# Enfield's Housing Allocation Scheme

# Letting Social Rented Homes in Enfield.

November 2012



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## Introduction

This is Enfield's Housing Allocations Scheme. It tells you how we assess applications for housing and allocate social rented homes owned by Enfield Council and partner housing associations to households on Enfield's Housing Register.

Enfield is a very popular place to live. Many people want to rent a Council or housing association in Enfield. We expect demand for social rented homes in Enfield to increase as a result of the current economic climate and cuts in public expenditure including government welfare reform policies.

We have a severe shortage of housing. Just under 8,000 households are looking for this type of home through our Housing Register. On average 400 households join the Register each month. We expect to let 730 homes next year of which only 165 homes will have 3 or more bedrooms.

We are committed to increasing the supply of homes in the borough and our 15 year Housing Strategy describes our plans for doing this.

Most people on Enfield's Housing Register will never be offered a Council or housing association home. They will need to consider other housing options. This would include low cost home ownership schemes and renting from a private landlord.

#### Enfield Council's Aims

Enfield's Housing Allocations Scheme has been developed in a way that supports the Council's aims of:

- Fairness for all
- Building Strong Communities
- Growth and Sustainability

#### • Fairness for all

Fairness for all will be demonstrated in the following ways through the Allocations Scheme:

- Setting the Allocations Scheme within a wider housing advice and options approach
- Assisting applicants with a disability, older people and those with support needs to apply for housing through the Housing Register
- Enabling housing applicants to exercise choice through our choice based lettings system and taking preference into account when we make direct offers
- Maximising the supply of accessible homes for those with a disability

- Enabling everyone to understand how social rented housing is allocated through:
  - Having a revised Allocations scheme that is transparent and reasonably simple, clear, easily understood and accessible
  - $\circ~$  Explaining who makes decisions, how long people may have to wait to be housed
  - Managing expectations and raising awareness by providing facts and figures about local pressures and the amount of housing available for letting
  - Monitoring and publishing better quality information about the people we house and the properties we let
  - Explaining what is being done to increase the amount of social rented housing

#### • Building Strong Communities

Building Strong Communities will be demonstrated in the following ways through the Allocations Scheme:

- Addressing severe overcrowding within social rented homes
- Supporting households back into work and creating a more balanced mix of residents on every housing estate in the borough.
- Requiring housing applicants to have a local connection with Enfield to be considered for affordable and social rented homes in the borough.
- Developing local lettings plans to address specific issues on estates or neighbourhoods.

#### • Growth and Sustainability

- Make best use of social rented homes by:
  - Addressing under occupation
  - Bringing empty homes back into use quickly
  - Regenerating Council-owned estates
  - Enabling tenants to participate in mobility schemes

Enfield Council's values are:

- One Team Working together across teams, departments and partners to deliver the best possible services for Enfield's residents.
- *Customer First* Treating the community, colleagues and partners with fairness and respect, listening and responding to their needs and designing our services around the people we serve.
- Achieving Excellence Consistently striving to deliver standards of excellence through ambition, creativity, innovation, pride in our achievements and a 'cando' attitude to new challenges.
- *Empowering People* Enabling our staff and the local community to make informed choices and giving our staff the skills, knowledge and confidence to improve services, take personal responsibility, accept risk and recognise success.

We are committed to continuously improving our housing options and advice services and actively embedding these values within our services to improve customer satisfaction.

# What we took into account when devising Enfield's Housing Allocations Scheme

As well as Enfield's aims and values, a wide range of documents including national and regional guidance, legislation, local strategies and consultation feedback has been taken into account when putting together this Housing Allocations Scheme for Enfield. These are set out in detail in Appendix 3.

#### Enfield's Vision for housing in the borough

Enfield has a vision for housing in the borough which is set out in its 15 year Housing Strategy. The vision is:

"increase the supply of well managed, good quality and affordable homes; promote housing choices and build strong neighbourhoods"

The Aims of the Strategy are:

- Aim 1: Address housing need and promote personalised housing advice, options and choices
- Aim 2: Increase housing supply to meet the needs of local people
- Aim 3: Improve the quality of homes and neighbourhoods and contribute to strong communities

Enfield's Allocations Scheme makes an important contribution to achieving these aims.

#### The Aims of Enfield's Housing Allocations Scheme 2012-17

The aims of Enfield's Housing Allocations Scheme are

- To have a scheme that is clear and easily understood by everyone by
  - Adopting a simplified points scheme for assessing housing need and quotas for allocating social rented homes
  - Increasing the number of demand groups from 4 to 6 to make it clearer who is being allocated social rented homes
  - Publishing a clear summary of our allocations scheme and make it available at our offices and on the Council's website.
- To ensure social rented homes are allocated in a fair, flexible, efficient and accountable way by:
  - Following legislative requirements, case law, national, regional and local strategies and policies
  - Monitoring lettings and publishing better quality information about the people we house and the homes we let
  - Using information technology to register and assess housing applications on line
  - Improving customer satisfaction by putting in place better systems, processes and procedures for assessing applications and allocating social rented homes
  - Reviewing annually Enfield's local priorities for social rented homes

## • To ensure the scheme allows the Council and its partner organisations to make best use of Enfield's social rented homes by

- Keeping nomination agreements under review
- Putting in place reciprocal arrangements with housing associations where the council has approved an emergency or exceptional transfer because of harassment, domestic violence or hate crime
- Addressing under-occupation and severe overcrowding within social rented homes

- To enable housing applicants to have a choice of or express a preference about the social rented housing they would like to live in by
  - Managing expectations about the availability of social rented housing in the borough by providing applicants with sufficient information to help them make informed choices about where they live from a full range of housing options including social rented homes, affordable home ownership and private rented homes.
  - Minimising the use of accommodation provided by Enfield Council for households owed the full housing duty under the homelessness law
  - Taking applicants' preferences into account as far as possible when making direct offers
  - Enabling applicants to exercise choice through the choice based lettings system
- To assist in building sustainable and cohesive neighbourhoods in Enfield by
  - $\circ$  Giving priority to households with a local connection
  - Regenerating our Council-owned estates
  - Supporting households back into work and creating a more balanced mix of residents on every housing estate in the borough.

#### Enfield's Statement on Choice

Enfield's Allocations Scheme has been framed to allow applicants to express preferences in the type of property and area in which they wish to live, and between the Council and housing associations as landlords.

Choice is enabled through:

- most vacant social rented homes being advertised through the Choice Based Lettings system, Home Connections
- applicants' preferences being taken into account as far as possible when the Council makes them a Direct Offer
- many, but not all, categories of housing applicants having the opportunity to receive more than one offer.
- Information being published regularly on the websites of the Council and the Home Connections on the letting of vacant social rented homes in the borough including where homes were located, the type of homes let, which categories of applicants were housed, how many were let by choice based lettings and how many were let by direct offer, approximate waiting times for different categories of applicant. This information will enable applicants to compare their own circumstances with those housed and understand better their own chances of being housed.

In the context of a severe shortage of Council and housing association homes in Enfield and the concentration of most social rented homes the east of the borough, it may not be possible to fulfil applicants' preferences.

Enfield expects applicants to be flexible, consider compromising and decide what is most important when making decisions about their preferences for a social rented home: that is, area, type of housing and preferred landlord.

The penalties for refusing offers are clearly set out in this Scheme. For example, applicants who think they may be able to hold out for a house rather than a flat in their area of their choice may find their housing application is cancelled if they refuse offers of accommodation the Council believes are reasonable and meet the needs of the applicant's household.

The following circumstances outline where it is particularly unlikely that the Council can fulfil every aspect of applicants' preferences:

- Where an existing Council or housing association tenant has to be moved urgently
- Where the applicant needs accommodation which rarely becomes available, eg, wheelchair-adapted accommodation or homes with 4 or more bedrooms

• Where an applicant has not engaged with the choice based lettings system and the Council has decided to make them a direct offer

#### **Reviewing Enfield's Allocations Scheme**

There will be an on-going review of Enfield's Allocations Scheme during the first year of operation. Minor amendments will be agreed by the Cabinet Member for Housing and Area Improvement to address practical issues revealed by the on-going review or made necessary due to further legislation or case law. Major changes will be reported back to Cabinet at the end of one year.

#### Valuing Equality, Diversity and Accessibility

Enfield has one of the most diverse populations in London and the council is working hard to strengthen and build sustainable communities and neighbourhoods. We value our diverse community and will seek to ensure all applicants have fair access to the Allocations Scheme and services we provide.

We have carried out a comprehensive Equalities Impact Assessment of our Allocations Scheme which is available on Enfield's website:

#### www.enfield.gov.uk/housingpolicies

A summary Housing Equalities Report is produced annually which describes the people who apply for and are allocated Enfield's council and Housing association homes. A copy is available on the Council's website.

#### Accessibility

In order to ensure that everyone is able to access housing advice and assistance and, where appropriate, bid for housing through our choice based lettings system, Home Connections, we provide the following:

- The Housing pages of Enfield Council's website
  - Enfield's website has been built to be accessible to those who are hard of hearing or visually impaired. It is compatible with popular screen readers and can be navigated easily using a series of keyboard shortcuts.
  - For those that have difficulty reading, have limited vision or for those for whom English is not a first language Enfield's website has text-to speech technology and all pages can be translated into one of 65 languages
  - For those with visual impairments the website has been designed to allow you to select the colour scheme that you find easiest to view such as black on white or white on blue.
- Literature
  - Information is available to download from the Enfield Council's website and from Home Connections website
  - Letters and documents can be translated on request to a language of your choice if English is not your first language.
  - We provide quick guides which show you how to bid online, over the phone or via text message.

#### • Access to the internet

We know that not everyone has access to a computer and the internet. There are a number of places across the borough that people can go to in order to access the internet for free. Internet access is available at all Enfield libraries. Website information on internet access and computer hire in Enfield's libraries is available at this address:

http://www.enfield.gov.uk/info/442/libraries-

<u>computers and the internet/227/internet access and computer hire in libraries</u> Other places where you can use a computer to find out about housing options in Enfield include:

Enfield's Housing Options and Advice Service

For those who have never used a computer before or who want a quick refresher course the libraries also offer training on how to access the internet.

#### Finding out how social rented homes are allocated in Enfield

Enfield's priorities for allocating social rented homes will be reviewed annually and published on Enfield's website here:

www.enfield.gov.uk/socialhousingpriorities

We will report on the outcomes of our Allocations Scheme and publish information on the Council's website so that our applicants, residents and partners can understand what we are doing and how well we are performing.

You can go to Appendix 1 to find out facts and figures about the amount and location of social rented housing in Enfield.

## How to apply to Enfield's Housing Register

Most people can apply for housing by making an application to join Enfield Council's Housing Register. There are legal rules that mean that some people are not able to join the Housing Register. Information about who is not eligible to apply is set out later in section xx.

Every application for housing is considered and decided in accordance with this Allocations Scheme.

Tenants of Enfield Council or tenants of housing associations living in Enfield who wish to move to another social rented home are assessed, prioritised and registered on the Housing Register in the same way as other housing applicants.

Applicants to whom Enfield Council has accepted a duty to house because they are homeless are automatically placed on the Housing Register.

#### Where to obtain a Housing Register application form

Housing register application forms can be obtained from:

- Enfield's website: <u>www.enfield.gov.uk</u>, go to the Housing Section (then go to Advice to Find a Home) where you can download and print off a copy of the Housing Register application, complete it and send it to the Housing Assessment Team at the address shown below
  - Enfield's Customer Services Team by calling 0208 379 1000
  - Housing Advice and Options Service at John Wilkes House, 179 High Street, Ponders End, London EN3 4EN
  - Enfield's main office at the Civic Centre, Silver Street, London EN1 3XL
  - Enfield Homes at 36-44 South Mall, The Edmonton Centre, Edmonton Green, N9 0TN, Tel: 0800 40 80 160, Email: <u>info@enfieldhomes.org</u>

Completed Housing Register forms should be returned to the Housing Assessment Team at John Wilkes House, 179 High Street, Ponders End, London EN3 4EN

#### If an incomplete application form is received, applicants will not be registered.

#### The future – an online assessment and registration service

During 2013, we will be replacing paper application forms to apply for social rented housing with an online housing registration and assessment service. The reasons for doing this are:

- To make it easier for customers to apply for housing at a time that suits them.
- Customers will receive a faster assessment of their application and chances of getting a council or housing association home.
- Customers will be provided with information and advice on a full range of housing options.

#### **Rights of the Applicant**

Our Allocations Scheme has been framed to ensure that an applicant has the right to request information to enable them to assess:

- How their application is likely to be treated under the Scheme. In particular, whether they are likely to be regarded within the reasonable and local preference categories.
- Whether a home appropriate to their needs is likely to be made available to them and, if so, how long they can expect to wait to secure a successful move.

We will also ensure that applicants are:

- Treated fairly, with respect and without prejudice.
- Notified in writing of any decision made regarding their application for rehousing and the grounds on which that decision was reached.
- Given the opportunity of review against decisions made in respect of their application. For further information regarding reviews go to section XXX.

#### What do we expect from Applicants?

In this Allocation Scheme we will outline what our applicants can expect from us, but there are also some things that we expect from them:

#### Honesty

We will be honest with our applicants. We will keep them informed of the progress of their application and we will explain any decisions that we make, including how we made them. In turn we expect applicants to be honest about your circumstances so that we can fairly assess their housing need and ensure they receive the right

housing advice to suit them. Social housing is in very short supply and we will do everything that we can to ensure that best use is made of it.

Applicants must:

- Provide all information requested that is, or may be, relevant to their application for rehousing
- Advise of any changes in circumstances. This includes, but is not restricted to;
  - $\circ$   $\,$  any changes to their address including change of tenure
  - the birth of a child
  - the removal of someone from their application
  - o the addition of someone to their application

If we discover that the applicant or someone acting on their behalf have wilfully supplied false information or have failed to provide us with information that is relevant to their application in order to gain a social rented home we will immediately cancel their application.

If the applicant has obtained a social rented home through the Housing Register and it is discovered that they or someone acting on their behalf has supplied false information or failed to provide us with information that would have been relevant to the applicant's ability to secure that social rented home we will work with their landlord to end the tenancy.

It is an offence to obtain, or attempt to obtain, a tenancy by deception. S.171 of the Housing Act 199611 makes it an offence to knowingly or recklessly provide or withhold information when applying for housing and subsequently if your circumstances should change.

Anyone suspected of giving false information or withholding relevant information is also liable to be prosecuted and fined up to £5000.

#### Courtesy

We will always be polite to applicants and treat them with respect. We ask that applicants treat our staff in the same way, and verbal or physical abuse will not be tolerated. Anyone using abusive, racist or derogatory language will be politely asked to stop. Failure to do so will result in a written warning. Should this behaviour continue we will either only communicate with them in writing or may instead reduce their priority or cancel their application depending on the severity of their actions.

#### **Requesting, Sharing and Verifying Information**

Where an applicant has been assessed and may have priority under Enfield's Allocations Scheme, the Council will seek further information or supporting evidence from a variety of third parties. In applying for housing in Enfield, the applicant gives the Council permission to share information with third parties and make further enquiries to finalise the assessment of their housing application.

In order to offer the applicant appropriate advice and to assess their application, it may also be necessary to contact those people or organisations whose details have been provided in addition to any other relevant parties whose details come to light during our enquiries. This may include:

- Cross checking the information given by the applicant against the full Register of Electors of the London Borough of Enfield or any other Council.
- Cross checking the information given by the applicant with other Council sections e.g. Housing Benefit, Council Tax and other Council and Benefit Agencies.
- Contacting current and previous landlords.
- Sharing information with partner Housing Associations (Registered Social Landlords).
- Cross checking with data matching companies e.g. Experian or other credit reference agencies. These agencies will record details of any search made whether or not the application proceeds.
- Other third parties considered relevant to the application.

Applicants may also be asked to provide further evidence in order to verify the information given to us. This includes but is not restricted to;

- Photographic proof of ID (passport or driving licence).
- Proof of any welfare benefits claimed
- Birth certificates for each household member included on the application.
- National Insurance Number.
- Proof of current and/or previous addresses (utility bill, bank statement, Council Tax payment book).
- Proof of income (pay slips for four weeks if paid weekly or last two months if paid monthly), a letter from their employer confirming their annual salary; tax returns / business accounts to evidence self employed work.
- Passport size photo.
- Immigration documents.
- Information regarding property ownership.

Failure to provide information requested when required to do so may result in the following outcomes:

- a delay in finalising the assessment of the application or the application being cancelled if information is not provided within 4 weeks
- an offer of a social rented home being withdrawn if information required is not provided within 24 hours.

Applicants would then need to submit a new application if they wanted to reapply to join Enfield's Housing Register.

Where appropriate, any information provided by the applicant may be shared with partner housing associations (registered housing providers or registered social landlords).

## Assessing and prioritising applications for housing

#### The Law

The law requires all local authorities to have an Allocations Scheme for determining priorities and a procedure to be followed in allocating social rented housing in their districts.

Under Part 6 of the Housing Act 1996<sup>1</sup> (as amended) Enfield's Allocations Scheme is framed to ensure 'reasonable preference' (also known as a head start) to some applicants. They are summarised below:

- People who are homeless
- People occupying insanitary, overcrowded or otherwise unsatisfactory housing
- People who need to move for medical or welfare reasons, and
- People who need to move to a particular location, for example to be nearer to special medical facilities.

Enfield Council also has some groups of applicants which it will give a local reasonable preference. These are:

- Enfield's Council tenants who need to move because, due to changes in welfare benefit entitlement, they can no longer afford to occupy their current homes and need to move to a smaller home
- Enfield's Council tenants who need to move because their home is part of an estate regeneration scheme
- Enfield's Council and housing association tenants who are severely overcrowded because they lack 2 or more bedrooms

Appendix 2 defines the housing circumstances which Enfield will have regard to when awarding an applicant reasonable preference.

#### Who is ineligible for Housing?

By law, social rented housing can be allocated to eligible people.

The following groups of people are defined in law<sup>2</sup> as ineligible for an allocation of housing and are therefore cannot join the Housing Register:

Enfield's Housing Allocations Scheme – November 2012

<sup>&</sup>lt;sup>1</sup> S166A(3) Housing Act 1996, as amended by S147 of the Localism Act 2011

<sup>&</sup>lt;sup>2</sup> S160ZA, Housing Act 1996, as amended by S146 of the Localism Act 2011

#### People subject to immigration control

People are not eligible if they are subject to immigration control or they are a person from abroad which the Secretary of State has prescribed is ineligible. These include people from abroad who are subject to immigration control under the Asylum and Immigration Act 1996 unless they are:

- already a secure or introductory tenant of the Council or an assured tenant of housing allocated to them by a Council; or
- $\circ~$  in a class prescribed by regulations made by the Secretary of State.

## People prescribed as ineligible for an allocation in any regulations made by the Secretary of State unless they are:

 already a secure or introductory tenant of a Council or an assured tenant of housing allocated to them by a Council.

# People prescribed by Enfield as being ineligible for an allocation of social rented housing

#### **Behaviour**

- (1) People who have supplied false or misleading information on their application for housing.
- (2) Any applicant who has paid money to obtain a tenancy with either the Council or a housing association operating within the Borough.
- (3) Any applicant, partner or other member of their household has been convicted of, or had legal action taken against them for violence, racial harassment, threatening behaviour, any physical or verbal abuse towards staff and residents in the applicant's neighbourhood. Legal action here includes convictions, serving of injunctions, notice of intention to seek possession, court order, revocation of licence to occupy.

An applicant who suffers from a mental illness and has either been convicted or has had legal action taken against them as defined above shall not be ineligible if the conduct in question was directly attributable to their mental illness. In these circumstances the Council will usually require medical evidence to help determine the applicant's eligibility.

Applications from people excluded under this section will need to demonstrate a change in behaviour. Usually, applications under (1) will be reconsidered after 12 months, and applications under (2) and (3) after five years, during which there has been no repeat occurrence. Earlier reviews may be considered.

#### Assets, Income and Savings

If an applicant or their partner owns a property or a share in their property, or have enough assets ( $\pounds$ 50,000 savings) or income ( $\pounds$ 70,000 – household with children or  $\pounds$ 40,000 – single person or couple without children) to meet their own housing need, they will be ineligible to apply for housing.

The Council will review these financial limits during the first year of the scheme and annually thereafter.

More information on current financial limits is contained in Appendix 2

#### Applicants under the age of 18

Anyone aged 16 or over (except those described above as 'ineligible' for housing) can apply to the Council to join the Housing Register. Some landlords, however, may only offer tenancies to applicants under the age of 18 if they have a guarantor.

#### **Right of Review**

Applicants have a right of review against any decision taken by the Council to cancel their application from Enfield's Housing Register on grounds of ineligibility. See the section on Rights of Information, Review and Complaints which gives information on how to request a review of a decision taken by the Council.

#### Other things we take into account

In addition to legislation, local authorities have to make sure their housing allocations policies comply with

- o decisions made by judges in court cases (case law)
- o government guidance on how to implement the law and case law

We will also take account of additional factors relevant to the needs of the applicant. They include:

- The urgency of an applicant's housing need
- How long the applicant has been on the Housing Register
- The financial resources available to a person to meet their housing needs
- Other locally defined reasons

The severe shortage of social rented homes in Enfield means the Council must make best use of housing stock in the borough by taking into account the availability and suitability of all alternative housing options and solutions for meeting an applicant's housing need.

#### Reasons for canceling Housing Register applications

Applications on the Housing Register will be cancelled and removed for a number of reasons including the following: the applicant

- Has been evicted because of rent arrears after they apply to the Housing Register
- Has been involved in proven or evicted for anti-social behaviour after they apply to the Housing Register
- No longer wants to be housed
- Has died
- Has had a change in their immigration status and is no longer eligible to be on the Housing Register
- Has been housed by Enfield Council or a Housing Association
- Is a person prescribed by the Secretary of State in regulations as ineligible

### An Overview of Enfield's Allocation Scheme

Enfield Council uses a points system for assessing applications for council and housing association homes. The Points Scheme is described in more detail in the section on Enfield's Points Scheme.

#### **Grouping Housing Applicants**

All applicants for social rented housing will be placed in one of 6 groups as follows:

**1. Council and Housing Association tenant applicants** (also known as Transfers)

These are existing tenants of Enfield Council and housing associations in Enfield who need to move because:

- their current home is too small or too big for them
- they have high health and well-being reasons for needing to move
- they have an exceptional or emergency reason for needing to move

#### Reciprocals

Enfield Council expects housing associations to respond to the exceptional and emergency needs of their tenants by using their own housing stock.

In exceptional circumstances the Council may agree to assist housing association tenants on a reciprocal basis by making the housing association tenant one direct offer of suitable alternative accommodation.

All reciprocal arrangements are agreed on a discretionary basis and the Council retains the right to decline a request.

Reciprocals are only agreed when there is no material loss to the Council in terms of available housing stock. In most cases, this means that the Council will expect back a property of equal or larger size than the home offered. The home must also be comparable in terms of quality and type.

In exceptional circumstances, the Council may agree to accept two smaller homes in exchange for a larger home of the same number of bedrooms. This will only be considered where there is no other re-housing option available to the applicant and where there is a strong welfare reason to support the request.

The Council expects to receive back the replacement home within twelve months of the housing association tenant's start date for their new tenancy.

The housing association concerned will be required to provide a written commitment to the terms of the reciprocal, as agreed by Enfield Council.

If the direct offer is unreasonably refused the reciprocal arrangement concerned will be cancelled.

**2. Estate Regeneration Tenants with Decant Status** (also known as Decants)

These are tenants of Enfield Council living on council-owned estates that are going to be knocked down and rebuilt. Applicants will need to have been given Decant Status to qualify for inclusion in this group.

The Council has plans for regenerating Council housing estates in the borough and will need to move on average 600 tenants between 2012 and 2017. Enough social rented homes will need to be set aside each year to achieve these moves.

The terms of any moves, including priorities for moving, will be set out in a separate offer to affected tenants. Tenants required to move will be supported to find alternative accommodation and where necessary direct offers will be made.

Tenants of Enfield Council who live in a home that is due to be redeveloped in the future as part of a regeneration programme, but have not yet been awarded Decant Status, will have their application assessed under Group 1 criteria.

#### 3. Special Applications and Quotas

Quotas will be allocated to the following groups:

- Young single people who have been in the care of Enfield Council and require one bedroom homes
- Residents living in Enfield supported housing schemes who are ready to live independently in one bedroom homes
- Former Armed Services personnel who fall within one or more of the statutory reasonable preference categories and have urgent housing needs
- Bereaved spouses and civil partners of members of the Armed Services leaving Services Family Accommodation following the death of their spouse or partner
- Enfield's New Generation Scheme which plans to help a small number of adult children of Council tenants to move into independent accommodation. Applicants qualify if:
  - > the applicant is engaged in approved education, training or work and/or
  - > there is severe overcrowding in the household would be lessened

• Enfield Council employees whose tenancy and home goes with their job and the Council has agreed to move them to an alternative social rented home due to ill-health or retirement.

> 1st priority if releasing 3 bedroom home or home occupied is needed for another employee

- Applicants with a legal right to succeed to an Enfield-owned social rented home which is larger than required. The Council will require applicants to move to smaller accommodation
- Applicants with no legal right to succeed to an Enfield Council home but is occupying a home larger than the applicant needs and the Council has agreed to house the applicant into a smaller home
- Single people with a physical disability, learning difficulty, mental health issue who have been assessed by one of Enfield's Housing Panels as needing an independent home (Studio or 1 bedroom homes as required)
- No other housing circumstances apply but the applicant has been awarded:
  - > A high health and well-being priority
  - > A medium health and well-being priority
- Enfield's Key Workers as set out in Appendix X
- Post Homelessness (Suitability of Accommodation) Order 2012 : Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law with exceptional needs that are not suitable for living in the private rented sector
- Applicant is homeless but Enfield Council does not owe the main homelessness duty towards them following an assessment. This group includes non-priority homeless and intentionally homeless cases. Applicants will be considered for studio and one bedroom homes only.
- Private Rented Sector Tenants or households living with family / friends friends with no health and well being issues.
  - > Applicant lacks 3 bedrooms
- Applicants who have been assessed and recommended for housing by Enfield's Fostering or Adoption Panels in the following circumstances:
  - o as an approved Foster Parent
  - o as an approved family or friend's foster carer
  - an approved adoptive parent application

- Applicants agreed for housing through Enfield's established Multi Agency Public Protection Arrangements (MAPPA)
- Emergency and Exception Priority cases requiring an urgent move (eg, through the National Witness Mobility Scheme, Enfield children safeguarding cases, etc) which have been approved by the Exceptions and Special Applications Housing Panel.

Each category of applicants will be prioritised on the basis of points and the date of their application to the Housing Register.

# 4. Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law (also known as Tenants in Enfield's Temporary Accommodation)

These are households who have been given accommodation by Enfield Council because the Council accepted a full duty to house them under the homelessness law before the Homelessness (Suitability of Accommodation) Order 2012 came into force.

These households will be prioritised in date of order of moving into the accommodation unless:

- The household is a working household and has been assessed as experiencing financial hardship because income from work is not enough to meet rent payments. These households will be treated as top priority in this demand group and made a direct offer of suitable accommodation as soon as possible. Where there are two working households experiencing financial hardship needing the same sized home, the date they moved into this type of accommodation will determine priority. A quota of homes will be made available for this group.
- Non-working households given accommodation by Enfield Council under the homelessness law where the household's welfare benefits have been reduced by Government welfare reform and the Council has carried out an assessment and decided that they are not in a position to find work and are experiencing financial hardship. These households will be treated as second priority in this demand group and made a direct offer of suitable accommodation as soon as possible. Where there are two such households, the date of moving into this type of accommodation will decide priority. A quota of homes will be made available for this group.

#### 5. Mobility Applicants

This demand group enables the Council to make best use of special and adaptable Council and housing association homes in the borough for people that need them. Applicants in this group include:

- existing social rented tenants who need a transfer or need to be housed because they are currently living on an estate which is to be rebuilt/regenerated
- those who live in the private rented sector and it has been agreed by the Exceptions and Special Applications Housing Panel that a social rented home is the best option for the household.
- Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law

and they need a home which has one or more of the following features:

- Is all on one level internally,
- has level access from the street / outside
- is adapted for mobility or wheelchair use.

Homes of the type outlined are in very short supply and applicants for them will be housed in date order unless the Exceptions and Special Applications Housing Panel decides otherwise.

Access to this type of accommodation will be decided by:

• a Health and Well-being Assessment which results in a medium or high rating

#### and

• an assessment by an Occupational Therapist confirms the need for a home of the type offered to Mobility applicants

Priority is determined by the date of Enfield's Occupational Therapy assessment. This date is overridden if the applicant is a serving or former member of the Armed or Reserve Forces who have serious injury, medical condition or disability sustained as a result of their service.

The priority of applicants in Group 5 may be reduced for the same reasons as applicants in Groups 1, 2, 3 and 4, that is for having rent arrears, being involved in anti-social behaviour which has resulted in legal action being taken by the landlord.

#### 6. Older Applicants

This group includes:

- Older people who qualify for special housing designed for their housing and support needs
- People over 55 with a disability may be considered at the discretion of the Council

#### Types of homes that each group will be considered for

#### Applicants in Groups 1, 2, 3 and 4

If a housing applicant is placed in one of the groups 1, 2, 3 or 4 and have enough priority to be housed, they will be considered for 'general needs' social rented homes. A general needs home has been built without any <u>special adaptations or</u> <u>modifications</u> which help people cope better with mobility or other disability issues.

Some general needs social rented homes that become available for letting have adaptations because they were installed for a previous tenant. Where adaptations have been installed in the past, it may be possible to use the adaptations in the home for another housing applicant with similar mobility or disability requirements or let as it is to a new tenant with no mobility or disability requirements.

#### Applicants in Group 5

Applicants in Group 5 who have enough priority to be housed will be allocated homes which have one or more of the following features which the applicant needs:

- all on one level internally,
- have level access from the street / outside
- and / or are adapted for mobility or wheelchair use.

#### Applicants in Group 6

Applicants in group 6 who have enough priority to be housed will be allocated homes which are designated for older people with housing and support needs. See the section on **Applicants in Group 6 seeking a home for older people** which describes this type of home in more detail.

#### How Enfield assesses a housing applicant's priority

This section sets out how the priority of applicants for different types of homes will be assessed.

There are three different systems for prioritising applicants, one of which will be applied depending on which Group the housing applicant has been placed in.

- For applicants in Groups 1, 2, 3 and 4 who are applying for general needs social rented homes see the definition in the section Applicants in Groups 1, 2, 3 and 4, a points and date order system is used to assess priority.
- For applicants in Group 5, priority for housing is informed first by a health and well-being assessment carried out by the Council's Housing Options and Advice Team and then an assessment carried out by an Occupational Therapist<sup>3</sup>.
- For applicants in Group 6, housing and support needs are assessed to decide priority. The system for this is set out in the section on **Applicants in Group 6** seeking a home for older people.

Applicants in Groups 1, 2, 3 and 4 who are seeking a general needs social rented home

Applicants in Groups 1, 2, 3 and 4 will be given a base number of points. Where applicants are given a base number of points, the base number can be increased for reasons which are set out in the section on **Increasing Base Points**.

Because of the severe shortage of social rented housing in the borough, Enfield Council cannot help everyone who would like to move into a social rented home. As a result Enfield Council has selected a limited list of housing circumstances which the Council considers most in need of assistance or will assist with Enfield's priorities and objectives for social rented housing in the borough. Enfield's priorities and objectives for social rented housing in the borough are set out in its draft Statutory Tenancy Strategy.

The housing circumstances of housing applications which will be given points to assess their housing need are set out below. The list also shows the base number of points these applications will receive:

<sup>&</sup>lt;sup>3</sup> An occupational therapist works with people of all ages to help them deal with the effects of disability caused by physical or psychological illness, ageing or accident. In the housing field, they make recommendations on what type of home and what type of adaptations to a home would be suitable for people who have a disability. Enfield's Housing Allocations Scheme – November 2012 Page 30 of 120

#### Enfield's Points Scheme

Applicants will be placed into one of 6 Demand Groups. Their applications will be awarded points to measure their housing priority.

Council and Housing Association Applicants – Group 1				
Applicants are tenants of Enfield Council or Housing Associations in Enfield who need to move because:	Base Number of Points	Tie-breaker mechanism		
<ul> <li>they have a high health and well- being need to move</li> </ul>	1000	<ol> <li>Date High health and well- being awarded</li> <li>Date of application</li> </ol>		
<ul> <li>they have an exceptional or emergency reason for needing to move</li> </ul>	1000	<ol> <li>Date of approval by Exception and Special Applications Housing Panel</li> </ol>		
• their current home is too big for them				
<ul> <li>3 bedrooms too big</li> </ul>	650	<ol> <li>Working age under occupiers affected by welfare reform who are under-occupying by 3 bedrooms</li> </ol>		
<ul> <li>2 bedrooms too big</li> </ul>	600	<ol> <li>Date of housing application</li> <li>Working age under occupiers affected by welfare reform who are under-occupying by 2 bedrooms</li> </ol>		
<ul> <li>1 bedroom too big</li> </ul>	550	<ol> <li>Date of housing application</li> <li>Date of housing application</li> </ol>		
<ul> <li>An Overcrowding Impact assessment has confirmed that their current home is too small for them</li> </ul>				
<ul> <li>3 bedrooms lacking</li> </ul>	600			
<ul> <li>2 bedrooms lacking</li> </ul>	550			
<ul> <li>1 bedroom lacking</li> </ul>	100			

Appendix XXX provides information abut a range of housing options for Council and Housing Association tenants.

## Enfield's Estate Regeneration Applicants with Decant Status – Group 2

Base Number of Points	Tie-breaker mechanism
1000	<ol> <li>Length of time living on the designated regeneration estate</li> </ol>
	<ol> <li>Length of time living on the designated regeneration estate</li> </ol>
600 550	-
500	<ol> <li>Length of time living on the designated regeneration estate</li> </ol>
400	<ol> <li>Length of time living on the designated regeneration estate</li> <li>Lacking one bedroom</li> </ol>
	Number of Points           1000           600           550           500

Special Applications and Quotas <u>requiring studio or 1 bedroom homes</u> – Group 3			
Appendix XX provides more information about the quota categories Applicants who are:	Base Number of Points	Tie-breaker mechanism	
<ul> <li>Residents with support needs who have been assessed as needing an independent home (this is a quota for moving residents on from Enfield's supported housing schemes)</li> </ul>	650	<ol> <li>Date of Housing application</li> <li>Length of residence in Enfield</li> </ol>	
Single people under 25leaving	750	1. Date accepted for housing by	

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Special Applications and Quotas <u>requiring studio or 1 bedroom homes</u> – Group 3			
Appendix XX provides more information about the quota categories	Base Number of Points	Tie-breaker mechanism	
Applicants who are:			
Enfield Council's care		Care Leavers Panel 2. Length of residence in Enfield	
• Former Armed Services personnel who fall within one or more of the statutory reasonable preference categories and have urgent housing needs	750	Date of Housing application	
• Bereaved spouses and civil partners of members of the Armed Services leaving Services Family Accommodation following the death of their spouse or partner	750	Date of Housing application	
<ul> <li>Single people living with a physical disability, learning difficulty, mental health issue who have been assessed and recommended by Enfield's Housing Panels as needing to move to an alternative social rented home (See Appendix 7 for more information on Enfield's Housing Panels)</li> </ul>	650	<ol> <li>Date application agreed by relevant Housing Panel</li> <li>Length of residence in Enfield</li> </ol>	
<ul> <li>New Generation Scheme applicants (small number of adult children of existing Enfield Council tenants to move into independent accommodation)</li> </ul>	450	<ol> <li>Date of housing application</li> <li>Length of residence in Enfield</li> </ol>	
• Enfield Council employee whose social rented home goes with their job and the Council has agreed to move them to an alternative social rented home because of ill health or retirement		<ol> <li>Date application agreed by Exceptions and Special Applications Housing Panel</li> </ol>	

Special Applications and Quotas <u>requiring studio or 1 bedroom homes</u> – Group 3			
Appendix XX provides more information about the quota categories	Base Number of Points	Tie-breaker mechanism	
Applicants who are:			
a. if releasing a 3 bedroom home or home occupied is needed for another employee	750		
b. otherwise	650		
<ul> <li>Applicant has legal right to succeed to an Enfield-owned social rented home which is larger than required. Council requires applicant to move to smaller accommodation         <ul> <li>Applicant is releasing a</li> </ul> </li> </ul>	750	<ol> <li>Date application agreed by Exceptions and Special Applications Housing Panel</li> </ol>	
home with 3 or more bedrooms			
<ul> <li>Applicant is releasing a 2 bedroom home</li> </ul>	650		
• Applicant has no legal right to succeed to an Enfield owned social rented home but is occupying a home larger than the applicant needs and the Council has agreed to house the applicant in a smaller home because the Council would otherwise owe them a full duty to house them under the homelessness legislation		<ol> <li>Date application agreed by Exceptions and Special Applications Housing Panel</li> </ol>	
<ul> <li>applicant is living in a home with 3 bedrooms more than they require</li> </ul>	750		
<ul> <li>applicant is living in a home with 2 bedrooms more than they require</li> </ul>	650		
<ul> <li>applicant is living in a home with 1 bedroom more than they require</li> </ul>	550		
No other housing circumstances		1. Date application agreed by	
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Special Applications and Quotas <u>requiring studio or 1 bedroom homes</u> – Group 3			
Appendix XX provides more information about the quota categories	Base Number of Points	Tie-breaker mechanism	
Applicants who are:			
apply but applicant has been awarded		Exceptions and Special Applications Housing Panel	
<ul> <li>A high health and well-being priority</li> </ul>	1000		
<ul> <li>A medium health and well- being priority</li> </ul>	0		
<ul> <li>A low health and well-being priority</li> </ul>	0		
Enfield Key Worker	500	1. Date of housing application	
<ul> <li>Post Homelessness Order 2012: Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law that are assessed as not suitable for living in the private rented sector and Enfield</li> </ul>	650	1. Date of housing application	
<ul> <li>Applicant is homeless and has been provided with temporary accommodation in Enfield by another local authority</li> </ul>	200	1. Date of housing application	
<ul> <li>Enfield's Housing Options and Advice quota: applicant is homeless but Enfield Council does not owe the main homelessness duty towards them following an assessment (includes non-priority homeless and intentionally homeless cases)</li> </ul>	350	1. Date of housing application	
• Emergency & Exceptional Priority requiring an urgent move (eg, as part of National Witness Mobility Scheme, Enfield children safeguarding cases, etc)	1000	<ol> <li>Date application agreed by Exceptions and Special Applications Housing Panel</li> </ol>	
Applicants referred through     Enfield's Housing Allocations Scheme	650	1. Date application agreed by MAPPA	

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Special Applications and Quotas <u>requiring studio or 1 bedroom homes</u> – Group 3			
Appendix XX provides more information about the quota categories Applicants who are:	Base Number of Points	Tie-breaker mechanism	
Enfield's established Multi Agency Public Protection Arrangements (MAPPA)			

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Applicants are:	Base Number of Points	Tie-breaker mechanism
<ul> <li>Quota of applicants approved by Enfield's Fostering and Adoption Panels to be a Foster Parent, or Family or Friend's Foster Carer or adoptive parent         <ul> <li>for homes with 3 or more bedrooms</li> </ul> </li> </ul>	750	<ol> <li>Date application agreed by Enfield's Fostering or Adoption Panels</li> </ol>
<ul> <li>Former Armed Services personnel who fall within one or more of the statutory reasonable preference categories and have urgent housing needs         <ul> <li>for homes with 2+ bedrooms</li> </ul> </li> </ul>	750	<ol> <li>Date of housing application</li> </ol>
<ul> <li>Bereaved spouses and civil partners of members of the Armed Services leaving Services Family Accommodation following the death of their spouse or partner         <ul> <li>for homes with 2+ bedrooms</li> </ul> </li> </ul>	750	<ol> <li>Date of housing application</li> </ol>
Enfield Key Worker	500	1. Date of housing application
• Enfield Council employee whose social rented home goes with their job and the Council has agreed to move them to an alternative social rented home, eg. Ill-health or retirement	650	<ol> <li>Date application agreed by Exceptions and Special Applications Housing Panel</li> </ol>
Private rented sector tenants or		1. Date application agreed by Exceptions and Special
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# Special Applications and Quotas <u>requiring homes with 2+ bedrooms</u> – Group 3

– Group 3			
Applicants are:	Base Number of Points	Tie-breaker mechanism	
living with family or friends		Applications Housing Panel	
<ul> <li>Lacking 3 bedrooms</li> </ul>	350		
<ul> <li>Lacking 2 bedrooms</li> </ul>	150		
<ul> <li>Lacking 1 bedroom</li> </ul>	0		
<ul> <li>No other housing circumstances apply but applicant has been awarded</li> </ul>		<ol> <li>Date high or medium Health and Well-being assessment awarded</li> </ol>	
<ul> <li>A high health and well-being priority</li> </ul>	1000		
<ul> <li>A medium health and well-being priority</li> </ul>	0		
<ul> <li>A low health and well-being priority</li> </ul>	0		
• Post Homelessness Order 2012: Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law that are assessed as not suitable for living in the private rented sector	650	<ol> <li>Date of housing application</li> </ol>	
• Applicant is homeless but the Enfield Council does not owe the main homelessness duty towards them following an assessment (includes non-priority homeless and intentionally homeless cases)	200	<ol> <li>Date of housing application</li> </ol>	
<ul> <li>Applicant is living in accommodation provided by another local authority under the homelessness legislation</li> </ul>	200	1. Date of housing application	
• Emergency & Exceptional Priority requiring an urgent move (eg, as part of National Witness Mobility Scheme, Enfield children safeguarding cases, etc)	1000	<ol> <li>Date application agreed by Exceptions and Special Applications Housing Panel</li> </ol>	

#### Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law – Group 4

Applicants are: Pre-Suitability of Accommodation Order	Base Number of Points 800	Tie-breaker mechanism1. Date of moving into
2012: The household is working and been assessed as experiencing financial hardship because income from work is not enough to meet rent payments.		accommodation
Pre-Suitability of Accommodation Order 2012: Non-working households where the household's welfare benefits have been reduced by Government welfare reform and the Council has carried out an assessment and decided that they are not in a position to find work and are experiencing financial hardship.	650	<ol> <li>Date of moving into this type of accommodation</li> </ol>
Pre-Suitability of Accommodation Order 2012: Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law	600	<ol> <li>Date of moving into this type of accommodation</li> </ol>

Mobility Applicants – Group 5				
Applicants are:	Base Number of Points	Tie-breaker mechanism		
Assessed as needing level access, ground floor, mobility and / or wheelchair adapted homes	500	<ol> <li>Date of assessment of need by Occupa-tional Therapist</li> <li>Date of Decant Status</li> <li>Date of application if not awarded Decant Status</li> </ol>		
Serving or former Armed Services personnel who have serious injury, medical condition or disability sustained as a result of their service and need a home which is on the ground floor or level access, mobility or wheelchair adapted social rented home	600	<ol> <li>Date of assessment of need by Occupa-tional Therapist</li> <li>Date of application</li> </ol>		
Serving for former Reserve Forces personnel who have serious injury, medical condition or disability sustained as a result of their service and need a home which is on the ground floor or level access, mobility or wheelchair adapted social rented home	600	<ol> <li>Date of assessment of need by Occupational Therapist</li> <li>Date of application</li> </ol>		
in the above categories in this demand group awarded a high health and well- being assessment	1000	<ol> <li>Date of Enfield's High health and well-being assessment</li> <li>Date of application</li> </ol>		

# Assessment of Health and Well-being Issues

A Health and Well-being priority will not be considered where

- The applicant or member of the household has a temporary health and well-being issue. Examples include:
  - o pregnancy
  - o having a common cold, flu, blocked nose or cough
  - o a broken leg
- The applicant or member of their household is waiting for the outcome of a medical condition if it is unclear how they will be affected in the long term

# How Health and Well-being issues will be assessed

Applicants wishing to be assessed for health and well-being points are required to complete a Health and Well-being Assessment Form.

The Health and Well-being Assessment will be carried out by a Medical Assessment Officer and will be based on the information completed on the Self Assessment Form. Applicants should not ask their GP or anyone else to write to us. We may request supporting evidence from the applicant's GP, Hospital Consultant, social worker or other relevant professional identified by the Applicant

Applicants should not ask us to reassess their health or independence needs unless they have changed significantly since they were last assessed, for example, the applicant has been diagnosed with a new health problem, or their independence has been reduced

#### Issues to be considered

Health and Well-being issues to be considered by a Medical Assessment Officer during the assessment include:

- How and to what extent the applicant's current living conditions affect their illness or disability or well-being.
- An applicant's housing need
- How a current health issue affects the applicant or member of the household
- The severity of the health issue and how long it has lasted
- The cumulative effect on the whole household where there is more than one person in the applicant's household with a severe illness or disability.

- Past health issues and the extent to which the applicant's symptoms have been controlled or improved by treatment
- The reasonableness of putting in place 'in-situ' solutions such as aids and adaptations to enable the applicant to continue living in their present home

The Medical Assessment Officer may recommend a particular type of home that is suitable for the applicant.

A Housing Officer within the Housing Options and Advice Service will consider:

- An applicant's financial and other resources
- The availability of 'in-situ' solutions such as aids and adaptations to enable the applicant to continue living in their present home
- The availability of alternative housing solutions, including private rented homes

#### Poor Quality homes and Disrepair

The Council is committed to improving poor quality housing, whatever the tenure. Our Private Sector Housing Team can arrange property inspections, and can offer advice and support to owners and landlords on how to make homes safer. Where necessary, they will take enforcement action. This may include issuing a statutory notice ordering the landlord to undertake the work to repair the home. Where the landlord does not carry out the repairs, the Council may carry out the works in default or take action to prosecute the landlord.

Where there is disrepair and the applicant states that the health and well-being issue is related to the poor state of repair of the property then the Council will expect the property owner, landlord or Agent to remedy the disrepair.

Where possible, we encourage tenants and occupiers to stay in their homes.

If an applicant's housing is assessed as being of poor quality, including hazards identified under the Housing Health and Safety Rating System, we will award five points.

#### Applicants who move into unsuitable housing and request housing assistance from Enfield Council

Applicants with a pre-existing medical condition who move into a private rented home that does not meet their needs will be expected to find alternative private rented homes. This provision in the Allocations Scheme is designed to prevent applicants from deliberately worsening their housing conditions to take advantage of the health and well-being criteria to enhance their housing priority. In these cases, no health and well-being priority will be awarded. The Council will provide advice and assistance to help the applicant find somewhere else to live.

#### Applicants who agree to a mutual exchange and move into unsuitable housing

Applicants with a pre-existing medical condition who agree to a mutual exchange and move into a social rented home which does not meet their needs will be deemed to have deliberately worsened their housing conditions and not be awarded a health and wellbeing priority. The Council will provide advice and assistance to help the applicant find another place to live. This will include help to find a private rented home through Enfield's Fresh Start rent deposit Scheme.

#### Applicants receiving disability and other related benefits

Applicants who are entitled to disability benefits will not receive an automatic award of health and well-being priority. Applicants will be assessed in accordance with the Allocations Scheme/

# Health and Wellbeing Priority with Definitions:

Health and Well-being Priority will be only awarded to applicants who have been assessed as needing to move to an alternative council or housing association home.

The priority level and definitions are set out below:

Priority Level	Suggested Definition
High	Urgent need to move
	This is where the applicant's current living conditions:
	<ul> <li>put the applicant's life at risk* if they do not move, or</li> </ul>
	<ul> <li>causes the applicant to be completely housebound and they would regain substantial independence if an alternative property were made available, including needing a level access home because the applicant is a wheelchair user.</li> </ul>
	*risk to life here does not include terminal illness or illnesses that involve unpredictable crises
Medium	An applicant's living conditions are unsuitable but their need to move is less urgent and not life threatening but if left unresolved, their quality of life will deteriorate
Low	The applicant's living conditions cause them difficulty in carrying out their daily activities but this is neither life threatening nor would greater harm or progression of the illness be caused if they did not move.
Zero	One of the following applies:
	<ul> <li>Applicants current housing situation has no adverse impact on the health issues presented, or</li> </ul>
	• A move would offer no improvement; or a solution other than moving into a social rented home is available, eg, adaptation of the current home, a move to a private rented home.

# Increasing points

Applications will start with a base number of points (see section xxx above for these). For **some** applicants the base points may be increased.

Reasons for increasing points and the applicants who will receive these additional points are set out in the table below:

Reason for increasing points	No. of additional points given	Applicant category	Demand Group
Lived in Enfield for 2 years	50	Enfield's Housing Options and Advice quota: applicant is homeless but Enfield Council does not owe the main homelessness duty towards them following an assessment (includes non- priority homeless and intentionally homeless cases)	Group 3
		Private rented sector tenant or household living with family or friends with no health or well-being issues	Group 3
		Applicants need a home which is on the ground floor, or level access, mobility or wheelchair adapted Council or Housing Association home.	Group 5
		This does not apply to applicants who are serving or former members of the Armed or Reserve Forces who have serious injury, medical condition or disability sustained as a result of their service.	
Lived in Enfield for 10 out of the last 15	20	Applicant is homeless but Enfield Council does not owe the main homelessness duty towards them and the applicant has an exceptional need for housing in Enfield	Group 3
years		Private rented sector tenant or living with family or friends and with no health or well- being issues	Group 3
		Applicants need a home which is on the ground floor, or level access, mobility or wheelchair adapted Council or Housing Association home.	Group 3
		This does not apply to applicants who are serving or former members of the Armed or Reserve Forces who have serious injury, medical condition or disability sustained as a result of their service.	

Reason for increasing points	No. of additional points given	Applicant category	Demand Group
Household is working	50	Applicant is homeless but Enfield Council does not owe the main homelessness duty towards them and the applicant has an exceptional need for housing in Enfield	Group 3
		Private rented sector tenant or living with family or friends and with no health or well- being issues	Group 3
		Applicants need a home which is on the ground floor, or level access, mobility or wheelchair adapted social rented home.	Group 5
		Does not apply to applicants who are serving or former members of the Armed or Reserve Forces who have serious injury, medical condition or disability sustained as a result of their service.	
Exceptional reasons for needing to live in	50	Applicant is homeless but Enfield Council does not owe the main homelessness duty towards them and the applicant has an exceptional need for housing in Enfield	Group 3
<b>Enfield –</b> see paragraph		Private rented sector tenant or living with family or friends and with no health or well- being issues	Group 3
at the end this section for definition of		Applicants need a home which is the ground floor, level access, mobility or wheelchair adapted social rented home	Group 5
Exceptional needs		This does not apply to applicants who are serving or former members of the Armed or Reserve Forces who have serious injury, medical condition or disability sustained as a result of their service.	
Applicant has been awarded a	Medium = 150 Low = 50	Enfield Council or Housing Association Tenant whose home is too big for their needs	Group 1
Medium or Low Health and Well- being		Enfield Council or Housing Association tenant whose home is too small for their needs and the household lacks 2 or 3 bedrooms	Group 1
Priority		Former Armed Services personnel who fall within one or more of the statutory reasonable preference groups and have urgent housing needs	Group 3
E.C.D.D.D.		Bereaved spouses and civil partners of members of the Armed Services leaving Services Family Accommodation following	Group 3

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Reason for increasing points	No. of additional points given	Applicant category	Demand Group
		a result of their service and need a home which is on the ground floor or level access, mobility or wheelchair adapted social rented home	

#### Exceptional Reasons for needing to live in Enfield

Points for exceptional reasons for needing to live in Enfield may be awarded in the following circumstances:

- Medical treatment vital to the long-term or life-long health of the applicant is only available in Enfield
- A close relative needs the support of the applicant and there are no other support services available in the community
- The police have asked Enfield to house someone through the National Witness Mobility Scheme.

# Enfield's Definition of working

#### Working Households

This Scheme supports Enfield's corporate aim of Growth and Sustainability and will contribute to the economic growth of Enfield.

Enfield wants to encourage people who can, to work and to raise levels of aspiration and ambition in the borough. Increased priority will be given to applicants who are working.

#### **Definition of Working Households**

Working households are those where the applicant or their partner is in employment.

For the purposes of this Allocations Scheme employment is described as having a permanent contract, working as a temporary member of staff or being self-employed.

Applicants will only qualify if the worker has been employed for 6 out of the last 12 months.

Verification will be sought at the point of application as well as at the point of making an offer of a council or housing association home.

For verification, applicants will be asked to provide:

- Employed applicants:
  - payslips (pay slips for the last four weeks if paid weekly or the last two months if paid monthly or a letter from their employer confirming their annual salary;
  - the most recent P60
  - the last 3 months of bank statements
- Self-employed applicants:
  - Most recent tax returns and business accounts to evidence self employed work.
  - The last 3 months of bank statements

# Reducing an applicant's housing priority

Where applicants on the Housing Register have a priority for housing, their priority for housing may be reduced to zero points if tenants<sup>4</sup> are in arrears with their rent and owe more than eight times the weekly accommodation charge<sup>5</sup> or have not maintained a repayment agreement for 6 months. The detail is set out in a separate guidance note.

Tenants may be considered for housing in exceptional circumstances, for example where the case for housing is urgent or it is in the Council's interest to house the applicant (eg, for estate regeneration decant reasons) or where an applicant has suffered unavoidable debt, such as having to pay for funeral costs. Discretion will also be used on the repayment period where rent arrears have arisen due to unavoidable debt. This decision will be taken by the Exceptions and Special Applications Housing Panel (ESAP)

Applications where priority has been reduced because of rent arrears will have their points reduced to zero and their application will become inactive until the arrears are cleared or an agreement to repay them has been maintained for 6 months.

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<sup>&</sup>lt;sup>4</sup> Includes Council and housing association tenants, private rented tenants and tenants in accommodation given to them by any local authority under the homelessness legislation

<sup>&</sup>lt;sup>5</sup> Weekly accommodation charge means charges an applicant is liable to pay for their accommodation including service charges, water rates and other charges – see local authority guidance

# Applicants in Group 6 seeking a home for older people

The process of assessment of and prioritising applications for homes for older people has to include measuring an applicant's housing need as well as measuring their need for housing-related support. The latter also includes an assessment of health and well-being needs. Having both types of assessment ensures that the applicant fits the criteria for Supporting People (SP) funding which funds the services in homes for older people schemes. SP funding requires compliance with the Supporting People Quality Assurance Framework (SPQAF).

Local lettings plans will be put in place for schemes for older people during the 12 months following this Allocations Scheme coming into force. The aims of each scheme's local lettings plan include maintaining an appropriate mix of housing support needs which can be catered for in each scheme to ensure the health and well-being of all residents and staff.

The following paragraphs set out how housing need and housing-related support needs for sheltered housing applications are measured.

#### Measuring Housing Need

To measure Housing need, an applicant for sheltered housing should be able to say 'Yes' to one or more of the following types of circumstances:

Group 6 - Housing Need	
Circumstances	Classification of these circumstances
The applicant has an urgent need to move	High
This is where the applicant's current living conditions:	
<ul> <li>put the applicant's life at risk* if they do not move, or</li> </ul>	
• cause the applicant to be completely housebound and they would regain substantial independence if an alternative property were made available.	
*risk to life here does not include terminal illness or illnesses that involve unpredictable crises	
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Group 6 - Housing Need	
Circumstances	Classification of these circumstances
The applicant's current Council or housing association home is too big for them	High
An applicant's living conditions are unsuitable but their need to move is less urgent and not life threatening but if left unresolved, their quality of life will deteriorate	Medium
The applicant is working with the council to prevent becoming homeless	Medium
The applicant is a homeless applicant in temporary accommodation provided by Enfield Council	Medium
Due to age, frailty or infirmity the applicant is unable to mobilise with ease and manage stairs in their current home and would benefit from a supported housing environment to promote independence and well-being and there are no other suitable options for meeting their needs.	High
The applicant satisfies proposed local connection hardship criteria	High
The applicant has urgent and exceptional circumstances agreed by the Exceptions and Special Applications Housing Panel	High
An applicant's living conditions cause them difficulty in carrying out their daily activities but this is neither life threatening nor would greater harm or progression of the illness be caused if they did not move. An applicant's daily activities would be made easier if an alternative property was offered.	Medium

Where an applicant's housing circumstances are reflected in more than one of categories shown above, the one with the highest classification will be the one chosen.

# Assessing the level of Housing-related Support needed by an applicant for sheltered housing

An applicant's housing support needs for sheltered housing is assessed against five types of housing support needs in sheltered housing. There will also be an assessment of health and well-being needs.

• Assessing an Applicant's Housing-related Support Needs for Sheltered Housing

The table below shows the five types of housing support needs in sheltered housing and the type of activity that would address them. An applicant will be assessed against each of the five types of housing support need and be awarded a level of points.

Group 6 – Assessment of Housing-related Support Needs Groups of Housing Support needs in Sheltered Housing and activities that would address them	Score if applicant would benefit from any activity in each group
Support Need 1: Being financially better off The applicant needs	
• support with maximising their income including help to apply and obtain the right benefits	Yes = 1
help with budgeting to reduce their debts	No = 0
<ul> <li>help with obtaining paid work or keeping their job going.</li> </ul>	
Support Need 2: Enjoy and get more out of life The applicant will	
keep or improve their quality of life	
feel less isolated	Yes = 1
• get involved in the leisure/cultural/faith/informal learning activities you enjoy	No = 0
achieve meaningful personal goals	
Establish contact with external services/family/friends	
Support Need 3: Be healthy The applicant will be able to better manage	Yes = 1
their physical health	No = 0

Group 6 – Assessment of Housing-related Support Needs Groups of Housing Support needs in Sheltered Housing and activities that would address them	Score if applicant would benefit from any activity in each group
their mental health issues	
their substance misuse	
<ul> <li>Being able to live independently with the right help, aids and adaptations</li> </ul>	
Support Need 4: Staying safe The applicant will	
• Be safe from fearing or being a victim of assault, burglary or anti- social behaviour	Yes = 1 No = 0
Feel safe to leave their home	INO = O
Know how to protect themselves and deal with the risk of harm	
Support Need 5: Making a positive contribution	
Greater choice and/or involvement and/or control at service level     and within the wider community	Yes = 1
Service users will acquire skills and confidence to manage their own affairs	No = 0

# • Health and well-being assessment

There are 4 possible health and well-being priorities (shown below) and each one is worth the points shown in the table below. The definitions of health and well-being are set out below.

<b>Priority Level</b>	Definition
Α	Urgent need to move
	This is where the applicant's current living conditions:
	<ul> <li>put the applicant's life at risk* if they do not move, or</li> </ul>
	<ul> <li>are so unsuitable that the applicant can not be discharged from hospital, or</li> </ul>

Priority Level	Definition				
	• cause the applicant to be completely housebound and they would regain substantial independence if an alternative prop were made available.				
	*risk to life here does not include terminal illness or illnesses that involve unpredictable crises, eg, xxxx.				
В	An applicant's living conditions are unsuitable but their need to move is less urgent and not life threatening but if left unresolved, their quality of life will deteriorate				
C	The applicant's living conditions cause them difficulty in carrying out their daily activities but this is neither life threatening nor would greater harm or progression of the illness be caused if they did not move. An applicant's daily activities would be made easier if an alternative property was offered.				
Zero	One of the following applies:				
	• Applicants current housing situation has no adverse impact on the health issues presented				
	• A move would offer no improvement; <u>or</u> a solution other than moving into a social rented home is available, eg, adaptation of the current home, a move to a private rented home.				

_ Health and Well-being Priority Level	Score
A	4
В	3
С	2
Zero	1

#### • Calculating Housing-related Support Levels for sheltered housing applicants

Calculating whether an applicant has low, medium or high housing related support needs comes from multiplying the score from the Housing-related Needs for Sheltered Housing with the score for the Health and Well-being assessment

That is:

Housing-related Needs Score x Health and Well-being Assessment Score = Housing-related Support Score

Housing Related Support Score	Level of Housing Related Support Needs
15-20	High
6-14	Medium
1-5	Low

#### Bringing Housing Need and Housing Related Support scores together

The matrix below summarises how applicants' housing need and housing-related support scores will be prioritised.

		Housing-related Support Needs		
		Н	Μ	L
Housing Needs	Н			
	М			
	L			

Scoring an H for Housing Needs plus an H for Housing-related Support Needs means an applicant would have high priority for sheltered housing. Conversely, scoring an L for Housing Needs plus an L for Housing-related Support means an applicant would have low priority for sheltered housing.

The colours red, amber and green highlight the distinction, with red indicating high need, amber indicating medium need and green indicating low need.

Another way of illustrating this is in the following table:

Housing Need	Housing Related Support	Coded as
High	High	HH
High	Medium	HM
High	Low	HL
Medium	High	MH
Medium	Medium	MM
Medium	Low	ML
Low	High	LH
Low	Medium	LM
Low	Low	LL

# Prioritising between Group 6 applicants – final step

A sheltered applicant assessed as having a housing need will be prioritised by:

- The local lettings plan for the sheltered scheme and the level of housing-related support currently being catered for. For example, if there are already tenants in a sheltered scheme with high levels of housing-related need, adding an additional person may stretch resources too far. If that would the case, then applicants with lower housing-related support needs would be looked at.
- Applicants will be chosen in terms of level of their housing related support need (high, medium or low) which is supportable at the time by a sheltered scheme, and where these are equal by date of application, and where these are equal, by length of residence in Enfield.

#### Some worked examples on working out sheltered housing application scores

#### <u>Ms X</u>

On Housing Support needs for sheltered housing Ms X would benefit from 4 out of the 5 types of housing-related support needs shown. Her score for this is therefore 4.

On Health and Well-being, Ms X has been awarded priority level C. Her score for this is therefore 2.

Multiplying these two scores together:  $4 \times 2 = 8$ 

A score of 8 equates with a Medium level of support needs

Ms X's Housing-related Support level is Medium (M).

Ms X's Housing Need is scored as High (H)

Her overall prioritisation for sheltered housing would be MH.

#### Mr Y

On Housing-related Support needs for Sheltered Housing Mr Y would benefit from 5 out of the 5 outcomes shown. His score for this is therefore 5.

On health and well-being, Mr Y has been awarded priority level B. His score for this is therefore 3.

Multiplying these two scores together:  $5 \times 3 = 15$ 

Mr Y's Housing-related Support level is High (H).

Mr Y's Housing Need is scored as H.

His overall prioritisation for sheltered housing would be HH

Matching both the above cases against the matrix below, both applicants have a high priority for sheltered housing.

If a home became available for which they were both suitable, they would be prioritised by first looking at existing housing-related support needs in the sheltered scheme(s) they had expressed a preference for and a decision made on whether their housing-related support needs could be catered for. If they could, then in the example of prioritising these two applicants for a sheltered home, Mr Y's circumstances would be given priority because his housing supported needs are higher than Mr X's.

# Definition of a Household

We will only consider applications to house the applicant, their partner, their immediate family, and anyone else with an exceptional need to live with them (and which is the 'eligible household' or household for the purpose of this scheme). This is because we have such a severe shortage of larger properties, so families need to consider whether other people living in their household could move into smaller properties of their own.

#### Partner

Partner means someone who lives with the applicant as a partner, or who would live with them if they were able to. This includes mixed-gender and same-sex couples, whether or not they are married or in a civil partnership.

#### **Immediate Family**

Immediate family means the applicant's children or their partner's children, aged 21 or less, who live with the applicant all the time, or for four or more nights every week. If a child is living with a partner or has his/her own children, s/he may not be included on the application unless they have an exceptional need to live with the applicant.

Immediate family does not include the applicant's (or their partner's) parents, grandparents, brothers, sisters, aunts, uncles, grandchildren, nieces, nephews, cousins, friends or lodgers – unless they have an exceptional need to live as part of the household. Please note that the applicant's children, or their partner's children, aged 21 or over will not be included as part of the household for the purposes of being re-housed, unless the children have an exceptional need to live as part of the household (see below).

#### Separating

If the applicant and partner are separating, they must provide us with evidence of who is legally allowed to remain in the property, such as a court property order detailing to whom the property is assigned. Accommodation for children will be allowed for with only one parent, on whom the children are dependent.

#### Exceptional reasons

In order for a relative to be included in the application under the ground of exceptional reason they would normally need to be living with the applicant and have done so on a long term basis.

People who have an exceptional need to live with the applicant means people who are not included in the definition of 'immediate family', but who have a real need to live as part of the household in order to give or to receive care or support. This may include:

- A child (of the applicant or partner) aged 21 or over, who cannot live independently because of a disability or care need
- A carer, if someone in the household needs full-time care and no one in their immediate family is able to provide this. In exceptional cases consideration will

be given to a household containing a person with a disability who has an occasional need for a carer to stay overnight

- An adult (or elderly) relative who needs to receive care. This includes a relative living elsewhere who is no longer able to live independently and requires a higher level of care and support. For some elderly people, moving to sheltered accommodation is the best alternative
- Children who have been born since the registration date, or other children aged under 21 where it is proved that the main applicant is the sole legal guardian and that there is no other available legal guardian who could reasonably accommodate the children.

Where a household has been accepted as homeless and qualifies for housing under Demand Group 4, the application can include anyone who we accepted as part of the original homelessness application. For families with children aged 22 or older, the Council will encourage them to seek independent housing if possible, to increase the chance of the applicant being rehoused in a reasonable time.

#### Other people living with the applicant

The Council assesses who is eligible for rehousing, and bases its assessment of what size property someone needs using this definition.

It does not mean that other people cannot live with the household, even if it makes them overcrowded, but the Council will not take them into account in assessing the need for rehousing.

Some households will feel overcrowded but not be eligible for overcrowding priority, because we do not include everyone living there in one application. Council and Housng Association tenants who make themselves overcrowded may be in breach of their tenancy conditions.

• Tenants with children aged 21 or over

If we agree to house a council or housing association tenant and we agree to rehouse immediate family but not everyone else who is currently living in the property, the tenant is responsible for ensuring none of the remaining occupants continue to live in the property after they have moved out.

- Applicants who live with family or friends who are not part of their immediate family
- Applicants may be rehoused separately from them for example, if the applicant and their partner or children live with the applicant's parents in their home.

If it is a council or housing association home and when the applicant moves, the home would be too big for the tenant(s), the offer made to the applicant may be contingent upon them also taking up an offer of an alternative tenancy.

If an applicant moves in with a council or housing association tenant and the property becomes overcrowded, the applicant can apply to the Housing Register in their own right. In such cases overcrowding priority may not be awarded and alternative housing options should be considered.

#### Family members who are not currently living with the applicant

Anyone who is part of the immediate family can be included in the application, even if they do not currently live with the applicant:

- If members of immediate family live abroad, they can be included on the application, but the Council will not award priority for them until the family have the right to reside in the UK
- If members of the immediate family live elsewhere in the UK, they can be included on the application, but we encourage families to consider applying to be rehoused where they live, especially if the demand for housing is lower there
- Children of a shared residence order can only be included on one application, with the parent who is the main care provider. This means that the children live with the applicant for more than half the week (four nights or more). We will require evidence of this.
  - Any consideration of a larger home in the context of a shared residence order will also take account of affordability. Where the applicant claims welfare benefits, welfare benefit regulations enable only one of the parents, the designated 'main carer', to receive additional benefit for extra bedrooms required.

#### **General Points**

If an applicant wishes to include people not in their immediate family on their housing application, they must explain on their application why it is necessary for them to live with the applicant. The applicant may also be required to provide evidence such as: a court order, benefit entitlement, a social services or occupational therapy assessment. If an applicant has not had a care assessment for a relative, we may require the applicant to arrange one. If the person coming to live with the applicant is moving from abroad, we will require evidence that they have recourse to public funds or a sufficient sponsorship undertaking in place.

If the applicant has priority for housing and assessed as requiring a one bedroom or studio home and have children who visit on a regular basis, they will be assessed as requiring a one-bedroom property rather than a studio.

Anyone included on the application must not have a legal interest in any other property. The applicant or any member of their household cannot be included on more than one live housing register application at any one time.

# Working out the size of home needed by Applicants

The Council will work out the size of home suitable for the applicant and members of their household reasonably expected to live with them regardless of how the applicant uses their current home.

The Council will use two bedroom standards:

- One for Council-owned homes
- One for homes in Enfield owned by housing associations under nomination agreements

#### The bedroom standard for Council-owned homes

A notional number of bedrooms will be allocated based on the age, sex, marital status and relationship to family members, as follows:

- A married or cohabiting couple or single parent will be entitled to one bedroom
- pairs of adolescents from their 10<sup>th</sup> birthday and above of the same sex will be expected to share a bedroom
- pairs of children of either sex aged up to their 10th birthday will be expected to share a bedroom
- children of the main applicant who are aged over 21 will be expected to share a bedroom with a same sex sibling who is younger, including where that younger sibling is under the age of 10 (unless there are safeguarding issues).
- Where Enfield has accepted that the relatives listed have an exceptional reason for living with the main applicant, they will be expected to share a bedroom with the applicant's children where they are the same sex (unless there are safeguarding issues):
  - o nieces, nephews, step children and grandchildren
- Where Enfield has accepted that an older relative has an exceptional reason for living with the main applicant e.g. an older (60+) grand/parent(s), aunt or uncle, they will be entitled to a bedroom of their own

#### Entitlement to an Additional Bedroom

An extra bedroom may be considered where:

- A household is overcrowded in their current home, and
  - includes an adult child of the main applicant aged over 21 who has significant care needs being met by their family and
  - o alternative housing options are not suitable for that dependent adult

- The applicant has been approved as a Foster Parent or Family or Friend's Foster Carer
- An applicant has a child with behavioural syndromes including extreme hyperactivity or autism and a Health and Well being assessment has confirmed the applicant needs their own room
- An applicant's household includes a child who uses a wheelchair and/or needs significant equipment (eg, hoists) to be able to live at home.
- someone in the household needs full-time care and no one in their immediate family is able to provide this. In exceptional cases consideration will be given to a household containing a person with a disability who has an occasional need for a carer to stay overnight.

#### Applicants requesting homes with one bedroom less than the household needs

- Housing applicants may let the Council know if they would prefer to receive an offer of a social rented home which is one bedroom less than their household needs. The Council will not make offers of homes where the household would be severely overcrowded (that is, two or more bedrooms short).
- An applicant who chooses to move into a home with one bedroom less than they need will not be awarded Overcrowding Points for a transfer at a later date except in exceptional circumstances

#### Under occupying households giving up larger homes

 Council and Housing Association tenants under-occupying their home, who would normally qualify for a one bedroom and are giving up a 3, 4 or 5 bedroom house or a 4 or 5 bedroom flat, could be offered a 2 bedroom home suitable for 3 people (2B/3P) but not a two bedroom home suitable for 4 people (2B/4P). Applicants awarded an additional room for reasons outlined above must be able to demonstrate to the Council they can afford the rent from earned income or benefits.

#### Council Undertakings

• We will consider anyone we have made an undertaking to offer a particular size home to as part of a legal agreement

#### Calculating the Size of Home Needed by Applicants

The following table shows how Enfield will calculate the size of home needed by different sized households. It should be noted that lettings of social rented homes with 4 or more bedrooms are rare: during the period 2007/08 to 2010/11 there were only 50 social rented homes with 4 and 5 bedrooms let in Enfield out of a total of 3425 lettings.

Applicants who are overcrowded and living in a Council or housing association home are advised to read **Enfield's approach to dealing with overcrowding** 

Space standards for bedrooms will be taken into account when deciding whether an <u>offer</u> is suitable. Minimum space standards that will be taken into account are set out in the London Housing Design Guide<sup>6</sup>. The minimum area of a single bedroom should be 8 sq m. The minimum area of a double or twin bedroom should be 12 sq m with the minimum width of a double/twin room being 2.75 m.

Household Composition	Eligible No. of Bedrooms	Indicative size of home in terms of number of bedrooms (B) and number of persons (P)
Single person <sup>7</sup>	1	Studio or 1B/1P
Couple without children	1	1B/1P or 1B/2P
Single parent or couple with children: Household includes		
1 girl or boy - any age	2	2B/3P
2 girls or boys - any age	2	2B/4P
1 girl and 1 boy - if both under 10	2	2B/4P
1 girl under 10 and 1 boy over 10	3	3B/4P 3B/5P
1 boy under 10 and	3	3B/4P 3B/5P
1 girl over 10 1 girl and 1 boy - if both over 10	3	3B/5P 3B/5P
	3	3B/5P
3 children	3	3B/6P
2 girls and 2 boys	3	3B/5P 3B/6P
3 boys, 1 girl	4	4B/6P 4B/7P
3 girls, 1 boy	4	4B/6P 4B/7P
5 children	4	4B/7P 4B/8P
4 boys , 2 girls	4	4B/7P 4B/8P
	4	4B/7P
4 girls 2 boys		4B/8P
5 boys 1 girl	5	5B/9P
5 girls,1 boy	5	5B/10P
7 children	5	5B/10P

<sup>&</sup>lt;sup>6</sup> Greater London Authority, Interim London housing Design Guide, August 2010

<sup>&</sup>lt;sup>7</sup> A studio home will be regarded as a reasonable offer of accommodation for both single people and a couple without children

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Household Composition 6 boys, 2 girls 6 girls, 2 boys 4 boys, 4 girls 7 boys, 1 girl 7 girls, 1 boy 5 boys, 3 girls 5 girls, 3 boys	Eligible No. of Bedrooms 5 5 5 6 6 6 6 6 6	Indicative size of home in terms of number of bedrooms (B) and number of persons (P) 5B/10P 5B/10P 5B/10P 6B/11P 6B/11P 6B/11P			
Additional members of a household In exceptional circumstances an extra bedroom may be allowed for the following additional members of a household (see above)					
An older relative with exceptional reasons for living with the main applicant A dependent adult child over the age of 21 with significant care needs An additional, fostered or adopted child as agreed by Enfield's Fostering and Adoption Panels A child assessed with behavioural syndromes A child who needs a wheelchair and/or significant equipment to be able to live at home Someone in the household needs full-time care or exceptionally occasional care	Where applicable, add 1 bedroom to relevant household composition outlined above				

# Bedroom Standard for Housing Association Tenants

Housing associations may operate their own bedroom standard which will be clearly stated on the advert when a home is advertised for letting .

# Allocating Council and Housing Association Homes in Enfield

# **Target Allocations**

Each year the Council will give guidance on the number of households to be rehoused for each Demand Group.

# Deciding how many homes will go to the Demand Groups

Before the start of each financial year the Council will estimate the number of Council and housing association homes in Enfield likely to become available for letting in the coming 12 months.

Homes for older people will be allocated to applicants in Group 6.

Level access, ground floor, mobility- and wheelchair adapted homes will be allocated to applicants in Group 5.

When sharing out the remaining Council and housing association homes

- The Council will estimate the percentage of general needs homes required for Group 2 applicants who need to move under the Council's estate regeneration plans and the number of homes required for care leavers in Group 3. A percentage of homes will be allocated to these groups.
- The Council will give a percentage of the remaining homes to each group of applicants in Groups 1, 3, and 4
- A maximum of 5% of relets<sup>8</sup> will be put forward for Group 1 applicants under the Mayor of London's pan-London Mobility Scheme called "housingmoves".

<sup>&</sup>lt;sup>8</sup> Relets are homes which have been let before and have become available again for letting. They do not include homes that are newly built and have been handed over to Council to be let for the first time.

An <u>EXAMPLE</u> of sharing out available general needs homes to each of the Demand Groups 1, 2, 3 and 4 is shown below:

Size of home	Group 1	Group 2	Group 3	Group 4	TOTAL
Homes with 1 bedroom	20%	20%	50%	10%	100%
Homes with 2 bedrooms	30%	40%	5%	25%	100%
Homes with 3 or more bedrooms	40%	40%	5%	15%	100%

In the example above, if there were one hundred one bedroom homes likely to become available, 20 could be allocated to applicants in Group 1, 20 could be allocated to applicants in Group 2, 50 could be allocated to applicants in Group 3 and 10 could be allocated to applicants in Group 4.

# Responding to changes in the lettings forecast

If too many homes have been set aside for Group 2 applicants compared with the forecast, then the extra homes will be allocated to Group 4 applicants.

# More specific targets for categories in each Demand Group

Within each Demand Group we will have more specific targets for how many properties should be allocated to applicants in each category.

Targets are based on meeting the housing needs of applicants and will be kept under review during the year and may be adjusted to respond to changing circumstances.

# How we allocate different types of vacant homes amongst the Demand Groups

This section describes how Enfield will fairly distribute different types of homes across all the Demand Groups.

#### Our property rating system for allocating homes

All vacant general needs homes will be scored using a simple Rating System based on:

- The type of property, (for example a house or flat)
- The floor level (low rise or high rise).

Some worked examples are in the table below:

Property Example	<b>Dwelling</b> <b>Type</b> House = 1 Maisonette = 2 Flat = 3	Floor Level LR - Street level = 1 LR in a block with up to 6 floors = 2 HR any floor in a block with more than 6 floors = 3	Score
Flat on first floor of a 2 storey house	3	2	5
Flat on ground floor of 2 storey house	3	1	4
Flat on 5th floor of a Low Rise block	3	2	5
Flat on 5th floor of a High Rise block	3	3	6
Flat on 10 <sup>th</sup> floor of a High Rise block	3	3	6
Maisonette on 5th and 6th floors of a High Rise block	2	3	5
House	1	1	2

#### Monitoring Outcomes

The Allocations Team will monitor outcomes from the Rating System and take corrective action to address any imbalance in the different types of homes between the Demand Groups.

# Which homes will applicants be able to bid for or receive a Direct Offer?

Here we explain which housing applicants can bid for a Council or housing association home using the choice based lettings system, Home Connections, or be made a direct offer.

Applicants in Groups 1, 2, 3 and 4 will be able to bid for or receive a direct offer of a <u>general needs</u> home. The section on **Types of homes that each group will be considered for** which explains what a general needs home is.

Applicants in Groups 5 and 6 will be made a direct offers.

#### Applicants in Groups 1,2, 3 and 4 needing General Needs Homes

A limited pool of applicants will be created from Groups 1, 2, 3 and 4.

Based on current estimates there will be around 1,200 applicants in the pool who can either bid for a general needs social rented home or be made a direct offer of one. The pool will be kept under review.

# How we allocate particular types of homes

This section explains the type of applicants we prioritise for homes with particular types of facilities, amenities or layout.

#### Houses

Maisonettes with gardens, as well as terraced, semi-detached or detached houses are included in this definition.

Houses are in very short supply and will normally be only considered for families with children under the age of 15. Exceptions to this rule are where:

- A council tenant gives up a 4, 5 or 6 bedroom house under the Council's Underoccupation Scheme
- Tenants living in houses who are required by the Council to move as part of an estate regeneration programme, a Compulsory Purchase Order, a Closing Order or to release a specialised home.

Houses which have two living rooms will be allocated as though the second living room is a bedroom. This is provided that the rooms have not been knocked through into one and the kitchen is large enough for chairs and a table for dining.

#### Homes with gardens/safe play areas

Homes with gardens or safe play areas will be prioritised wherever possible for applicants who have received a recommendation for this facility from a medical Assessment Officer or Occupational Therapy Team.

#### Ground floor flats

Ground floor flats with level access will be prioritised for applicants who have been awarded priority on health and welfare grounds as needing these homes unless there are no applicants waiting for this type of home.

#### Level access (wheelchair), mobility and adapted homes

These types of homes are defined as:

- Level access homes designed for people confined to wheelchairs, and include space for a wheelchair
- Homes with no extra space which are accessible for people with mobility issues.

Level access homes will be prioritised for applicants who have had a health and well being assessment that resulted in a recommendation for this type of home.

Mobility- and wheelchair-adapted homes will be prioritised for applicants who have undergone a health and well being assessment that resulted in a recommendation for one or both of these types of home.

# How we let Council and Housing Association homes

This section explains how vacant social rented homes are let either through the Choice Based Lettings System or by the Council matching an applicant with a suitable home, also known as a Direct Offer.

# **Choice Based Lettings (CBL) – Home Connections**

#### Adverts

Most vacant council and housing association homes will be advertised on Enfield's Choice Based Letting website called Home Connections

Vacant properties may also be posted weekly to housing applicants in Enfield who have requested a paper copy of the adverts.

Other methods of advertising may also be used to ensure the information reaches as many people as possible.

Each advert will identify key features of the property

- How big it is
- Whether it is suitable for people needing accessible housing
- Who is the landlord
- What type of tenancy agreement is being offered
- What the rent and any service charges are

#### Withdrawing a Property after it has been advertised on Home Connections

In exceptional circumstances the Council may have to withdraw a home from the CBL system after it has been advertised and bids received. These circumstances are:

- it is needed for a household in emergency or urgent priority
- it has been incorrectly advertised.

If a home has been incorrectly advertised it may be withdrawn at any point prior to an applicant signing the tenancy agreement. This is because it is essential that the Council makes best use of all housing stock to meet the needs of applicants on the Housing Register.

# Bidding

A bid can be placed using the Website or by phone.

# By placing a bid, an applicant is saying to the Council that they would like to receive a formal offer of the home if their bid is successful.

Applicants are given their own unique User ID and password.

Applicants must keep their User ID and password safe and are not allowed to share their own User ID or password with anyone else <u>or</u> use anyone else's User ID or password to make a bid for a home that is advertised on Home Connections.

The Choice Based Lettings System is not a first come, first served service.

- Applicants can bid between Wednesday and Sunday each week.
- The advert for each home will show a closing date for bids.

#### Placing a bid using the Home Connections Website

The Home Connections website can be accessed through the following web addresses:

- Enfield council's website at <u>www.enfield.gov.uk/</u> and enter 'choice based lettings' in the Search box
- Home Connections website at <u>www.homeconnections.org.uk/</u>
- Enfield Homes' website <u>www.enfieldhomes.org</u> and click on the 'Choose your home' quick link.

#### Placing a Bid by Phone

Bids can also be placed by phone on 0845 402 7882 and then by following the instructions.

#### Helping Applicants to place bids

Applicants can get help with bidding from any of the following

- Friends and family
- Their Social Worker
- Their housing advice worker

- Their Key Worker if living in supported housing
- A local library can provide training on how to access the internet

Applicants must make sure their User ID and password are kept safe

# Reviewing who is and who is not placing eligible bids

The bidding activity of all applicants is kept under review. If an applicant has been awarded priority for housing we would expect them to bid for a home.

#### What happens if applicants with enough priority do not bid?

Applicants who have not placed any bids within prescribed time limits set out below will be contacted to find out why. They will be offered help and support which includes.

- finding out whether a home being advertised is suitable for their needs
- help with placing a bid
- understanding their expectations about the kind of council or housing association home they are looking for and the availability of these homes
- advice on alternative housing options

#### When will applicants be contacted?

- Applicants who need a studio, or home with one bedroom will be contacted after 3 months if they have not placed a bid.
- Applicants who need a home with two bedrooms will be contacted after 3 months if they have not placed a bid.
- Applicants who need homes with 3 or more bedrooms will be contacted after 6 months.

These time limits reflect the availability of homes for letting in Enfield with fewer homes with three or more bedroom homes becoming available for letting.

If, after receiving help and support an applicant still does not place bids they will be made a direct offer of a home after the period of time set out below:

• For applicants needing a studio, or one bedroom home the council will make a direct offer if no bids have been placed 6 months after the date of receiving help and support.

- For applicants needing a two bedroom home the council will make a direct offer if no bids have been placed within 6 months after the date of receiving help and support.
- For applicants needing a home with 3 or more bedrooms, the Council will make a direct offer if no bids have been placed within 9 months of receiving help and support.

Making direct offers will be subject to the availability of homes for letting.

#### Maximum Number of bids an Applicant can place in one week

Applicants may bid for a maximum of 3 properties per week.

If an applicant places more than 3 bids, only the first three made will be considered.

#### Bidding for the right home

All applicants must take care when selecting and bidding for homes.

Before bidding for a vacant social rented home an applicant must consider the following issues to ensure the home they thinking of bidding for meets their needs:

Things to think about will include:

- Recommendations made by the Council following a Health and Wellbeing assessment. Any medical and/or disability needs of the applicant or someone in their household must be considered.
- Ease of access to a child's school
- Ease of access to any care or support needed by the applicant or someone in their household
- Ease of access to work
- Ability to afford the rent using earned income or benefits. Further information Affordability is set out in Appendix 8 which also includes information on budgeting tools.
- Access to local transport including buses and trains
- Applicants wishing to place a bid are strongly advised to:

- visit the area where the vacant social rented home is situated to help them decide if it is suitable for their needs
- speak to their family, friends or advisors about the home they are thinking of bidding for

#### An eligible bid

An eligible bid is one which is

- for a property of the right size for which the applicant is eligible
- for the right Demand Group
- meets any specific criteria in the advert

Bids for homes where the applicant's circumstances do not meet the advertised criteria will not be accepted.

#### **IMPORTANT**

#### ALL APPLICANTS MUST ONLY BID FOR A SOCIAL RENTED HOME THEY HAVE CONSIDERED THEY CAN REASONABLY AFFORD AND ARE PREPARED TO MOVE INTO. IF AN APPLICANT BIDS FOR A HOME AND RECEIVES A FORMAL WRITTEN OFFER FOR THE PROPERTY, THE CONSEQUENCES OF REFUSING THE OFFER OF THE CHOSEN HOME CAN BE SERIOUS.

# The consequences of refusing an offer are described in the Allocations Scheme

#### Short listing successful Bidders

The Housing Allocations Team will start short listing successful bidders after the deadline for bidding has closed. The deadline for bidding is usually midnight on Sunday.

Shortlisted applicants with the highest priority will be contacted with the viewing details and be invited to view the vacant property. The viewing must take place within the time available. Applicants who are not able to do so or need help to view a property must the Allocations Team. An applicant who does not follow this procedure will be treated as having refused the property.

If an applicant accepts the property they will be given advice on moving in and their application on the Housing Register will be cancelled.

If the property is refused it will be offered to the next bidder with the highest priority.

# <u>Circumstances in which an applicant will **not** be shortlisted for, or offered a social rented home</u>

Enfield Council reserves the right to refuse to shortlist or to make an offer of a social rented home to an applicant, for example, new information becomes available which requires a fresh assessment of the applicant's housing need.

# **Direct Offers**

Where the Council matches an applicant to a suitable available home and makes them an offer of it, this is called a Direct Offer. There are some types of social rented homes that will usually be let by Direct Offer. There are also some types of applicants who will usually be made a Direct Offer. These are set out below:

#### Homes which will be let by direct offer

Where a home has been advertised through the CBL system once and has not attracted a successful bidder then it will be let by Direct Offer. This will ensure the property is let quickly to a household in need. We will have regard to an applicants' preference for the areas in the borough they want to live in but will not always be able to take this into account, eg, the applicant has specified an area in which there are few social rented homes. Refusing a direct offer of a home on the grounds that it is not in the applicant's area of preference will not be accepted as a reason.

#### Applicants to whom a Direct Offer will be made

Direct Offers are designed to help an applicant to find a home if they need to do so urgently or have been unable to find a home themselves. The circumstances for a Direct Offer include:

• The applicant is a Council tenant who needs to move for exceptional and emergency reasons. Reciprocal arrangements may apply for Housing Association Tenants. The offer made will be 'like for like', that is, it will be similar to the applicant's existing accommodation. However, discretion will be used to alleviate severe overcrowding at the same time.

An applicant who is not engaging with the Choice Based Lettings System and not bidding, even after the Council has provided or offered help and support as set out in the section on **Reviewing who is and who is not placing eligible bids** 

- An applicant has been awarded a High Health and Well-being need and the Council decides an urgent move is more likely to be achieved quickly with a Direct Offer than through the Choice Based Letting System
- An applicant placed in accommodation because they are owed a full housing duty by Enfield Council under the homelessness law, and the Exceptions and Special Applications Housing Panel decide a Direct Offer should be made for exceptional reasons. Exceptional reasons include:

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- the lease of the home currently occupied is about to come to an end and no other housing options are available or
- $\circ$  the household has assessed disability needs requiring an urgent move
- o financial hardship
- Homes on one level, mobility and wheelchair-adapted homes (Group 5 Applicants)

Direct offers will take into account recommendations from Health and Well-being assessments and occupational therapy assessments as well as the area the applicant has expressed a preference to live in although the latter can not always be taken into account. See section on Enfield's Statement of Choice for further details.

• Homes for older people

During the first year of this Allocation Scheme, consultation and planning will take place to introduce access to the CBL system for letting homes for older people

# Letting of homes with Affordable Rent Tenancies

Besides Council and housing association homes that are rented at significantly lower than full market rents, the Choice Based Lettings system, Home Connections, will also advertise some housing association properties with higher rents which can be up to 80 per cent of local market rents.

These homes will be clearly marked as 'Affordable Housing' when advertised in Home Connections.

Affordable housing rents are usually includes service charges that you will need to pay for the home.

Please note that Enfield will continue to advertise all the homes it owns at the standard rent level.

#### Bidding for Affordable Rent homes

All applicants with enough priority can bid for homes advertised as Affordable Rent homes in exactly the same way as for other advertised properties.

If an applicant is successful the housing association may want to check they have enough income to pay the higher rent, whether working or on benefits. If the applicant is currently a housing association tenant the rent they pay on their present home will not be affected by this change.

#### Fixed term tenancies

The tenancies for affordable housing and some other housing association properties may now be for a shorter period than the present lifetime tenancies offered by housing associations. The phrase 'Fixed term tenancy' in the adverts will help applicants identify these properties.

The tenancy details will be explained to successful applicants when viewing the property.

# Verification of Applications

Housing Officers will verify applications before making an offer of a Council or Housing Association home to a successful bidder or by way of a Direct Offer. Applicants are advised to gather in advance all documents required for verification of their application in order to avoid losing an offer of a home.

We will confirm:

- The property meets the applicant's needs in terms of size and assessed need.
- The Applicant is eligible to be made an offer. Reasons why an applicant may be ineligible for housing are described in the section **Who is ineligible for Housing?** An example include the applicant's immigration status has changed and they are no longer eligible for housing
- The Applicant has not acquired a legal or beneficial interest in any other home
- The Applicant's priority for housing has reduced. Reasons for reducing an applicant's priority are described in the section on **Reducing an applicant's housing priority**. In exceptional circumstances where an urgent move is required the Exceptions and Special Applications Housing Panel may decide to waive the requirement to reduce priority

An offer will be withdrawn if an application cannot be verified within 24 hours or fraudulent information is uncovered.

# Outcomes for applicants who refuse an offer of a home

Outcomes for applicants who have received a formal written or verbal offer of a social rented home whether they bid for through the Choice Based Lettings System or through a direct offer, and which they refuse or are deemed to have refused are set out below:

- <u>Group 1 Exceptional and Emergency Transfers</u> Where Enfield has agreed a transfer of an existing social rented tenant for Exceptional and Emergency reasons (Group 1) the applicant will be made one offer of a suitable alternative home. If that offer is refused the applicant's status of Exceptional and Emergency Transfer will be removed and no further offers of accommodation will be made.
- <u>Group 1 Social Rented Severely Overcrowded Transfers</u> Where Enfield has agreed a transfer of an existing social rented tenant who is severely overcrowded (lacks two bedrooms) (applicant in Group 1) and the applicant has refused two offers of a suitable alternative home (whether these were chosen by the applicant through the CBL system or made by direct offer), the applicant will be unable to access the choice based lettings system or receive a direct offer of a social rented home for a period of 12 months
- <u>Group 2 Social Rented tenants who have to move because their estate is being</u>
   <u>rebuilt</u>

Where an applicant in Group 2 (existing social rented tenants who have to move because their estate is being rebuilt) has refused two offers of a social rented home (whether these were chosen by the applicant through the CBL system or made by direct offer), a Possession Order will be sought to protect the Council's and other tenants' interests in ensuring the estate regeneration programme is not held up. A third and final offer that meets the requirements of the household will be made when eviction is due.

#### Group 3 Applicants

For applicants in Group 3 the outcome for refusing offers is set out in the table below:

Ca	tegories of applicant	No. of	Outcome if offere
	·	offers applicable	Outcome if offers refused
•	Residents with support needs who have been assessed as needing an independent home (Enfield's Supporting People move on)	2	No further offers will be made. Housing application will be cancelled.
•	Single people under 25 leaving Enfield Council's care	2	No further offers will be made. Housing application will be cancelled
•	Former Armed Services personnel who fall within one or more of the statutory reasonable preference categories and have urgent housing needs	2	No further offers will be made. Housing application will be cancelled.
•	Bereaved spouses and civil partners of members of the Armed Services leaving Services Family Accommodation following the death of their spouse or partner	2	No further offers will be made. Housing application will be cancelled.
•	Single people living with a physical disability, learning difficulty, mental health issue who have been assessed as needing to move to an alternative social rented home by one of Enfield's Housing Panels	2	No further offers will be made. Housing application will be cancelled.
•	Enfield New Generation Scheme applicants (small number of adult children of existing Enfield Council tenants to move into independent accommodation)	1	No further offers will be made. Housing application will be cancelled.
•	Enfield Council employee whose Council home goes with their job and the Council has agreed to move them to an alternative social rented home because of ill health or retirement	2	No further offers will be made. Housing application will be cancelled.
	<ul> <li>if releasing a 3 bedroom home or home occupied is needed for another employee</li> </ul>		
•	Applicant has legal right to succeed to an Enfield-owned social rented home which is larger than required. Council requires applicant to move to smaller accommodation	2	If both offers are refused, the Council will take possession action and one further offer will be made at the time of applying for

Categories of applicant	No. of offers	Outcome if offers
	applicable	refused
<ul> <li>Applicant is releasing a home with 3 or more bedrooms</li> <li>Applicant is releasing a 2 bedroom home</li> </ul>		an eviction order.
<ul> <li>Applicant has no legal right to succeed to an Enfield-owned Council or Housng Association home but is occupying a home larger than the applicant needs and the Council has agreed to house them into a smaller home because it would otherwise owe them a full housing duty under the homelessness legislation         <ul> <li>applicant is living in a home with 3 bedrooms more than they require</li> <li>applicant is living in a home with 2 bedrooms more than they require</li> <li>applicant is living in a home with 1 bedroom more than they require</li> </ul> </li> </ul>	2	No further offers will be made. Housing application will be cancelled. The Council will start possession proceedings. The applicant will be found intentionally homeless if they present as homeless.
<ul> <li>No other housing circumstances apply but applicant has been awarded</li> <li>A high health and well-being priority</li> <li>A medium health and well-being priority</li> </ul>	1	No further offers will be made. Housing application will be cancelled.
Enfield Key Worker	1	No further offers will be made. Housing application will be cancelled.
<ul> <li>Post Homelessness Order 2012:</li> <li>Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law that are assessed as not suitable for living in the private rented sector</li> </ul>	1	No further offers will be made. Their housing application will be cancelled, Enfield's housing duty discharged and applicants will need to find their own accommodation.
<ul> <li>Applicant is homeless and has been provided with accommodation in Enfield by another local authority</li> </ul>	1	No further offers will be made. Housing application will be cancelled.
Applicant is homeless but Enfield	1	No further offers will be

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Categories of applicant	No. of offers applicable	Outcome if offers refused
Council does not owe the full homelessness duty towards them (includes non-priority homeless and intentionally homeless cases)		made. Housing application will be cancelled.
• Emergency & Exceptional Priority requiring an urgent move (eg, as part of a National Witness Mobility Scheme, Enfield children safeguarding cases, etc)	1	No further offers will be made. Housing application will be cancelled.
<ul> <li>Applicants referred through Enfield's established Multi Agency Public Protection Arrangements (MAPPA)</li> </ul>	1	No further offers will be made. Housing application will be cancelled.
<ul> <li>Enfield's Fostering and Adoption Panel quota cases         <ul> <li>for homes with 3 or more bedrooms</li> </ul> </li> </ul>	2	No further offers will be made. Housing application will be cancelled.
<ul> <li>Private rented sector tenants or living with family or friends         <ul> <li>Lacking 3 bedrooms</li> <li>Lacking 2 bedrooms</li> <li>Lacking 1 bedroom</li> </ul> </li> </ul>	1	No further offers will be made. Housing application will be cancelled.

- <u>Group 4 -</u> Pre-Suitability of Accommodation Order 2012: Households in accommodation provided by Enfield Council owed a full housing duty under the homelessness law. Where the household has refused two offers of a Council or Housing Association home (whether these were chosen by the applicant through the CBL system or made by direct offer), the Council will discharge its duty towards the household and cancel their accommodation. The household will be expected to either take the second offer of a social rented home or make their own housing arrangements.
- <u>Group 5 Applicants applying homes which assist with mobility needs</u> Applicants in this group have a wide range of mobility and access needs. Enfield Council will work with applicants in Group 5, through its Occupational Therapy service, to ensure applicants' mobility and access needs are met. However, there is a severe shortage of social rented housing in the borough, particularly of mobility- and wheelchair adapted homes. The Council will try to meet all needs possible through assisting with adaptations to suitable homes but will require applicants to make compromises. For example, a suitable home may not always be in the area of choice an applicant wants.

Where an applicant's mobility needs are low and suitable adaptations have been offered, the Council will place their housing application in abeyance for 12 months after 2 offers are refused.

Where an applicant's mobility needs are high, for example, the applicant needs a wheelchair-adapted home, the Council will keep the housing application open until the requirement for a suitable home is resolved as long as the applicant accepts that the Council may not be able to offer accommodation in the area of their choice. If the applicant does not compromise on the area of choice, then the application will be cancelled after 2 offers have been made and the applicant will have to make their own arrangements to find a suitable home.

# • Group 6 – Applicants for homes for older people

Where applicants refuse 2 offers of a home for older people, no further offers will be made and the application will be cancelled.

### **Right of Review**

Applicants have a right of review regarding the outcome from refusing an offer. More information can be found in the section on Rights of Information, Review and Complaints.

# Publishing the Results

We will publish information about the homes we let and the people we let Council and housing association homes to. This information can be found on the Housing pages of Enfield Council's website (<u>www.enfield.gov.uk</u>).

Our Summary Annual Equalities Report published on the Council's website provides more detailed information about the homes we let.

# Who makes decisions about housing applications and allocating social rented housing

This section sets out who will make decisions or assessments on applications for social rented housing and allocating it.

Type of decision and / or assessment	Who makes the decision
Determining eligibility for a Council and	Enfield's Housing Options and Advice
housing association home	Service:
	Officer level
Deciding that a Housing Register	Enfield's Housing Options and Advice
application should be cancelled	Service:
	Officer level
Assessing and prioritising housing	Enfield's Housing Options and Advice
applications	Service:
	Officer level
Assessing size of home needed by an	Enfield's Housing Options and Advice
applicant	Service:
	Officer level
Assessing Health and Wellbeing issues	Enfield's Housing Options and Advice
	Service:
	Medical Assessment Team: Officer
	level
Assessing housing and support needs –	Mental Health Housing Assessment
people with mental health problems	Panel and
	Mental Health Housing Panel
Assessing housing and support needs –	Learning Difficulties Housing and
people with learning difficulties	Resources Panel
Assessing housing and support needs –	Housing Options Panel
people with physical disabilities, visual	
impairments and hearing impairments	
Deciding priority for applicants who fall	Exceptions and Special Applications
outside the statutory reasonable	Housing Panel
preference categories	Everytians and Operaid Applications
Deciding which applicants should be	Exceptions and Special Applications
given urgent priority for housing (eg,	Housing Panel
urgent estate regeneration moves,	
exceptional and emergency transfers)	Enfield's Housing Options and Advise
Deciding when an applicant's	Enfield's Housing Options and Advice Service:
reasonable preference / housing priority	Officer level
will be changed	
Deciding how many lettings will be	Enfield's Housing Options and Advice
made to each of the housing quotas (ie,	Service:
children leaving care, move-on from	Head of Service
supported housing, Enfield's Fostering	
and Adoption Panels quota cases, etc)	

Type of decision and / or assessment	Who makes the decision
Creating a pool of applicants who will be prioritised for a Council or housing	Enfield's Housing Options and Advice Service:
association home	Officer level
Deciding which Council and housing association homes are to be let by direct offer or through the choice-based lettings scheme	Enfield's Housing Options and Advice Service: Officer level
Deciding which housing demand group a vacant Council or housing association home may be prioritised for	Allocations Team: Officer level
Shortlisting applicants who have bid for vacant Council and housing association homes via the choice based letting system	Allocations Team: Officer level
Deciding when an applicant should not be shortlisted for or made an offer of a Councilor housing association home	Allocations Team: Officer level
Deciding where and when local lettings plans will be put in place	Community Housing Services: Head of Service
Deciding the target proportions of homes for each housing demand group	Community Housing Services, Head of Service recommendation ratified by the Lead Member for Housing

# Additional information

- The role of Panels involves the need to make a judgement call, not, for example, assessing the number of points
- Reviews by Team Leader roles will be about issues such as arithmetic errors in calculating points
- The Assistant Director of Housing, Community Housing Services will hear appeals from Panel decisions.
- Where decisions have a political dimension, these should be made by the Lead Member for Housing as part of their portfolio and through a delegated authority report which the relevant Scrutiny Panel could then examine. There will be an annual report to Scrutiny on the housing allocations process.

# **Enfield's Statutory Tenancy Strategy and Tenancy Policies**

This section sets out what a Statutory Tenancy Strategy and tenancy policies are and how they relate to each other.

### Enfield's Statutory Tenancy Strategy

Enfield is required by law to have a Tenancy Strategy which sets out the matters to which social landlords in its area should have regard to when setting their tenancy policies.

The matters social landlords should have regard include a local authority's objectives for its area and for social housing in its area.

Enfield's Tenancy Strategy is available as a separate document on Enfield's website here:

www.enfield.gov.uk and type 'Tenancy Strategy' in the search box.

#### **Tenancy Policies**

All social landlords are required to publish Tenancy Policies. Tenancy policies set out the following information:

- What types of tenancies social landlords grant
- The circumstances in which social landlords will grant a tenancy of a particular kind
- Where tenancies are for fixed terms, the length of the term
- The circumstances in which social landlords will grant a further tenancy when the existing tenancy comes to an end

Current Tenancy Policies for all social landlords working in Enfield, including one for Council-owned homes, can be found on Enfield's website:

www.enfield.gov.uk and type 'Tenancy Policies' in the search box

# **Local Lettings Plans**

Local Lettings plans will operate for Council and housing association owned Estate Regeneration Schemes where new homes will be built. They will also operate where we consider that there is an overriding need to respond to local conditions.

They will:

- Have clear aims and align with priorities set out in Enfield's Housing Strategy, Tenancy Strategy, Tenancy Policy and the priorities of Enfield's Allocations Scheme
- Accord with relevant legislation and statutory guidance
- Be area or estate based
- Be time-limited
- Matters which could be considered in a Local Lettings Plan include:
  - Commitments made to Council tenants who were decanted from estates to be regenerated
  - The proportion of incoming tenants with experience of maintaining a tenancy.
  - Vulnerable households in need of support
  - Child density
  - Flexibility in relation to occupancy levels
  - Tenants choice strategy
  - How low or high demand homes will be let
  - o Reversing the impact of Anti-social behaviour
- Have an Equalities Impact Assessment where it is relevant or proportionate.
- Be clearly communicated to housing association partners and other relevant stakeholders including tenants and residents
- Be monitored regularly to ensure the aims of LLPs are being met
- Be reviewed at regular intervals to ascertain whether an LLP is still relevant

If a Local Lettings plan is in operation then this will be stated on the advert for a property. When a Local Lettings Plan applies, the property will be advertised for applicants satisfying stated criteria

# **Tenancy Agreements and Types of Tenancies**

Applicants who accept an offer of social rented housing will be asked to sign a Tenancy Agreement. A Tenancy Agreement is a contract between the applicant (the tenant) and their landlord (eg, Enfield Council or a Registered Social Landlord). It sets out the rights and responsibilities between the tenant and the landlord For example, the tenant will agree to pay the rent on time and the landlord agrees to keep the home in good repair.

Tenancy Agreements will vary depending on whether the landlord is Enfield Council or a Registered Social Landlord.

Homes owned by Enfield Council	Homes owned by Housing Associations
Starter tenancy	Introductory tenancy
Applicants who have never held a social	Applicants who have never held a social
rented housing tenancy before are	rented housing tenancy before are
given an introductory tenancy that lasts	given an introductory tenancy that lasts
for 12 months. Introductory tenancies	12 months. Introductory Tenancies are
are easily brought to an end if the	easily brought to an end if the tenant
tenant breaks the conditions of the	breaks the conditions of the tenancy at
tenancy at any time during the 12-	any time during the 12-month period.
month period. Legislation requires the	Legislation requires the courts to give
courts to give possession of the home	possession of the home back to the
back to the Council if proof is provided	Council if proof is provided that the
that the tenant broke the conditions of	tenant broke the conditions of an
an introductory tenancy.	introductory tenancy.
Existing tenants of Enfield Council or a	Existing tenants of Enfield Council or a
Registered Social Landlord who have	Registered Social Landlord who have
transferred to another home owned by	transferred to another home owned by a
Enfield Council are not given this type	Registered Social Landlord are not
of tenancy	given this type of tenancy.
Secure Tenancy	Assured Tenancy
This type of tenancy is given to a tenant	This type of tenancy is given to a tenant
by the Council after an Introductory	by an RSL after an Introductory
Tenancy has ended and provided the	Tenancy has ended provided the tenant
tenant has kept to the tenancy	has kept to the tenancy conditions
conditions during its 12 month term.	during its 12 month term.
The rights and obligations of a secure	Some of the rights and obligations for
tenancy are all set out in an Act of	Assured Tenancies are set out in an Act
Parliament (the Housing Act 1985). If	of Parliament (The Housing Act 1988)
the Council wants to repossess a	but most of the terms and conditions in
secure tenancy, the courts have	an RSL assured tenancy follow
discretion about whether they give the	guidance of the regulator of RSLs, the
home back to the Council.	Tenancy Services Authority. For some

	breaches of assured tenancy agreements, the courts have no discretion and have to give the home back to the RSL if they request it.			
	Affordable rent tenancies These are fixed term tenancies (eg, lasting for 5 years or more) at rents up to 80% of market rents and can be renewed or brought to an end when the fixed term is finished.			
No tenancies can be brought to an end without a possession order being granted by the Courts				

Where the household includes a couple (married, civil partnership or cohabiting), a joint tenancy will be created.

# Applicants aged 16/17

Applicants who are 16 or 17 may apply to the Housing Register. If a person aged 16 or 17 accepted an offer of social rented housing they will be given a "tenancy in trust" for them and then given a tenancy agreement in their own name when they reach 18.

# **Confidentiality and Access to Personal Information**

Employees of the Council and Enfield Homes will treat all information provided by applicants in accordance with the Council's confidentiality procedures and with any inter-agency protocols that apply to particularly sensitive information known to the council.

Our approach to sharing information is set out in the section on **Requesting**, **Sharing and Verifying Information**.

# Access to Information

All applicants for housing have the right to see information held about them by the Council, in accordance with the Data Protection Act 1998.

The right applies to all personal information regardless of the date that information was recorded.

All applicants are entitled to information about how their application for a social rented home was assessed and also about their prospects of being housed.

An applicant will be entitled to receive in writing the Council's decision not to consider them for housing because of unacceptable behaviour by them and reasons for the decision.

# **Rights of Information, Review and Complaints**

This section tells you about housing applicants' right to information, review of decisions and when to complain.

# Rights of Information and Review

The Housing Act 1996<sup>9</sup> gives housing applicants the right to know the facts of their case which have been or are likely to be taken into account by Enfield Council or Enfield Homes when considering their application to join the Housing Register or to make them an offer of a social rented home.

Applicants are entitled to receive this information in writing together with information that explains how and by when they can request an internal review of a decision made that they do not agree with.

Homeless applicants have an additional right of review under Section 202 of the Housing Act 1996 about the suitability of any offer of a social rented home.

# Which decisions in this Allocations Scheme can a housing applicant ask to be reviewed?

A housing applicant can ask Enfield Council/Enfield Homes to review the following decisions:

Type of Decision	Who will deal with an internal review		
Deciding outcome of request to review ineligibility for housing	Enfield's Housing Options and Advice Service: Team Leader / Review Officer level		
<ul> <li>Whether facts have not been taken into account in assessing a housing application</li> </ul>	Enfield's Housing Options and Advice Service: Team Leader / Review Officer level		
Whether the Housing Register application should be cancelled	Enfield's Housing Options and Advice Service: Team Leader / Review Officer level		
Reducing priority for housing for rent arrears	Enfield's Housing Options and Advice Service: Team Leader / Review Officer level		
<ul> <li>Review of outcomes of refusing an offer of a Council or housing association home</li> </ul>	Enfield's Housing Options and Advice Service: Team Leader / Review Officer level		

<sup>&</sup>lt;sup>9</sup> Section 166(A) Housing Act 1996 as amended by Localism Act 2011, S147 (2)(a) Enfield's Housing Allocations Scheme – November 2012

# Timescale for requesting a review

When an applicant receives a decision in writing (by post or email) about their housing application, they can request a review of it within 15 working days.

At the same time as requesting a review, the applicant, or whoever they would like to represent them, should also provide any additional details or information they would like Enfield Council or Enfield Homes to take into account.

Both the request for a review and any additional details and information an applicant would like considered should be sent in writing (by post or email) to Enfield Council or Enfield Homes. The table above outlines which organisation deals with the review of particular types of decisions. The letter containing the original decision will say which organisation will deal with any review.

# How we will deal with a request for a review

When we receive a request for a review, we will write to the housing applicant within 5 working days:

- Acknowledging receipt of their request for a review
- Explaining the review procedure;
- Explaining that the housing applicant will know the outcome of the review within 20 working days, unless a longer time is agreed with the applicant.

When we receive the housing applicant's written representation, we will review our original decision, taking into account any additional information and any other relevant facts. A more senior officer than the one who made the original decision will carry out the review.

We will let the applicant know the outcome of a review in writing. Where we confirm our original decision, we will explain why.

# Complaints

Enfield Council and Enfield Homes aim to provide a housing assessment and allocation service of high quality. We are always looking to improve our services. Your complaints, along with other feedback, can help us to do this.

We want to get things right but sometimes they do go wrong. We hope to be able to settle complaints quickly and informally at your first point of contact. Where this is not possible, the rest of this section explains what you should do. Making a complaint will not put you at a disadvantage now or in the future.

A complaint may be about delay, lack of response, discourtesy, failure to consult or about the standard of service you have received - in fact anything that leaves you dissatisfied with the conduct Enfield Council or Enfield Homes in relation to application and assessment for social rented homes and the allocation of social rented homes. You may want to complain if you think:

- We have not treated you fairly or politely.
- We have not done something we should have done.
- We have done something badly.

You may complain to Enfield Council using any of the following methods:

# By telephone

- $_{\odot}$  Enfield Council's Customer Services on 020 8379 1000 (Please Note: Calls may be recorded)
- o Textphone 020 8379 4419
- Tape for blind or partially-sighted people 020 8379 8010

# By writing

- using the <u>complaints form</u> on Enfield Council's website or at a local library or the Enfield's Civic Centre
- o e-mailing us at <a href="mailto:complaints@enfield.gov.uk">complaints@enfield.gov.uk</a>
- by letter to Enfield Council, Civic Centre, Silver Street, Enfield, EN1 3BG

You can complain to Enfield Homes using any of the following methods:

- By telephone on freephone 0800 40 80 160
- By letter to Feedback Officer, FREEPOST, ENFIELD HOMES
- o By email at <a href="mailto:feedback@enfieldhomes.org">feedback@enfieldhomes.org</a>

# Appendices

# Appendix 1 – Social Rented Housing in Enfield

# The Size of Enfield's Housing Register

On 31<sup>st</sup> March 2012 there were 7,899 applicants on Enfield's Housing Register.

# Of this number

- 1,344 social rented tenants were seeking a transfer to another home
- 1,875 households were homeless applicants in temporary accommodation
- 4,680 applicants were living in private rented homes, living with family or friends or living elsewhere
- 1,438 of all applicants (18%) had enough points to be able to bid on the choice based lettings system or be able to receive a direct offer.

On average over new 4,000 applicants join the Housing Register each year.

Enfield's Housing Register is reviewed annually. Applicants who do not have enough priority for housing are removed after one year unless they tell the council they want to stay on the Register.

# Some Facts about Housing Need in Enfield

At 31st March 2012 there were

- 1,956 homeless households living in temporary accommodation
- 1,390 applicants living in private rented homes and social rented homes were overcrowded by one bedroom. 170 applicants were severely overcrowded because they lacked two or more bedrooms.

# Who provides social rented homes in Enfield?

At 31 March 2010, there were 18,983 homes within Enfield social rented housing stock. Enfield Council owns 11,573 homes and 7,410 homes are owned by housing associations (HAs). There are different types of social rented homes and a breakdown of them is shown in the table below:

Table 1

Type of social rented home	No. of Enfield Council-owned homes	No. of RSL- owned homes <sup>10</sup>	Total Homes of each type
General needs	10,693	5,341	16,034
Sheltered homes for older people	880	725	1,605
Supported housing		251	251
Temporary accommodation		1,09311	1,093
Total	11,573	7,410	18,983

Of Enfield Council's 10,693 general needs homes, 480 of these are located in nearby boroughs in Broxbourne and Hertsmere. They are managed by Enfield Homes.

Most RSLs <u>do not</u> have an open waiting list and ask the Council to nominate applicants from the Housing Register who have enough priority for housing.

# Homes Owned By Enfield Council

### The type of properties

- There are 8,252 flats, of which
  - 5,474 are low rise flats (located in a building with 5 floors or less)
  - 2,778 are high rise flats (located in a building with 6 floors or more)
- There are 105 bungalows
- There are 3,216 houses

# The Bedroom Size of homes

Enfield's 11,573 homes are made up of the following sizes of homes:

Та	b	le	2
I U			_

Studios and 1 bedroom homes	2 Bedroom	3 Bedroom	4+ bedroom
	homes	homes	homes
4,013			116

# Homes owned by Housing Associations in Enfield

#### The Bedroom size of homes

The 5,341 social rented homes owned by Housing Associations (HAs) in Enfield, not including sheltered accommodation, supported housing or temporary accommodation comprised the following<sup>12</sup>:

Studios and one bedroom homes	2 Bedroom homes	3 Bedroom homes	4 Bedroom homes	5 Bedroom homes	6 Bedroom homes	7 Bedroom homes	8 Bedroom homes	9 Bedroom homes
1090	2318	1523	286	27	7	2	0	1

### The location of general needs social rented homes in Enfield by ward

Social rented homes are located throughout the borough:

Ward	No. of Enfield Council- owned Homes in Enfield Wards	No. of RSL-owned homes in Enfield Wards
Bowes	100	209
Bush Hill Park	116	38
Chase	907	306
Cockfosters	525	7
Edmonton Green	1,245	1,227
Enfield Highway	899	222
Enfield Lock	535	555
Grange	102	1
Haselbury	639	199
Highlands	235	66
Jubilee	438	116
Lower Edmonton	632	750
Palmers Green	191	132
Ponders End	829	321
Southbury	1,028	82
Southgate	166	244
Southgate Green	408	28
Town	248	32
Turkey Street	818	287

#### Table 3

<sup>&</sup>lt;sup>12</sup> There were 87 RSL properties for which no size information was available

Ward	No. of Enfield Council- owned Homes in Enfield Wards	No. of RSL-owned homes in Enfield Wards
Upper Edmonton	871	479
Winchmore Hill	161	40
Broxbourne	335	
Hertsmere	145	
Total	11,573	5,341

Most social rented homes are located in the eastern side of the borough in places like Edmonton, Ponders End and Southbury.

#### Social rented homes let over the last 5 years

#### Number of Homes let

The table below provides information about the number of lettings of permanent social housing over the last five years. The number of vacant homes available for letting has fluctuated but there is a clear downward trend.

#### Table 4

Year	Total number of homes owned by Enfield Council let	Total number of homes owned by Housing Associations let	Total number of all homes let
2011/12	586	298	884
2010/11	595	275	870
2009/10	697	134	831
2008/09	633	238	871
2007/08	622	232	854

#### The size of the homes let in 2010/11 and 2011/12

Enfield Council has a serious shortage of family size homes. The table below shows how many homes of different sizes were let including how many of these were newly built.

Table 5		
Size of home	2010/11	2011/12
One bedroom/studio homes	266	292
Sheltered homes for older people	102	127
Two bedroom homes	293	265
Homes with 3 or more bedrooms	209	200
Total homes let	870	884
No of total homes let which were newly built	126	178

Enfield's Housing Allocations Scheme – November 2012

# Predicting the supply of social rented homes in Enfield every year

Every year we estimate how many and the size of homes that might become available for the letting to applicants on Enfield's Housing Register by:

- $\circ$  Taking as a guide the number and size of lettings in the previous year
- Taking account of any new homes that will be built and completed in the coming year from our Development Programme involving Housing Associations
- Reviewing the number of homes that are undergoing major repairs and likely to have the repairs completed during the coming year
- Reviewing how many homes are likely to become vacant in the year and how many of these will not become available for letting in the coming year because they need major repairs or might be demolished as part of a regeneration scheme.
- Reviewing the number of social rented homes that might be bought through right to buy sales that will not become available for letting.

We use these predictions to monitor lettings throughout the year to see that the three main types of housing applicant (homeless, transfers and others) access an appropriate share of available social rented homes.

# Appendix 2 – What was taken into account when writing Enfield's Allocations Scheme

When writing the Housing Allocations Scheme for Enfield, the Council took into account a wide range of documents and information. These included government guidance, legislation, legal cases, best practice and new national and regional government policy. The main documents and information we have taken into consideration are set out below:

# Legislation

- Housing Act 1996, Part VI
- Localism Act 2011

The Localism Act 2011 amended the Housing Act 1996 to include:

"A local housing authority in England must, in preparing or modifying their allocation scheme, have regard to:

(a) their current homelessness strategy under section 1 of the Homelessness Act 2002,

(b) their current tenancy strategy under section 137 of the Localism Act 2011, and

(c) in the case of an authority that is a London borough council, the London Housing Strategy."

• Equalities Act 2010 and related legislation

# **National Policy**

- Local decisions: a fairer future for social housing: Consultation, November 2010
- Laying the Foundations: A Housing Strategy for England, November 2011

# **Regional guidance**

- The London Housing Accessible Register Good Practice Guidance 2011
- The revised London Housing Strategy, December 2011, consultation document

# Guidance

- Allocation of accommodation: guidance for local housing authorities in England, June 2012, Communities and Local Government
- Social Housing Equalities Framework, Local Government Association, 2012

 The Equalities Framework for Local Government (EFLG) developed by the Local Government Improvement and Development<sup>13</sup> (LGID)

# Housing Cases decided in Court

There are number of court cases relevant to the allocation of social rented housing but the most recent and important is Ahmad v Newham (2009)

The decision about allocating social rented housing in this case was that:

- There is no need to award greater priority to applicants who fall into more than one reasonable preference category
- Priority between housing applicants can be decided on waiting time alone
- An Allocations scheme is not unlawful if it allows for a small percentage of homes to be allocated to existing social rented tenants wishing to transfer who do not fall in the reasonable preference categories
- Where a housing authority's Allocations scheme complies with the legal requirements then the Courts will not intervene on the grounds it is irrational

# Enfield's Strategies and Policies

- Enfield: A Fairer Future for All is Enfield's Council Strategy, the vision of which is to 'make Enfield a better place to live and work, delivering fairness for all, growth and sustainability and strong communities.'
- the Sustainable Community Strategy 20007-2017, Enfield's Future
- the Place Shaping Strategy, Shaping Enfield's Future
- Housing Strategy 2012-2027
- Homelessness Strategy 2008-2013
- Health Housing and Adult Social Care's approach to the personalisation and delivery of services which promotes independence and choice
- Fairness in Practice Framework: Valuing Diversity, Tackling Discrimination, Health, Housing and Adult Social Care
- Enfield's draft Tenancy Strategy 2012-2017

<sup>&</sup>lt;sup>13</sup> Formerly the Improvement & Development Agency (I&DeA) Enfield's Housing Allocations Scheme – November 2012

# Information about Demand and Supply

We looked at Information about the numbers of people applying to Enfield's Housing Register, the wide range of needs they had as well as how much social rented housing is actually available to meet the needs of housing applicants.

### Consultation and engagement

Community engagement and involvement has shaped the development of a revised Allocations Scheme for Enfield with feedback showing how community involvement made a difference.

# Appendix 3 – List of housing circumstances regarded as a reasonable preference

Part 6 of the Housing Act 1996 (as amended) expects local authority housing allocations schemes to give a 'reasonable preference', or a head start, to the following groups of applicants for social rented housing:

- People who are homeless
- People occupying insanitary, overcrowded or otherwise unsatisfactory housing
- People who need to move for medical or welfare reasons, and
- People who need to move to a particular location, for example to be nearer to special medical facilities.

# Giving a reasonable preference to an applicant does not mean they will have automatic priority for a social rented home.

The lists below set out the housing circumstances that Enfield will have regard to when awarding reasonable preference:

# Insanitary, overcrowded and unsatisfactory housing conditions

### Nationally defined circumstances:

- Lacking bathroom or kitchen
- Lacking inside WC
- Lacking cold or hot water supplies, electricity, gas, or adequate heating
- Lack of access to a garden for young children
- Sharing living room, kitchen, bathroom/WC
- Property in disrepair
- Poor internal or external arrangements
- Young children in flats above ground floor

#### Locally defined circumstances

- Enfield's Council tenants who need to move because, due to changes in welfare benefit entitlement, they can no longer afford to occupy their current homes and need to move to a smaller home
- Enfield's Council tenants who need to move because their home is part of an estate regeneration scheme
- Enfield's Council and housing association tenants who are severely overcrowded because they lack 2 or more bedrooms

# People who need to move on medical or welfare grounds (criteria may apply to any member of the household)

### Nationally defined circumstances

- A mental illness or disorder
- A physical or learning disability
- Chronic or progressive medical conditions (e.g. MS, HIV/AIDS)
- Infirmity due to old age
- The need to give or receive care
- The need to recover from the effects of violence (including racial attacks) or threats of violence, or physical, emotional or sexual abuse
- Ability to fend for self restricted for other reasons
- Young people at risk
- People with behavioural difficulties
- Need for adapted housing and/or extra facilities, bedroom or bathroom
- Need improved heating (on medical grounds)
- Need sheltered housing (on medical grounds)
- Need ground floor accommodation (on medical grounds)
- Need to be near friends/relatives or medical facility on medical grounds
- Need to move following hospitalisation or long term care

# Appendix 4 – Assets, income and savings

If you have sufficient financial resources to resolve your own housing need, you will not be eligible to apply for social rented housing.

The Council will review the financial limits during the first year of the scheme and annually thereafter. We will take into account any significant changes in:

- house prices in the Borough;
- income levels;
- the availability of affordable home ownership;
- private rents.

The financial limits applicable at 5 November 2012 are:

- Household gross income greater than £70,000, or savings greater than £50,000 for families seeking properties with two or more bedrooms
- Household income greater than £40,000 or savings greater than £50,000, for single people or couples seeking a studio or one-bed flat.

If you own a property, or a share in a property, and the value of your share is greater than the savings limit, then you will be assessed as having sufficient financial resources and be ineligible to go on Enfield's Housing Register.

If you are aged 60 or over you may still be eligible for sheltered housing if you also have a support need.

If you own a share in a property but are unable to live there, for example, if your relationship has broken down – then we will assess your financial circumstances on the basis of the money that could reasonably be expected to be released if the property was sold.

# Appendix 5 – Enfield's Quota Schemes

Quota Housing Schemes play an important role in

- Meeting housing need and preventing homelessness
- Encouraging residents to develop local connections in the area
- Building mixed and sustainable communities

The number of homes set aside for each quota scheme will be kept under review to ensure they continue to meet local priorities.

# Enfield's Children Leaving Care

Studio and one bedroom homes will be made available to young people leaving the care of the local authority who are owed a duty by Enfield Council under the Children (leaving care) Act 2000. The size of this quota varies year on year to meet need from these housing applicants. Enfield Council's Children and Families Services usually nominate these applicants. In exceptional circumstances a reciprocal arrangement may be agreed with another local authority who has been placed in Enfield at the discretion of Enfield Council. For more information see Care Leavers HousingPanel.

# **Residents Moving on from Enfield's Supported Housing Schemes**

Studio and one bedroom homes are made available for specific Enfield Council Supported Housing Schemes which receive Supporting People funding to address the needs of residents with support needs.

An applicant will be put forward by the Supported Housing Scheme provided

- their support needs have been addressed and they are suitable for independent living
- renting privately is not an option

# Foster parents and adoptive parents

Enfield's Fostering or Adoption Panels may nominate from the following:

- Approved Foster Parents
- Approved family or friend's foster carer
- Applicants approved for adoption

# **New Generation Enfield Residents Scheme**

Studio and one bedroom homes may be made available under the New Generation Enfield Residents scheme. Applicants for this scheme will include single people and childless couples living with parents in Enfield Council homes meeting the following criteria:

- Aged between 25 and 60
- Have lived with parent(s) continuously for at least 3 years and
- The parent(s) has lived in a council property owned by Enfield for at least 3 years
- The applicant and/or their partner (if a childless couple) are working see section on Enfield's Definition of Working

Within this group of applicants, priority will be given to moving an adult child/couple where this would help resolve or reduce severe overcrowding in the parental Council-owned home.

# **Enfield's Key Workers**

Enfield's Key Workers are people in professions that are important to maintaining local services, particularly in health, education and community safety.

Enfield uses the Government's definition of Key Worker that is set out in its Homebuy literature. This can be found on the Homebuy website: <u>http://www.homebuy.co.uk/key\_worker\_eligibility.aspx</u>

Key Workers can purchase homes at a below market level price. The definition of a key worker will be reviewed annually so that additional classes of occupations can be included if necessary.

A key worker can apply for Council or housing association homes in Enfield provided their main place of work is in Enfield.

Applicants who have sufficient finances to resolve their housing need by renting or buying in the intermediate housing sector (e.g, below market rent or shared ownership) or the private sector will be given information and advice on alternative housing options.

# housingmoves – Pan-London Mobility Scheme for London

Enfield has agreed to participate in the Mayor of London's pan London Mobility Scheme which will help council and housing association tenants move across London boroughs. Under the terms of the scheme Enfield will put forward up to 5% of qualifying council and housing association homes for eligible tenants. Further information about the scheme can be found online using this web address: <a href="http://www.housingmoves.org">www.housingmoves.org</a>

# Former Armed Services Personnel

An annual quota of homes of all sizes will be made available for former Armed Services personnel who fall within one or more of the statutory reasonable preference categories and have urgent housing needs. This enables Enfield to comply with the the Government's statutory code of guidance on Allocation of Accommodation

# Bereaved Spouses and civil partners of Members of the Armed Services

An annual quota of homes of all sizes will be made available for bereaved spouses and civil partners of Members of the Armed Services leaving Services Family Accommodation following the death of their spouse or partner.

# Single people living with a physical disability, learning disability or mental health issue agreed for housing by one of Enfield's Housing Panels

An annual quota of studio and 1 bedroom homes will be made available for single people living with a physical disability, learning disability or mental health issue who have been recommended for housing by one of Enfield's relevant Housing Panels (see Appendix 7 for information on Enfield's Housing Panels).

# Council employees whose Council home goes with their job and the Council has agreed to house them in an alternative home

An annual quota of homes of all sizes will be made available for Council employees whose Council home goes with their job and for reasons of ill-health or retirement the Council, through the Exceptions and Special Applications Housing Panel, has agreed to house them in an alternative social rented home. Ill-health in this context is illness which the Council's Occupational Therapy Service recommends is long-term and debilitates the employee to a point where they are unable to carry out their duties effectively. A higher priority will be given to a Council employee releasing a home with 3 or more bedrooms.

# Applicant with legal right to succeed to a Council owned property who is and under-occupying

An annual quota of homes of all sizes will be made available for applicants who have a legal right to succeed to a Council home in Enfield, is under-occupying it and the Council requires the applicant to move smaller accommodation. A higher priority will be given to an applicant who is releasing a home with 3 or more bedrooms.

# Applicant has no legal right to succeed to a Council owned home and is under-occupying

An annual quota of homes will be made available for applicants who have no legal right to succeed to a social rented home in Enfield. The Council has agreed to house them because if evicted the Council would otherwise owe them a duty to house under the homelessness legislation. A higher priority will be given to applicants releasing a social rented home with 3 or more bedrooms.

# No other housing circumstances apply but the applicant has been assessed as having a high or medium Health and Well-being need

An annual quota of homes of all sizes will be made available for applicants who have been assessed by the Council's Medical Assessment Officer as having a high or medium Health and Well-being need.

# Post Homelessness Suitability of Accommodation Order 2012: some applicants provided with accommodation b Enfield and owed a full rehousng duty under the homelessness law

An annual quota of studio and one bedroom homes will be made available for applicants for whom Enfield has accepted the main homelessness duty towards them, has assessed the applicant as having exceptional needs and decided not to discharge the duty to house the applicant via the private rented sector as per the Homelessness (Suitability of Accommodation) (England) Order 2012 (SI 2012/2601).

# Applicant provided with temporary accommodation in Enfield by another local authority under the homelessness legislation

An annual quota will be made available for applicants living in temporary accommodation in Enfield provided to them by another local authority under the homelessness legislation.

# Applicant is homeless but Enfield does not owe them the main homelessness duty and the applicant has exceptional need

An annual quota of 6 studio or 1 bedroom homes will be made available for applicants who are homeless but Enfield does not owe them the main homelessness duty and the applicant has exceptional need for housing in Enfield.

# Applicants living in the private rented sector or with family or friends

An annual quota of homes with 3 or more bedrooms will be made available for applicants living in the private rented sector or with family or friends and are severely overcrowded through lacking 3 bedrooms.

# **Enfield MAPPA Cases**

An annual quota will be made available for applicants referred for social rented housing to Enfield under Multi-Agency Public Protection Arrangements (MAPPA). Direct offers will be made of usually studio or one bedroom social rented homes. These applicants will not be able to access the choice based lettings system. MAPPA applicants will be placed in the community sensitively.

# Emergency and Exceptional priority cases (not Enfield Council or Enfield housing association tenants)

An annual quota will be made available for homes of all sizes to assist with urgent moves required such as under the National Witness Mobility Scheme or safeguarding Enfield children issues. These will be applicants who are not already tenants of Enfield Council or housing associations with homes in Enfield.

The National Witness Mobility Scheme supports people who are witnesses to serious crimes to move away from the area where the perpetrator lives, to minimise the risk of intimidation or repercussions when they give evidence in court. Applicants in this situation will be considered on a case by case basis and agreed a direct offer of suitable accommodation

# Keeping Quota Schemes Under Review

The quota schemes will be reviewed by the Council annually to ensure they continue to meet local need.

## Appendix 6 – Enfield's Housing Panels

The Council's Housing Panels are important for assessing an applicant's housing and support needs. Each panel will consider an applicant's priority for social rented housing and the support they will need to live independent lives. Each Housing Panel comprises Senior Officers and who have been granted delegated authority by the Council to make decisions about housing as appropriate.

## **Mental Health Housing Panels**

Applicants are referred to the Mental Health Assessment Panel where there is a need for more in depth discussions and sharing of information about their mental health issues. The Panel will assess:

- The vulnerability on grounds of mental health of applicants requesting assistance from Enfield Council because they are homeless
- Whether to award a mental health priority to an applicant applying through the Housing Register for a Council or housing association home

The Panel reviews on average 120 cases each year. Of this number about 40 cases will involve a review of an applicant's housing and support needs.

The Panel is chaired by the Medical Assessment Officer and comprises a Senior Community Mental Health worker and Team manager from the Council's Housing Options and Advice Service. This panel may refer applicants to the full Mental Health Panel if necessary.

The Mental Health Panel reviews on average 40 cases each year. The Head of Housing Options and Advice or other delegated officer chairs the meeting. Applicants may attend. The Panel comprises a Senior Officer from the Community Mental Health Team or Community Psychiatric Nurse to enable the panel to decide on the suitability of independent accommodation and award an appropriate priority.

## **Care Leavers Housing Panel**

Enfield's Care Leavers Housing Panel reviews the cases of young people who are due to leave the care of the local authority because they are owed a duty by Enfield Council under the Children (Leaving Care) Act 2000.

The aim of the panel is to:

- ensure a young person is fully prepared for move-on into independent living
- identify their support needs with, for example, the CBL bidding process

• maximise the young person's ability to sustain their tenancy through early interaction between the young person, their support workers and Enfield Homes Rehousing, Tenancy Estate Management and Income Management teams.

Around 120 young people are reviewed by the Care Leavers Housing Panel annually and on average 40 cases are approved for independent living into council or housing association. The Panel is chaired by the Head of Service, Looked after Children (LAC), and comprises staff from:

- Enfield Council (LAC Head of Service, LAC Deputy Team Manager, Fostering Manager, Asylum Team Support Service Manager, Panel Administrator)
- Enfield's Arms Length Management Organisation, Enfield Homes (Rehousing Team plus Income Management Team/ASB Team rep as and when required).
- Housing Association partner (Floating Support Service)

#### **Reciprocals**

Young people leaving care who have been place in Enfield by another local authority under the Leaving Care Act 2000 may be considered at the discretion of the local authority under the terms of a reciprocal agreement (one for one) if the young person was placed in the borough prior to their 16<sup>th</sup> birthday has lived in the borough for and has lived there continuously a continuous period of 5 years

## Learning Difficulties Panel (Resources)

Applicants who have learning difficulties will be referred to the joint Social Services/Housing Learning Difficulties Panel. This Panel reviews on average 60 cases each year. A Learning Difficulties manager chairs the meeting which is comprised of a Senior Officer from the Housing Options and Advice Service, Social Workers, Support / Care providers. Cases are presented by Social Workers to enable the Panel to decide on the suitability of independent accommodation.

# Housing Options Panel for People with physical disabilities or visual impairment or hearing impairment

The Housing Options Panel will consider applications from people who have physical disabilities. The Panel reviews on average 80 cases per year. The Panel is chaired by a Manager from the Disabilities Team and comprises a Senior Occupational Therapist, Senior Officer from the Private Sector Housing Team and a Senior Manager from Enfield Homes. A Senior Housing Options and Advice Officer may attend. The Housing Options Panel will decide whether an applicant can remain in their home with appropriate and cost effective adaptations or recommend a move to more suitable housing.

# Joint Assessment Panel (Older Persons)

The Joint Assessment Panel (Older Persons) will consider applications from older people needing to live in a housing scheme that provides extra care. Around 30 cases are considered per annum. This panel is chaired by Sheltered Housing Services Manager, and comprises a Medical Assessment Officer, an In House Home Care Manager, the Team Manager - Older People, a Housing Occupational Therapist.

# **Exceptions and Special Applications Housing Panel (ESAHP)**

Enfield's Housing Allocations Scheme cannot cover every eventuality. Discretionary powers may be used to deal with special cases that may need to be treated in an exceptional way.

The Head of Housing Options and Advice or other senior delegated officer will chair the ESAHP.

The Assistant Director for Community Housing Services will hear appeals against Panel decisions.

# Appendix 7 – Affordability

This Appendix sets out Enfield's approach to the affordability of social rented homes.

Currently (November 2012) around 70% of existing Council and housing association tenants receive full or partial housing benefit to help cover the cost of their rent.

Government welfare reforms will cap total benefit entitlement to households from April 2013, and reduced government funding for building new homes is likely to result in increased rents in the social rented sector in Enfield. Housing applicants will no longer be able to assume that housing benefit will pay their rent in full or partially. Benefit-dependent housing applicants will have to pay their rent from one pot of money paid to them 4 weeks in arrears by the DWP.

These changes in Government policy will make it **essential** that existing and prospective tenants of Council and housing associations homes who have priority on the Housing Register consider whether they have enough income from benefits or earnings to afford available social rented homes.

Budgeting tools are available on the internet which applicants can use to calculate whether they can afford the rents of available social rented homes. Examples can be found here:

- The Citizens Advice Bureau on <u>www.adviceguide.org.uk</u>, click on England and enter "budgeting tool" in the search box
- The This is Money website on <u>www.thisismoney,co.uk</u>, enter "household budget calculator" in the search box

Enfield Council reserves the right to refuse a bid for an available social rented home from a housing applicant whom it believes will not be able to afford the rent.

## Appendix 8 – Housing Options and Advice

Applicants will find housing options information and advice on the housing pages on Enfield Council's website at <u>www.enfield.gov.uk</u>. Information about all of the options below can be found on the website.

www.housingoptions.org.uk is a useful website for applicants with learning difficulties

Applicants are strongly recommended to consider all possible options for their future housing. Even if applicants are awarded a high priority under Enfield's Allocations Scheme, other options may still meet their needs more quickly.

#### Housing Options and Advice for All

#### Homeless or at risk of being made homeless

We are committed to preventing homelessness where possible.

Applicants who are already homeless or at risk of losing their home, should contact the Council's Housing Options and Advice Service immediately. We may be able to help applicants keep their current home, at least for a little longer. Being made homeless does not mean an applicant will be housed more quickly than other people in need. Telephone 020 8379 1000 for more information or go to Enfield's website www.enfield.gov.uk and type "help if you are at risk of losing your home" into the search box.

#### Staying Put and getting help to make the property more suitable to live in

If your home is in a poor state of repair then please contact the Council's Private Sector Housing Enforcement Team on 020 8379 1000 for advice.

If you are having problems with your landlord or you have been asked to leave your private rented home there may be able to help. Please contact the Council's Housing Options and Advice Service on 020 8379 1000.

If you are an older person or you have a disability and are finding it difficult to live in your home and think it could be adapted to better meet your needs contact the Council on 020 8379 1000 for advice on your options.

#### Low cost home ownership homes.

There are schemes to help you to buy a home of your own. If you are in regular employment, you may be eligible for one of these schemes.

<u>FIRST STEPS</u> to home ownership in London is a free to use service for first time buyers looking to buy a home for less. Go to <u>www.firststeps/llondon.org</u> to find out more.

## Privately rented housing

Private rented homes play an important role in meeting housing need in the borough. Most people in housing need will find themselves renting from a private landlord.

Where a housing applicant is already living in the private rented sector there will be very few reasons for agreeing a move to a social rented home. A tenant living in a home that is too small for them and their family will be advised to look for an alternative larger home in the private rented sector. Advice and assistance will be offered to do this.

Applicants can contact local lettings agents and use the local newspaper papers to find privately rented properties.

Applicants on a low income and claiming benefits are strongly advised to check they can afford the rent from their own income or benefits before moving in. This is especially important for applicants wholly reliant on benefits who may be affected by government's welfare reforms. Go to the Direct Gov website and tap in Benefit caps to see if you are affected.

#### **Serious Harassment**

The Council and its Partner Housing Associations will not tolerate sexual, racial, homophobic or disability related harassment. Wherever possible, a social landlord will seek to resolve issues of anti social behaviour and harassment by taking action against the perpetrator, rather than moving the victim. It is however recognised that in extreme cases it is no longer safe for the victim to remain in the property.

If a Council tenant pursues an application through the Council's Housing Register, it may be appropriate for Exceptional priority to be awarded on the grounds of preventing homelessness. In very exceptional cases, such as where the police believe that there is a serious danger to you in remaining in the home, the applicant's case can be referred to the Exceptionsand Special Housing Panel to be considered for Emergency Priority and we may be able to assist applicants with temporary accommodation or a permanent home/

Housing Association Tenants are advised to contact their landlord for advice on their housing options for moving in exceptional circumstances.

## **Domestic Violence**

If an applicant is suffering from domestic violence we will work with them to try to identify the best solution. This may include offering support to remain in the current home and excluding the perpetrator. Anyone experiencing domestic violence should seek advice immediately from their landlord, Refuge or the Housing Options and Advice Service. Go to the Council's website <u>www.enfield.gov.uk</u> and type "domestic violence" in the search box to get more information and advice on the options.

## **Housing Options for Single People**

The Council is committed to working with partner agencies to promote housing options for single young people and there are a number of supported housing schemes that may be suitable for applicants funded throughout the borough's Supported People initiative. . For more information on how to access these schemes please contact the Council's Supported Housing Service

<u>Rough Sleepers and applicants with no fixed address</u>: Rough sleeper who have nowhere to sleep on the nay be referred to Beck House rough sleeper unit or the Rough Sleeper Hub in Haringey if there are vacancies.

<u>Single people evicted by family and friends but not rough sleeping</u>: Options for households not a priority for housing under the Homelessness law include:

- Under 35s: advice and support with locating affordable room in a shared house in private rented sector and support with finding work or claiming benefits to help pay for the rent. Applicants with support needs can apply for floating support services to help with keeping the tenancy going and budgeting advice
- 35-55s: advice and support with finding affordable self-contained homes in the private rented sector and support with finding work or claiming benefits to help pay for the rent. People with support needs can apply for floating support services to help with keeping the tenancy going and budgeting advice.
- Over 55s: advice and support with finding affordable self-contained homes in private rented sector and support with finding work or claiming benefits to help pay for the rent. People with support needs can apply for floating support services to help with keeping the tenancy going and budgeting advice.

Specialist housing for older people may be available for those who have a disability due to illness, accident, or age frailty.

#### Single people who mis-use substances

A rent deposit scheme is available (while funding lasts) for a limited number of single people who mis-use substances.

Housing options are otherwise as outlined above.

## **MAPPA** Referrals

Enfield takes part in arrangements that involve a range of agencies whose purpose is to devise a suitable response for containing within the community offenders who pose a serious risk to the public. Part of the response is the provision of social or private rented housing.

Applicants referred for social rented housing to Enfield under Multi-Agency Public Protection Arrangements (MAPPA) will be made direct offers of usually studio or one bedroom social rented homes. These applicants will not be able to access the choice based lettings system. MAPPA applicants will be placed in the community sensitively.

# Housing Pathways for Council and Housing Association Tenants

The sections set out the services and ways in which tenants of Enfield Council and housing associations can move.

### A mutual exchange

This is where an existing Council tenant or Housing Association tenant agrees to swap homes, with their landlord's consent. There are rules about the size of home applicants can move into. Tenants can join the free national mutual exchange scheme called Homeswapper. For more information, visit the Homeswapper website at www.homeswapper.co.uk

#### Pan-London Mobility Scheme for London - housing moves

The Council participates in the Mayor of London's pan-London mobility arrangements called, housingmoves. The scheme helps eligible tenants to move to other London boroughs.

Up to 5% of Enfield's homes are made available to housingmoves varies each year. The number of homes put forward is based on the total number of lettings of general needs and sheltered homes in the previous year less the number of transfers, mutual exchanges or successions that have taken place.

The homes we put forward for the scheme are made available to transferring tenants from other boroughs.

The decision about which Council and Housing Association homes will be put forward to housingmoves for applicants from other boroughs will be made by a senior Housing Options and Advice or Allocations Officer

The ultimate decision as to which housingmoves registrant will be let the home made available will be made by a senior Housing Options and Advice or Rehousing Officer

Because Enfield participates in housingmoves existing tenants of Enfield Council and housing association tenants living in Enfield can make transfer applications through housingmoves to be considered for vacancies in other London local authority areas.

## **Enfield Homes Under-occupation Scheme for Council tenants**

Enfield has a serious shortage of large size homes in the borough. An Under Occupation Scheme frees up large social rented homes to meet the needs of larger size families<sup>14</sup>.

<sup>&</sup>lt;sup>14</sup> Current scheme relates to Enfield Council tenants only.

Enfield's Housing Allocations Scheme – November 2012

Help is available to support tenants living in a home too big for their needs (under occupiers). Enfield offers a relocation package based on the needs of the applicant which includes

- Cash payments for each room given up
- Accompanied viewings
- Disconnection and reconnection of domestic appliances e.g. cookers and washing machines
- Disconnection and reconnection of utilities
- Redirection of mail
- Removals and packing for vulnerable tenants
- Telephone reconnection
- Redecoration of new property to a similar standard to the one being given up
- Additional security measures

#### Housing Association Under Occupation Schemes

Housing Associations also run Under Occupation Schemes. Tenants should contact their landlord for information about the help that can be given to help them move to a smaller home/

#### Renting from a private landlord - Fresh Start Rent Deposit Scheme

This scheme helps Tenants of Enfield Council and households in Enfield's Temporary Accommodation find a private rented home with the help of a rent deposit. Telephone 020 8379 1000 and ask for the Council's Accommodations Services Team to find out more on 020 8379 1000

#### **Seaside and Country Homes Scheme**

There are some flats, and a small number of bungalows, in seaside and country towns in the South of England South West, Lincolnshire, Norfolk, Suffolk, Shropshire and Wiltshire for single Londoners aged over 60, or couples where at least one partner is aged over 60. For more information go to the Mayor of London's housingmoves website at <u>www.housingmoves.org</u> and type in seaside and country homes.

#### Low Cost Homeownership Schemes

As well as the schemes described above Enfield Council also has the following scheme:

### Grants to Vacate Scheme

Grants are available to help some tenants of Enfield Council buy their own home. Applicants must have been a tenant for more than two years and not be in arrears with their rent. Download a guide to the scheme from enfield homes' Website at www.enfieldhomes.or.uk

# Addressing severe overcrowding in Council and Housing Association Homes

Three bedroom Council and housing association homes are in very short supply. Homes with 4 or more bedrooms are rare. Over the last five years less than 60 homes with 4 and 5 bedrooms were let in Enfield through Enfield's Allocations Scheme.

We are committed to addressing severe overcrowding and will offer a Home Visit to all Tenants on the Housing Register lacking two or more bedrooms. We will carry out an Overcrowding impact Assessment to help applicants explore ways to reduce the impact of overcrowding.

- Gather information about the household and their circumstances to assess the level of overcrowding in the household. This will include:
  - Comparing the household's living arrangements against Enfield's bedroom standard
  - Treating an additional space such as a dining room or a second living room as an additional room when calculating the number of rooms available to a household unless the loss of the room means there is nowhere else in the home for the household to eat together.
  - Reviewing work patterns within the household and their impact on the family
  - Giving consideration to an appropriate level of privacy for members of the household including teenage children of different genders sharing a bedroom which indicates a lack of privacy and children under 10 / over 5 years sleeping in their parent's room or the living room.
  - Establishing the amenities available to the household including access to a garden or park nearby
  - 0
- Advise the applicant on options for reducing the impact of overcrowding in their current home which will include:
  - Decluttering and re-organising the way the home is used, eg, changing the use and occupation of rooms
  - Advising on different types of space saving furniture, eg, bunk beds or folding tables to make better use of space in the home

- Advising on options to assist adult children to move into their own home including the New Generation Enfield residents Scheme
- Use of libraries and Homework clubs / after school clubs to support children with their homework
- Advise the household on alternative housing options including the private rented sector and low cost home ownership schemes
- Where funding is available, make recommendations for a feasibility study to consider loft conversion or extension if funding is available.

## **Council Transfers for Exceptional and Emergency Reasons**

Council tenants may be considered for an Exceptional or Emergency Transfer (known internally as 'Management Transfers') in the following circumstances including:

- Child abuse from within the family or within the neighbourhood
- Threat of violence or actual violence
- Rape or assault within the home or immediate locality
- Unnatural death (suicide or murder within the home
- Irretrievable breakdown in the relationship with neighbours
- Threat of or actual gang violence where this is confirmed after a full investigation with police reports, and all available legal remedies have been exhausted.

Enfield's Exceptions and Special Applications Housing Panel will usually decide an Exceptional or Emergency Transfer. Urgent moves will be decided by the Head of Housing Options and Advice or other delegated officer. The decision will be based on an investigation undertaken by housing management staff evidence of the reason for needing to move urgently and any health and well-being assessment available.

Only one offer of a similar type of home currently occupied will be made to applicants approved for a transfer for exceptional or emergency reasons. For example, a tenant who is living in a high rise flat will be offered an alternative high rise flat. If it is not possible provide a similar home to the one currently occupied, then as near to it as possible will be offered, eg, if an applicant currently occupies a bungalow an alternative home on the ground floor in a block of flats will be regarded as a suitable alternative. The Panel's decision will include discretion to alleviate severe overcrowding at the same time.

What happens if offers of social rented homes are refused is set out in the section **Outcomes for applicants who refuse an offer of a home**.

## Appendix 9 – Glossary

To be completed

Housing Association Also Known as Registered Social landlord or Registered Provider