

**ALLOCATIONS POLICY REVIEW
HEALTH & WELLBEING SCRUTINY
COMMITTEE**

**PORTFOLIO HOLDER - HOUSING
SERVICES AND COMMUNITIES**

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15th October 2019

Tina Mustafa – Assistant Director Neighbourhoods

Dan Khan – Head of Homelessness & Housing Solutions

CONTEXT

- National and Local Changes – Allocations in context of Housing & Homeless Strategy(s) review
- Legislative Framework via Localism Act 2011, Housing Act 1996; and Homeless Reduction Act 2017
- Tamworth's role at MHCLG & HRA working group – Government commitment to end rough sleeping by 2027
- Regional impact is part of the evidence base informing the update of ***Homeless & Rough Sleeping Strategy*** - conversations with neighbours
- Changes to Council priorities and demand – balanced and sustainable communities through sector diversification
- Last Allocations Policy implemented in 2014/15
- Health & Wellbeing Scrutiny considered 15th October 2019
- Member Seminar 13th August 2019
- Cabinet approved draft policy 24th January 2019 subject to consultation and Full Council approval 19th November 2019



CORPORATE THREAD

OUR VISION, PURPOSE & PRIORITIES

Shown below is our 'Corporate Plan - On a Page'. Appendix A gives more detail, explains why these are a priority and the things we will deliver over the plan period to 2022.

TAMWORTH BOROUGH COUNCIL: VISION

To put Tamworth, its people and the local economy at the heart of everything we do

OUR PURPOSE IS TO:

- ▶ help tackle causes and effects of poverty and financial hardship
- ▶ increase all residents' resilience and access to information
- ▶ engage with our residents to promote community involvement and civic pride
- ▶ support the development of Tamworth now, and in the future
- ▶ help the local economy to grow in a way which benefits our residents and businesses
- ▶ utilise Council resources effectively
- ▶ help tackle the causes of inequality and increase opportunities for all residents and businesses
- ▶ help protect, nurture and celebrate our local heritage
- ▶ help prevent homelessness and help people access suitable housing
- ▶ help build resilient communities
- ▶ help develop and safeguard our environment and open spaces

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OUR STRATEGIC PRIORITIES FOR 2019-2022

People and Place



To meet housing needs through a variety of approaches and interventions



To facilitate sustainable growth and economic prosperity



To work collaboratively and flexibly to meet the needs of our communities



To create a new and developing vision for the continued evolution of Tamworth, including a town centre fit for the 21st century

Organisation



To be financially stable



To ensure our employees have the right skills and culture to help our residents, visitors and businesses



To ensure our service delivery is consistent, clear, and focused



To ensure our decisions are driven by evidence and knowledge

Aims of Allocations Policy

Legal framework structuring eligibility to the Councils Housing Register ensuring open, transparent & equitable allocations

Aims include:-

1. Supporting Councils vision and strategic ambitions
2. Enabling choice & informed decision making
3. Prioritises those in most housing need
4. Seeks to prevent homelessness
5. Supports a range of housing options & solutions
6. Outcome focused – digital and customer centric approach



SOME KEY FACTS AND TRENDS

Year Ending 31 st March	Households on the Housing register
2012	2104
2013	1783
2014	1727
2015	1625
2016	1598
2017	1500
2018	1337
2019	1490

- Managing expectations – realistic assessment of housing need
- Robust review process with tailored housing options
- Consideration of financial resources balanced with access to subsidised housing
- Strengthening local connection
- Focused management of those in band1 & band 1+
- Band 4 - seeks to remove 'just in case'
- Focus on efficient management of supply and demand; commitment to housing first principles & tailored support plans

Band 1+	1
Band 1	58
Band 2	313
Band 3	236
Band 4	882



LETTINGS RESULTS

- <https://www.findingahometamworth.co.uk/index.aspx>



- Stock c4200
- c250 lettings of council accommodation per year
- c160 RP nominations per year
- c60 mutual exchanges per year
- Average void cost c£2500
- Highest churn 1 & 2 beds across Sheltered and high rise accommodation
- Highest demand is for 1 & 2 bed general needs stock
- 3 and 4 bed houses lower demand & more limited supply (often let on band 3)
- Average bids c30 for 1 beds; c 60 for 2 beds and c15 for 3 and 4 beds
- Impact new & affordable housing – over 200 additional units in 2019/2020

SUMMARY KEY PROPOSALS

	Proposal	Summary Information
1	Disqualification of those with no housing need	Likely to affect 802 of 882 in band 4. Band 4 not removed
2	Cancel housing applications where no bids received in preceding 12 months	706 have not bid in 12 months, this is aimed at changing the culture to one of management of the register rather than allowing households to sit on a “waiting list – just in case”
3	Cancel applications where 3 offers have been refused	This would have only affected 12 in the last 12 months, but if implemented would ensure a more targeted and effective use of housing resources
4	More focused support of those in band1 and band 1+	59 households are currently in these bands and this is an increasing figure. Tailored housing based support plans is a principle already used for homelessness and use across the register, will ensure expectations are managed and the widest possible housing solutions explored including the private sector



SUMMARY KEY PROPOSALS

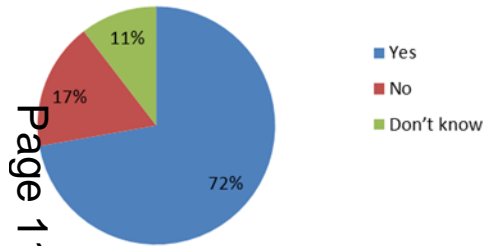
	Proposal	Summary Information
5	Amendments to cumulative preference	Review with partners (particularly GPs) around how combined needs impact on priority to ensure housing need is not escalated for non related issues, such as incentive to move schemes
Page 111	Introduction of a financial threshold allowing access to the register only if they are unable to fund an alternative solution	<ul style="list-style-type: none"> • Financial thresholds allows for income and expenditure assessment to prevent social and economic hardship • Discretion and exclusion of key benefits • Singles - £30k • Family households - £60k (excludes non-deps) • Savings thresholds - £16k in line with DWP
7	Strengthening of local connection	This is already robust in Tamworth but will be extended to ensure living or caring within Tamworth for 2 consecutive years and employment is having a contract for at least 12 months.



INTERIM FEEDBACK – END OF JULY 2019

126 respondents so far

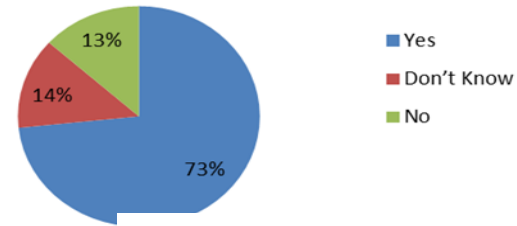
Overall Agreement across all questions



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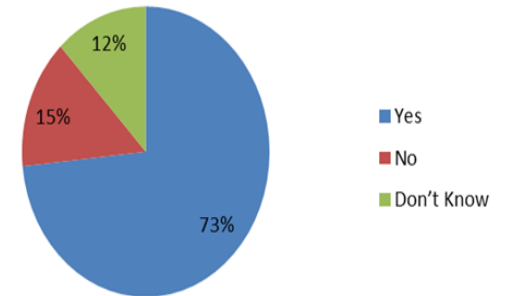
Q1- Qualification Criteria

To qualify should applicants need to have a housing need and without the financial resources to resolve it?



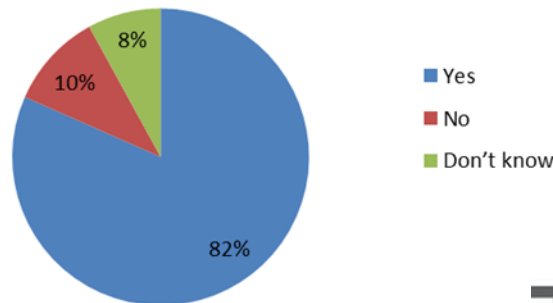
Q6- Financial Resources-

Should the Council implement the proposed financial resources thresholds?



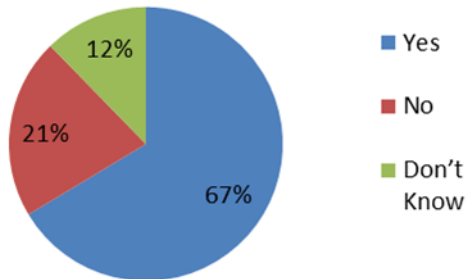
Q5- Revised Local connection criteria

Should the Council implement proposed new local connection criteria to further ensure those with a connection are given greater priority?



Q3- Cancellation of applications

Should the reasons for cancellation also include refusing 3 suitable offers and not bidding for a 12month period



CONSULTATION CLOSED END AUGUST 2019

CONSULTATION EXTENSIVE INCLUDED APPLICANTS ON REGISTER;
COMMUNITY GROUPS; PARTNERS, STAFF AND MEMBERS

142 responses = 11%

Qualitative feedback

- 73% Agreed there should be a restriction for no housing need and for those with the resources
- 74% Agreed to the new banding summary and provision for the new bands wanting to be introduced
- 67% Agreed applications should be cancelled for non-bidding and refusing more than 3 properties
- 76% Agreed those in Band 1 and Band 1 should be more effectively managed
- 83% Agreed with the new local connection criteria to provide greater protection for residents
- 74% Agreed with the proposed financial resources restrictions
- 76% Agreed to restrict cumulative preference to avoid duplicate preference being awarded

○ Registered Providers

Positive feedback received from registered providers. Many Registered providers felt the changes would bring Tamworth into line with other Authorities and changes positive.

“From a RP point of view this allocations policy is fair and will help to support balanced and sustainable communities in the Tamworth Borough”
Midland Heart

○ Andy Gale 2019

“Exceptionally well written”

○ HQN Report 2019

“The current state of play as set out in the January 2018 documentation on allocations policy-making is exemplary”



EQUALITY IMPACT ASSESSMENT 2019

What is the Equality Act?

- Under the Equality Act 2010, Tamworth Council must have due regard to the need to:
 - a) Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by, or under the Act
 - b) Advance equality of opportunity between those with a protected characteristic and those without
 - c) Promote good relations between those with a protected characteristics and those without

Scrutiny questions?

- EqIA draft summary attached based on partner workshops
- Consider whether observations for each protected characteristic are extensive
- Scrutiny to inform EqIA and make recommendations for amendments by end of October 2019



PUTTING 'CUSTOMERS AT HEART OF WHAT WE DO'

Implementation by June 2020, if approved,

1. Band review letters (January – February 2020)
2. Communications and customer support planning throughout including freephone number; email; customer services triage and scripting
3. Housing options surgeries
4. Market place event(s) – HTB; mortgage advice; shared ownership; RPs and private landlords
5. Ongoing review vis Homeless Strategy & Rough Sleeping Strategy update

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<https://findingahometamworth.co.uk/content/HousingOptions/Index.aspx>

Help to Buy

Dunstall Park
Meadow Road, Bittercote, TAMWORTH, STAFFORDSHIRE, B79 3BU

2, 3 and 4 bedroom homes | £198,995 to £389,995

Be at the heart of where it's happening, at our new development Dunstall Park. Located within walking distance to the well known Ventura Park, with great shops, cafes and restaurants on your door step, or

- ✓ COME AND VIEW OUR NEW SHOW HOMES
- ✓ Built by an award winning site manager
- ✓ Sales centre now open
- ✓ Brand new 2, 3 & 4 bedroom homes

Remortgage
Save money when you switch your mortgage. Find out how swapping to a different deal with your existing lender, or moving to another lender, can reduce your repayments.
How to remortgage your property

First-time buyer
Everything you need to know about the best deals for first-time buyers, including incentives like cashback, low fees, or a contribution towards legal costs.
First time buyer mortgage guide

Home purchase
Discover how a home purchase mortgage can help you move to a new home and see how you could get a great rate by switching to a new deal.
Home purchase mortgage guide

TO LET
Buy-to-let
Become a landlord and buy a property you can rent out with a buy-to-let mortgage – or learn more about remortgaging an existing rental home.
Read our buy-to-let mortgage guide

What influences if a mortgage is suitable for you?
Your eligibility for a particular mortgage depends on a number of factors...

Remortgage eligibility
When you compare remortgage deals with us, you'll be asked six short questions so we can show the deals most relevant to you. You can also choose to answer an additional set of questions so we can remove those mortgages you won't be eligible for.
Compare remortgage deals

Eligibility for a mortgage
Your eligibility for a mortgage will depend on your personal profile and credit rating, the property, and the lender's own criteria. Each lender will look at how much it believes you can afford before deciding how much to let you borrow.
Read our guide to eligibility

NEXT STEPS

- Evaluation of consultation during September 2019
- Equality & Community Impact Assessment and workshops - September 2019
- Health & Well-being Scrutiny Committee – discussion around EqIA
- Legal Review of Final policy, EqIA and Council report
- Forward Plan – Full Council 19th November 2019
- Implementation June 2020

