

Allocation Scheme Review

Housing Scrutiny
March 2024



Introduction

Light touch review

Proposed to have a light touch review as the Scheme was last updated in 2023 and the government is consulting on national changes to allocations

Open list

It is proposed to keep the open Housing Register where anyone can join it (if they meet basic criteria).

Government Consultation

- Ten year UK Connection Test
- Income Test – we already have but the Government is proposing a single threshold
- Exclusions for anti social behaviour
- New 'three strikes' ground for eviction
- Fraudulent declaration test

Points v Bands

Points versus band schemes

The two main options for managing allocations is either a points schemes or Bands.

We currently run a points scheme which awards points for relative needs, where cumulative issues or strategic priorities can be managed. Band schemes generally separate applicants into four or five bands, again dependent on need and priorities.

Both types of schemes are complex and can be difficult to explain to applicants. Points often can be more flexible than Bands as they can better reflect cumulative need, bands can be simpler to understand but can also be difficult to move between the bands, creating dissatisfaction. Points can be more complicated as there are different levels of points depending on household circumstances

- There is no ideal particularly with a limited housing supply
- Moving to Bands would be a significant change which would incur costs
- It should always be remembered that whichever scheme is used, time waiting not an issue as we prioritise need at the point of application or change of circumstances



Scheme administration

Offers and process

We use **Choice Based Lettings (CBL)** to allocate. Recommendation is to keep CBL, not least due to the cost of changing systems

The new scheme will reflect the larger number of **direct offers** due to strategic priorities and regeneration

Qualification for housing

Local connection

We accept applicants (with exceptions like Domestic Abuse victims) who have 3 out of 5 residency.

Moving to a longer local connection will ensure that the limited housing resource is allocated to those with a strong connection to the borough.

Trend amongst other boroughs is to move to a longer period

Income and savings

The Government is consulting on Income and Savings thresholds

Affordability assessment, based on a 25% share of a shared ownership resulting in a household gross income of £46,282

Proposed to keep as is pending the Governments consultation

Some issues to consider at consultation

- Should we move to a 10 year qualification?
- Should this include working as well as living in the borough?
- Should this be continuous or will breaks count?

Priorities

Prioritise allocations to overcrowded families with dependent children

Prioritise overcrowded families with children by excluding non-dependent children/relatives over 21 years old.

This makes best use of our housing stock and supports the poor health and education determinates associated with overcrowding. It promotes choice and options for adult non-dependents.

It doesn't keep families together or promote multi-generational living, may impact on support for older residents and may have disproportionate impact on some groups with protected characteristics.

Some issues to consider at consultation

- Include over 21 year olds who are:
 - vulnerable residents
 - carers
 - over 60 year olds or
 - residents full time education
- Mitigate impacts
 - offer housing advice
 - provide higher priority on the intermediate housing list
 - review the New Generation scheme to support younger families within families.

Priorities

Issues to consider at consultation

Enduring need and cumulative need

We want a scheme that focuses more on supporting a lifetime and cumulative need.

Consider cumulative need - health and overcrowded

- Should larger properties be prioritised for overcrowded families where there is also enduring health conditions
- Review and consult on cumulative need and relative priorities

Households in temporary accommodation

Households in temporary accommodation pre 2012 must be offered a secure tenancy

It is recommended that we should provide greater priority to these households

Priorities

Homeless applicants

Priority is given to homeless applicants willing to move into the private rented sector, and they can stay on the housing list if they move outside Enfield

Issues to consider at consultation

It is recommended that there should be a stronger prevention focus to help reduce TA costs

Time limit the local connection for moves outside Enfield

Where we discharge our homelessness duty, end local connection (within rules for PRSO)