitably housed at present

2. Assessing Reduced Preferences

The proposed policy offers a more robust assessment of applications in relation to the reduced preference criteria. The criteria are as follows:

- A history of arrears in Social Housing and Local Authority housing, up to and including the past five years. Although this applies also to the Private Rented Sector, in recognition of the additional resources necessary to include the Private Rented Sector, rental history would be limited to the current Private Rental address and (if within the last five years) the previous Private Sector tenancy also.
- A history of persistent Anti-Social Behaviour that is judged serious enough to preclude an applicant or a member of the applicant's household from sustaining a tenancy, as per the Housing act 1996 s167(2B)
- The refusal of one reasonable offer, assessed as 'suitable' in accordance with Housing Wales, Homelessness (Suitability of Accommodation) (Wales) Order 2015 This standardises the manner in which refusals are dealt with between homelessness and general needs applicants, as well as acts upon the growing demand on Social Housing, and the need to allocate based on need rather than choice.
- No local connection as per the allocations policy (excluding Homelessness applicants with full duty)
- Applicants whose current application form is under investigation for HHSRS issues. Applicants remain within Band F up to and including a period of nine weeks.

- Applicants with equity and savings of more than £75K and/or a household income of more than £25K. This is a response to the lower than average wages earned in Ceredigion. The policy targets Social Housing for working people earning below the median annual wage for Ceredigion, and people who do not have the equity to enable them to access other forms of housing and/or affordable housing options. The exception to these criteria is for older persons seeking sheltered/extra care accommodation. The equity and income criteria should not preclude their access from older person's accommodation.
- Applicants who have deliberately worsened their housing conditions with a view to securing a socially rented property.

3. Assessing for Local Connection

The policy strengthens the criteria for Local Connection and aligns with the s.106 Local Connection policy. To satisfy Local connection criteria an applicant will be any of the following:

- A person who has resided in the Local Authority area for five years from the date of application to the Register. The five year period aligns with the s.106 criteria, but raises the threshold by insisting that the applicant has resided in the County for five years immediately prior to the application being submitted. This ensures that the housing needs of existing residents are taken into consideration first.
- In recognition of the importance of supporting economically sustainable communities, a person who is presently employed In Ceredigion, on a full time equivalent basis, but excluding seasonal contracts, for the previous three years, from the date of application.
- Has close family – defined as parents (or parental equivalent), or brothers and sisters in Ceredigion, resident within the County for at least 10 years.
- Ex-service personnel or a serving member who has lived in Ceredigion for five years (at any point).

Allocation

- In order to ensure the best use of the housing stock, management decisions regarding transfers within and between partners of the Common Allocations Policy and the requirement to address temporary accommodation needs within an area will be considered in conjunction with the banding policy.
- The decision to apply a specific banding label to an individual property will be made on the day the Housing Register Team is informed that it is available for allocation. Partner RSLs will be notified of the band following an assessment

of their quota values at the date of notification. The property shall be made available to the applicants from the band that is furthest from its annual target percentage. This will ensure that the global target for all bands is met through the combined effort of each partner, through their own quota schedule.

Once a person is banded in accordance to the three stages, their housing options are far clearer.

- Applicants in Bands A – C are in the position to be considered in the first instance, for Social Housing. This is a result of them satisfying one or more reasonable preference categories, or fulfilling the criteria for an agreed locally agreed target group.
- Applicants in Band D – E are eligible for other forms of Affordable Housing options, and will be signposted to the Affordable Housing register. The policy does not preclude applicants in Band D and E from Social Housing allocations, especially in hard to let areas, but they will not be the primary source of applicants for Social Housing.
- Applicants who are in the Reduced Preference band (F) are entitled to an annual review of their circumstances, to enable any changes in circumstance (i.e. local connection criteria, and arrears account) to be adjusted as per the policy.
- Applicants who have rent arrears involving a partner Landlord shall rely on their confirmation that repayment terms have been met consistently within the previous 12 months. The terms of repayment are at the discretion of each Registered Social Landlord.

Bands – At a Glance

Band A

- High Priority medical/ mental health / welfare (including Learning Disabilities) needs for one or more people.
- A Ceredigion Social Housing tenant occupying an adapted property for which they have no need.
- A Ceredigion Social Housing tenants under-occupying current accommodation by two or more bedrooms
- Resident in Ceredigion and in full time (or equivalent) employment, for the previous five years, prior to the date of application.
- Multiples of Band B

Band B

- Medium Priority Medical/ mental health and/or welfare needs including learning disabilities
- Homeless - Owed a duty Under S. 75
- Planned discharge/ move-on from institution, Supported project and/or Care system (excluding prison).
- A Ceredigion Social Housing tenants under-occupying current accommodation by one bedroom
- An HHSRS assessed Cat 1 Hazard or cumulative Cat 2 hazards***
- A Ceredigion housing tenant who is overcrowded by two or more bedrooms
- Multiples of Band C

Band C

- Low Priority medical/ mental health and/or welfare needs including learning disabilities
- Homeless or threatened with homelessness and owed a duty under s.66 s.68 or s.73
- A higher range Category 2 HHSRS issue ***
- A Ceredigion housing tenant who is overcrowded by one bedroom.
- To meet the need to support or be supported in Ceredigion.
- Economic factors / Key Workers - move closer to work (full time/ permanent position)

Band D

- Inappropriate accommodation, by virtue of lack of garden for children (under eight years)
- Cat. 2 Hazards present that would be minimised by action the tenant could take.

Band E

- No disrepair, medical, mental health and/or welfare issues

- Suitably housed at present

Band F

- History of persistent arrears, in the Social and Private Rented Sector
- History of persistent Anti-Social Behaviour that could be deemed serious enough to warrant a possession order.
- Evidence of deliberately worsening housing circumstances with the intention of securing Social Housing
- Refusals of one reasonable offer of accommodation, excluding offers that are refused on grounds of affordability due to Welfare Reform.
- No local connection as per allocations policy (excluding people owed a duty under s.75 duty)
- Equity and Savings of +75K and/or household earning above £25K. (the equity and savings criteria is waived for older persons 55 years and above seeking sheltered/ extra care housing)
- *** Identified hazard that is being addressed through Public Health Protection Team. (9 weeks)