

Housing Allocation Scheme

Consultation

8th July to 19th August 2024

Summary of the proposed key changes



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Introduction

North Norfolk District Council are developing a new Housing Allocation Scheme for North Norfolk and are inviting views on the proposed changes to the scheme.

We are seeking the views and feedback from all those who are impacted, or have an interest on our Housing Allocations Scheme, including housing providers, existing housing applicants, social housing tenants, voluntary and public sector agencies, and Town & Parish Councils.

The purpose of this document is to summarise the proposed key changes that we are consulting on. It sets out the background to the new scheme and the reasons for the proposed changes.

Background to the proposed changes

North Norfolk is an area of high demand for social housing and has a scarcity of affordable housing with a high number of people waiting to be housed. There is also a substantial level of homelessness across the district, so even if an applicant is accepted onto the Housing Register, this does not guarantee that they will ever be made an offer of accommodation due to the current housing demand.

Whilst North Norfolk District Council no longer has any council housing stock, it is required by law to have a scheme for determining priorities and procedures when allocating social housing.

The Housing Allocations Scheme is the housing policy used to prioritise households in housing need for an offer of social housing, and seeks to make best use of the number of properties owned by the partner Registered Providers (RP) (commonly known as Housing Associations) which become available to let each year.

The Your Choice Your Home partnership operates a Choice Based Lettings (CBL) scheme which is a method used in the allocation of social housing. Housing Associations advertise available properties to applicants who have an active application on the housing register. Applicants can express an interest (referred to as bidding) on properties for which they qualify.

Since the last policy update in 2017, there has been considerable increase in demand for the council's housing options services and a reduction in the number of social homes available for rent.

A new Housing Allocation Scheme is needed to address these challenges and to make sure that social housing is allocated on a model of fairness and to those in greatest need, but also avoid raising expectations that can not be met.

Whilst the changes proposed do not by themselves increase the supply of affordable homes, the Council want to prioritise the homes available to ensure that are allocated to people who have the greatest need for them and at the same time trying to make the most of the affordable homes partner landlords have.

Demand for Social Housing in North Norfolk

Social housing in North Norfolk is owned and managed by housing associations. Victory Homes owns the majority of the social homes in North Norfolk, as it owns the Council's former housing properties. The remaining homes are owned by 9 housing associations, some of which own several hundred homes and others only a small number.

At the end of the financial year 2023/24, there were 2,454 people on the housing list and only 258 homes available to let. This means that just over 10% of applicants on the housing list were allocated a property.

The table below details the Housing List by Bedroom Need vs the Homes Let by Property Size.

	Housing List by Bedroom Need				Homes Let by Property Size (Bedrooms)			
	Housing Register	Housing Options	Transfer	Total	Housing Register	Housing Options	Transfer	Total
1 Bed	181	993	203	1377	110	10	5	125
2 Bed	112	374	98	584	100	6	5	111
3 Bed	98	113	41	252	20	0	1	21
4 Bed	82	91	38	211	1	0	0	1
5 Bed +	5	15	10	30	0	0	0	0
Total	478	1586	390	2454	231	16	11	258

Data from 1 April 2023 to 31 March 2024.

What do any changes mean for people on the housing list?

The revised Housing Allocations Scheme will make significant changes to the way in which applications for social housing are assessed and prioritised to determine who can join the housing list and the criteria to determine the priority of each application. Much of the content for allocation schemes is determined by law but there are some key areas where the Council can exercise local discretion.

These are the areas which the Council are seeking your views on:

- **Qualification** – Persons that should qualify or be disqualified from being allocated social rented housing
- **Assessment of Need** – The new banding scheme
- **Allocation Delivery Model** – new blended approach to allocations
- **Local Lettings Provision** – Criteria for giving preference to local households for certain homes
- **Bedroom Eligibility** – overcrowding and the number of bedrooms applicants will be considered for
- **Refusals** – the number of offers of accommodation a person can refuse
- **Requirement to Bid** – Actively working with the Council to help resolve their housing situation

While every household on the current housing list has a level of housing need, the existing Housing Allocations Scheme and shortage of available accommodation means that many households on the Housing Options Register and Transfer Register are highly unlikely to ever secure accommodation through the scheme.

This can create false expectations among applicants, who make a time and emotional commitment in placing bids without reward.

All existing applicants will be invited to re-apply and will be re-assessed against the new Housing Allocation Scheme.

We are proposing some significant changes to the qualifying local connection and housing need criteria. Some applicants may therefore not qualify to re-join the Housing Register and those who do qualify may have a different priority for housing than they do now.



Summary of the proposed key changes to the Housing Allocation Scheme

With such huge demand for social housing and only a limited supply of properties, it is essential that priority is given to those most in need. The Council is proposing to make some changes to the way affordable/social housing is allocated to make the process simpler and fairer.

Before any changes are made to the Allocations Policy, we're asking for your feedback.

This is your chance to have your say about the proposals, which are summarised below. You can download a copy of the full version of the draft housing allocation scheme and share your views by completing the survey online.

1. Qualification

1.1 Local Connection

Section 8.3.1 to 8.3.2 of the draft policy

1.1.2 What are we consulting on and why?

Under the current allocation scheme, anyone can join the Housing List, whether they have a connection to North Norfolk or not.

Additional preference/priority is provided to all applicants who have a connection to North Norfolk as set out below:

- Applicants who currently live and have lived in the district of North Norfolk for a continuous period of two years OR;
- Applicants who currently work in and have worked in the district of North Norfolk for a continuous period of one year OR;
- Have a family member (parent, adult child or adult sibling) who lives in and has lived in North Norfolk for a continuous period of at least five years.

1.1.2 Our proposal

The new proposal is to move to a closed waiting list and to tighten the local connection criteria.

A current or future applicant will be disqualified from joining the scheme if they or a member of their household does not have a local connection to North Norfolk.

A local connection will be defined through continuous residency in North Norfolk for the last 3 years, or having lived in the district for at least 3 out of the last 5 years, employment in North Norfolk for a minimum of 16 hours per week, or immediate family members (parent, adult sibling or adult child) who has lived in the area for a minimum of five years continuously.

This change has been proposed to improve the chances of access to housing for applicants currently living in North Norfolk.

There will be a number of statutory exemptions to this (for example those fleeing domestic abuse or armed forces personnel, young person leaving care, however, this change will potentially reduce the number of people eligible to join the list.

1.2 Housing Need

Section 8.4 of the draft policy

1.2.1 What are we consulting on and why?

Part 6 of the Housing Act 1996 states that when framing an allocation scheme to determine allocation of properties that certain groups of applicants are given 'reasonable preference' including:

- People who are homeless
- People occupying unsanitary or overcrowded housing
- People who need to move to a particular locality in the district, where failure to meet that need would cause hardship (to themselves or others)

In addition to the above groups, North Norfolk currently operates an open housing list which means that applicants assessed as not being in a statutory housing need could qualify for the Housing Options or Transfer Register.

These applicants have little chance of ever being offered a home and hundreds of households put time, effort, and emotional energy into bidding for homes week on week. The growing register also requires resources to manage enquiries, complaints and review requests despite fewer homes being allocated.

1.2.3 Our proposal

There is no value in registering applicants when there are no prospects of rehousing. Under the current model, the Housing Options team prefer to have an honest conversation with people at the point they apply and signpost them to more appropriate or realistic housing options.

The Council is proposing that only people who can demonstrate they have a recognised housing need will be able to join the housing register. This is because the number of households who need a better, more suitable home is much greater than the number of homes that become available. Therefore, only those households with the greatest need can join.

Applicants who have a limited need and a local connection will be eligible to join the register and be placed in Band E but will only be able to bid for certain properties, i.e. housing with care or properties on exceptions sites where priority is given to people with a local connection to a parish or adjoining parishes in which the properties are situated etc.

1.3 Applicants with financial means/assets

Section 8.9 of the draft policy

1.3.1 What are we consulting on and why?

There is a high and growing demand for social housing and a shortage of supply; changes have been proposed to improve the availability of homes to applicants who do not have the financial means to access other accommodation.

1.3.2 Our proposal

The new scheme proposes that an applicant or a member of their household who:

- Has savings of £16,000 or more (exemptions apply to any applicant who is a survivor of domestic abuse and Armed Forces personnel and accepted homeless households) will be excluded from joining the housing register

- Is earning £60,000 or more in one tax year (exemptions apply to any applicant who is a survivor of domestic abuse and Armed Forces personnel and accepted homeless households) will be excluded from joining the housing register
- own or part own a freehold or leasehold property in the UK or abroad will be unable to join the housing register. Discretion to this ruling will be applied where exceptional circumstances apply.

2. Assessment of Need – the Banding System

Section 10 of the draft policy

2.1 What are we consulting on and why

Currently there are three separate registers within the housing list – the Housing Register (those in the highest needs – Priority Card, Band 1 or Band 2, and including higher-need existing social housing tenants), Housing Options (those in lower-need), Transfer (those in lower-need who are existing social housing tenants).

2.2 Our Proposal

A banding system will allow for prioritising applications for an allocation of housing - the new draft Allocation Scheme is framed so that qualifying applicants are placed into one of 5 bands A (highest Priority) to E (lowest Priority). Each application will be assessed to determine the level of housing need of the household and placed into one of the five bands. The banding criteria seeks to be more responsive to individual needs and allows the Council to be more flexible, whilst continuing to be transparent about the way social housing is allocated in North Norfolk. It also introduces eligibility for people who are under-occupying social housing and want to downsize, this is in order to free up family sized accommodation.

The new banding is explained further in section 10 of the Allocations Scheme with a short summary set out below:

- **Band A** – includes households who are owed a main housing duty (i.e. homeless), those who cannot be discharged from hospital as they have no suitable housing, those with severe medical conditions, households where current accommodation is having a detrimental effects on their health, members of the armed forces with an urgent housing need, those fleeing domestic abuse and, in a refuge, or other temporary accommodation
- **Band B** – includes applicants threatened with homelessness and owed a Homeless Prevention Duty, those who are overcrowded according to the Government's bedroom standard, those with an urgent medical condition that is seriously adversely affected by their current accommodation, those needing to move to give/receive essential care/support or those under-occupying who want to downsize
- **Band C** – includes homeless/threatened with homelessness households who do not have priority need, those in lower-level overcrowding situation, households with (or expecting) children sharing with others or households with a non-urgent medical need to move
- **Band D** – includes homeless/threatened with homelessness households who have worsened their housing circumstances and/or do not establish a local connection to North Norfolk or households without children who are sharing with others
- **Band E** – households with limited need but who are seeking specific housing such as extra care or local lettings homes
- **Priority Card** - For applicants who have an immediate, emergency or critical housing need may qualify for a priority card. This sits outside of the banding scheme and qualification will be determined by the virtual review group

3. Allocations

Section 10 of the draft policy

3.1 What are we consulting on and why

The current Housing Allocation Scheme predominately uses a choice-based lettings approach to allocating social rented housing. Available properties are advertised and applicants on the scheme register their interest on homes they wish to be considered for.

3.2 Our Proposal

Not all properties that become available will be advertised and offered through the choice-based lettings system (CBL). The proposal is to introduce a blended approach, which means a greater proportion of lets will be direct offers and the remainder will be advertised online on the choice-based lettings system.

The Council will determine the proportion based on the priorities of the Council and its partners, such as the challenges faced in respect of homelessness and making best use of existing social housing stock.

Partner landlords retain the right to allocate 20% of their vacant properties outside of Housing Allocations to existing tenants.

To ensure transparency, the Council will report on properties that have been allocated via direct lettings.

4. Property/ Bedroom eligibility

Section 13.4 of the draft policy

4.1 What are we consulting on and why

The current Housing Allocation Scheme considers whether households are overcrowded or not. This is based on the number of children and adults in the household and the number of bedrooms available in their current home. Where the existing accommodation is considered too small for the household, they are overcrowded.

The new Housing Allocation Scheme seeks to ensure that the most overcrowded households with dependent children are rehoused more quickly. Severely overcrowded households experience negative impacts on their health, welfare and education.

4.2 Our proposal

The Council's current allocation policy is out of step with the Government's guidance on what size of property applicants need. The council is proposing to adopt the national bedroom standard which allocates a bedroom to each:

- a married or co-habiting couple
- a single person aged 21 years or more
- two persons of the same sex aged 10 years to 20 years
- two persons (whether the same sex or not) aged less than 10 years
- two persons of the same sex where one person is aged between 10 years and 20 years and the other is aged less than 10 years

Consideration will be given to any medical evidence or other evidence pertaining to the household's wellbeing that supports the need for two children of the same gender under the age of 20 not to share a bedroom.

5. Local Lettings Provision

Section 10 of the draft policy

5.1 What are we consulting on and why?

While most homes are currently allocated according to need, some homes have different local letting arrangements. Some of these are bespoke and relate to the owning organisation of the homes, but most are homes on rural exception schemes which are let to those with the strongest local connection. The current local allocations agreement involves seven bands of local connection, with A being the strongest and G the weakest. The current local lettings allocations agreement can be confusing and often results in contention. As the current agreement looks through all local connection cases first, it may result in homes being let to households with a weak local connection and limited housing need.

5.2 Our Proposal

The new Housing Allocation Scheme proposes a much simpler system, with just two bands of local connection. Homes would be let by local connection band first, then highest needs banding, then longest time spent on the housing register.

Band 1 local connection would include: anyone who is living in the parish or adjoining parishes and has lived there for at least five years, or has been employed there for at least five years, or lived there for five out of the last ten years or has immediate family member who has lived there for at least five years.

Band 2 local connection would be very similar, but the time required would be two years.

In the unlikely situation there was no applicants with a Band 1 or 2 local connection the home will be allocated in line with the normal Allocations Scheme, i.e. to the applicant in the highest need.

6. Refusals

Section 14.4 of the draft policy

6.1 What are we consulting on and why?

While housing applicants are given as much choice as possible over the home they choose for themselves and their families, there is a severe shortage of homes in North Norfolk and housing choices must be realistic.

People can currently place unlimited bids for homes advertised and many people refuse offers of accommodation even on a home they have selected.

6.2 Our proposal

The proposal is to retain the ability to bid for properties of their choice, but applicants are expected to place bids on properties that they believe meet their needs and in areas where they are prepared to live. If a bid leads to an offer of accommodation, the applicant will be expected to accept the offer unless there are valid reasons not to do so.

Applicants will be permitted a different number of refusals according to their banding, as follows:

- **Priority card**

Where an applicant (other than a person owed the main homelessness duty) has been awarded a priority card, and refuses a reasonable offer of accommodation, a Housing officer will review the reasons for the refusal and the applicant may lose their priority card, dependent on the reasons for the offer refusal.

- **Bands A to E**

Any person that refuses two offers of accommodation that meets their expressed choices will be entitled to remain on the Housing list but will have their priority reduced. Their degree of preference (banding) will continue to be determined by their housing need assessment, but their date of registration will be amended to be the date of refusal of the second offer, thus reducing their priority within the band.

- **Homeless Applicants**

If an applicant is homeless the refusal of a suitable offer of accommodation is highly likely to result in cessation of the homeless duty, the potential loss of any temporary accommodation and a change to their entry under this Housing Allocation Scheme.

7. Failure to bid

Section 13.10 of the draft policy

7.1 What are we consulting on and why?

The Housing Scheme aims to provide housing to those in the greatest need and while there a relatively small number of properties that become available each year, it is important we don't want people to not miss out on suitable housing because they are waiting for a type of property that may not become available for a long time.

7.2 Our Proposal

Where properties have been advertised that would meet the applicants housing needs, but an applicant fails to place a bid on a suitable property within a 12-month period, the applicant will be contacted to assess the reason. Applicants who fail to respond may be removed from the Scheme or have their application reassessed and a lower priority may be awarded.

Priority card applicants and applicants accepted as homeless (including those applicants living in temporary accommodation, where North Norfolk District Council has a statutory duty to them under homelessness legislation) need to secure housing urgently.

Applicants are expected to be actively bidding on suitable advertised properties. If an Applicant is not bidding and their Housing Officer consider that there has been suitable properties advertised, auto bids may be placed on the applicant's behalf and any successful bid will be classed as a formal offer of accommodation and the refusal sanctions will apply.

How do I give my feedback?

People are invited to give their views via the online survey. This will take about 10 minutes to complete and can be accessed by visiting our website:
www.north-norfolk.gov.uk/housingallocationsschemeconsultation

If you have any queries or want to provide additional comments, you can contact us:

by calling **01263 513811**

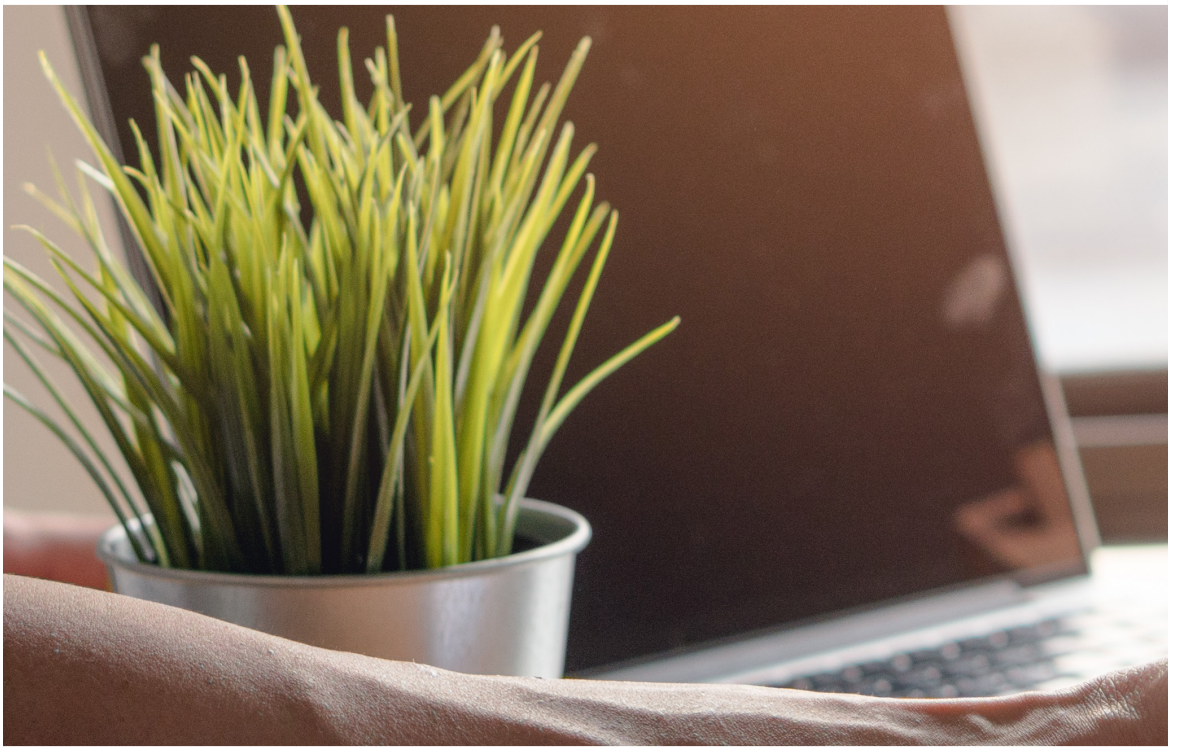
or by emailing **yourvoice.housing@north-norfolk.gov.uk**

Next steps

Following this period of consultation, all responses will be considered and will help to shape the Housing Allocation Scheme.

The new scheme will be published later in the year and applicants will be invited to re-apply/apply prior to the new scheme being implemented from April 2025.

Current applicants will be contacted and invited to re-apply when we reach this stage of the process.



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