



Allocations and Lettings Policy 2019

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Date Issued: 2019

Review date: 2022

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1.0 Introduction

1.1 Harrogate Housing Association (HHA) is committed to letting our homes in a fair, transparent and efficient way. In so doing we will take account of the housing needs and aspirations of our customers and potential customers.

2.0 Aims and Objectives

2.1 We aim to provide high quality and well managed rented homes which are allocated in a way that makes the best use of our homes, creates mixed and sustainable communities and provides choice and mobility for our existing customers.

2.2 HHA will aim to assist Harrogate Borough Council's strategic housing function with its statutory obligations.

2.3 The policy outlines HHA's approach to the allocation of its houses and flats.

2.4 The policy will be compliant with the Equalities Act 2010 and the European Convention on Human Rights. This will ensure the protected characteristics of applicants are considered in making allocations to suitable properties.

3.0 Policy Statement

3.1 The Allocations Policy helps to deliver the objectives of the Association which allows for the sustainment of communities and access to affordable housing in the Harrogate district.

3.2 The policy provides customers with a simple, clear and transparent way to access housing with us.

3.3 It ensures choice and mobility within our homes and there by sustain tenancies.

3.4 The policy operates in a way that ensures that no individual or group is discriminated against as a direct or indirect result of our allocations policy.

3.5 Legislation and Regulation - When we allocate our homes we shall have regard to all relevant legislation, regulation and good practice and ensured applicants have demonstrated their Right to Rent. In particular we will have regard to the following regulatory requirements which have been put in place by the Regulator for Social Housing. These are set out in

- **The Economic Standards** – this policy contributes towards achieving the standard by ensuring the process will identify applicants quickly and appropriately and that we make the best use of our resources in doing this, including the management of our housing stock
- **The Consumer Standards** – this policy contributes towards achieving the Tenancy Standard (one of the consumer standards) which requires HHA to let its homes in a fair, transparent and efficient way. The Tenancy Standard requires that we take into account the housing needs and aspirations of customers and potential customers and demonstrate how our lettings make the best use of available housing and are compatible with the purpose of contributing to the local authority's strategic housing function and achieve sustainable communities. Applicants who are our customers will

gain access to opportunities to exchange their tenancy by way of internet-based mutual exchange services.

4.0 Allocations Criteria

As part of the assessment for our Allocations HHA will make an assessment of the needs of the applicant and band them into 3 categories:-

- Band A - Principal housing need
- Band B - Non Urgent housing need
- Band C - Choice based housing request

These categories are determined by a number of circumstances identified to us by the application and visit for rehousing. In order to maintain sustainable communities we may have to provide management moves to a property, for instance where the previous customer created significant anti- social behaviour issues for neighbours. HHA will be clear and transparent about the approach we take in making these offers and will be supported by the Customer Liaison Committee.

Criteria for Housing

4.1 All assured and secure customers of HHA will be eligible to register on the transfer list for a move to another home. Those customers on assured shorthold tenancies or starter tenancies living in general needs properties are not eligible to register on the transfer list until their tenancy is upgraded to an Assured Tenancy. This should be done in a timely manner to ensure that those on ASTs are not precluded from the opportunity of moving home.

4.2 Customers who have moved through a mutual exchange cannot register for a transfer until they have been living in their home for at least a year.

4.3 Customers who have breached their tenancy will not be allowed to register on the transfer list. Or if they registered before the breach, their application will be suspended until their breach is resolved.

4.4 Customers who are perpetrators of anti-social behaviour will not be considered for a transfer for at least 6 months from the last evidenced act of anti-social behaviour.

4.5 Those that have an outstanding housing related debt may not be considered for a transfer until all such debts are cleared. This includes, rent arrears, recharges, court costs and housing benefit/universal credit overpayments. Exceptions to this restriction may include those who wish to downsize who are in rent arrears due to the restrictions in housing benefit/UC payments as a result of the bedroom size criteria. Decisions to approve these customers onto the list will be by management discretion and approved by the Customer Liaison Committee.

4.6 All transfers/mutual exchanges will be subject to a satisfactory property inspection, which will be carried out prior to any offer being confirmed. (See the Repairs and Maintenance Policy).

4.7 HHA will consider those eligible to register for housing as being anyone who has a local connection to the Harrogate District, or a strong family connection, have the recourse to public funds, have the Right to Rent and are aged 18 year or over.

4.8 HHA will carry out an affordability check on all applicants and existing customers who are on the housing list, prior to them being offered a property to ensure that they have the means to pay their rent. Applicants can be referred to an agency that supports people to manage their tenancies successfully (see Appendix 2)

4.9 HHA will not normally offer a tenancy to someone who previously held a tenancy with them which had been breached. HHA will use its discretion on each case and will seek the approval of the Customer Liaison Committee before refusing or accepting an applicant in these circumstances.

4.10 HHA will aim to prioritise / give preference to an applicant whose household income is below the “pay to stay’ threshold. This will be sensitive to the need for affordable housing in the Harrogate District

4.11 HHA aims to allocate its housing stock to local people from the Harrogate District. To do this, applicants will need to demonstrate that they have lived or have a local connection with the Harrogate District.

HHA will also accept those applicants who apply and need to be rehoused and don't have a local connection but fall within the following preference categories: -

- Victims of domestic violence or racial harassment or have experienced violence or the threat of violence.
- Same sex couples who are victims of harassment involving violence or threats of violence.
- Those having to move due to medical reasons.

4.12 HHA will also aim to support applicants who need to move to the Harrogate District for employment reasons.

4.13 HHA will look to develop a Local Lettings Plan on specific schemes that assist in our aim of sustaining communities; this will give preference to certain applicants in a scheme or area. HHA will do this as a result of specific issues or concerns and will be clear and transparent to applicants. All local lettings plans will be supported by the Customer Liaison Committee.

4.14 HHA will, in allocating property, match a suitable property to the applicant. If a property has an adaptation or similar feature in place, then it will aim to match an applicant that will best utilise that facility in the property.

5.0 Appropriate Size of Housing for Applicants and Housing Needs

The Association will seek to maximise the use of its available housing without creating overcrowding. In order to achieve this, we will ensure that the following size criteria will be adopted: -

- To comply with the housing benefit/universal credit age restriction for sharing bedrooms for those under the age of 10 years of different genders and up to 18 years for those of the same gender.
- An adult carer living full time with the household, caring for the customer or an existing member of the household will be allocated their own bedroom.

- Those with shared contact/access to children. The parent who is in receipt of the child benefit and has at least 50% access will be allocated the appropriate number of bedrooms for the child/children.
- Pregnant women will be assessed as needing at least 2 bedrooms on production of the MATB1 form.

This is assessed alongside a Housing Needs Category which covers:

- Overcrowding/under occupation of a property
- Homeless or in temporary accommodation
- Sharing facilities or facilities having a detrimental effect
- Poor/unfit accommodation
- Customers who cannot access housing through other markets
- Urgent moves due to housing need in a specific area due to security reasons
- Moving from domestic abuse
- Needing to move to be near or access support network, closer to work or separated family.
- Discretionary lets/sensitive lets due to neighbourhood management issues
- Current property unsuitable on medical grounds

Other categories not in the above list but in housing need will be considered at the discretion of the Operations Manager and approved by the Customer Liaison Committee.

6.0 Lettings Arrangements in the Harrogate District

Harrogate Housing Association (HHA) works with its partner Harrogate Borough Council (HBC) to help it achieve its strategic goals and responsibilities for housing. When properties become vacant HHA will accept nominations for the minimum agreed percentages of its properties in the Nomination Agreement. This is normally 50% unless otherwise stated in the agreement, such as those properties allocated to HHA under Section 106 of the planning regulations where 100% of the first let is to an HBC nomination.

7.0 Mutual Exchanges

Existing customers wishing to carry out a Mutual Exchange will be subject to the same requirements as new applicants for housing and need to demonstrate this in their application.

The Association subscribes to the Homeswapper website and applicants would need to register their interest in a property on this site, free of charge.

If customers do not have access to the internet, then this can be achieved by calling into the office where staff will access the site for them.

8.0 Exclusions and suspensions from the Allocations Process

8.1 HHA will act fairly and transparently in the allocation of its properties and tenancy changes. There will be situations where the Association may have to suspend, refuse or restrict access to schemes or properties without indirectly discriminating against anyone, as indicated in the Equalities Act 2010 or impacting on the European Convention for Human Rights. The circumstances of these exclusions and suspensions are stated below;

- Owner Occupiers – who have sufficient equity to purchase a property after the sale of their property. If they do not have sufficient equity then the property must be sold or proceeding to sale for the applicant to be accepted on to the waiting list.

- Adaptations – HHA will try to match properties with existing adaptations to applicants requiring those adaptations. The Association will not offer a property on the basis that adaptations will be carried out.
- Suspension of application criteria - Applicants whether direct, via nomination or from our existing customer base may be suspended from our waiting list. The Association can apply its discretion (as mentioned in Section 4 of this policy) but will consider suspending an application where there are reasonable grounds to do so. These grounds include:
 1. The applicant has housing related debts which include rent arrears, former tenancy arrears, service charge, court costs, recharges and any other related debts over £200. If an applicant can prove that they have, and are keeping to an agreement to reduce this debt, and have been doing so for at least 6 months, then the Association will use its discretion to accept the application. This excludes mortgage defaults for owner occupiers.
 2. Anti-social behaviour – applications will not be accepted if we have reasonable grounds to believe that an applicant/household member has breached a condition in their tenancy agreement or demonstrated this in their past behaviour. Reasonable grounds covers but is not limited to incidents that have happened in the past 2 years and covers demotion of tenancy, eviction and notice of intention to seek possession on grounds of anti-social behaviour. This behaviour extends to violent, aggressive or threatening behaviour to staff either in our office or any staff carrying out their duties. All allegations will be investigated. Those applicants who have had legal action taken against them for any form of harassment/hate crime will also not be accepted onto our list for a minimum of 2 years after which the situation can be reviewed or the applicant provides enough evidence that discounts the information the Association received as a result of its investigations.
 3. Criminal Offences – HHA may not accept applicants or members of their household to be re housed with them, who have been convicted of serious criminal offences that have not been spent and may pose a risk to the customers, staff and community that HHA operates within. Serious offences cover the following:
 - Manslaughter / Attempted Murder
 - Serious Assault
 - Use of firearms
 - Rape
 - Offences against Children
 - Arson and criminal damage endangering life
 - Wounding GBH with intent
 - Offences relating to Hate crime
 - Dealing- being concerned with the supply or intending to supply any controlled drug
 - Breach of Tenancy in any respect including Anti-Social Behaviour
 - Any offence where a racial motivation was proved
 - Tenancy Fraud

This is not a definitive list of offences but demonstrates levels of offences considered. HHA will use its discretion, on a case by case basis, and will make its decision with the approval of the Customer Liaison Committee.

Appeals - if a decision has been made to either not accept an application or accept a member of an applying household then the applicants will be informed of this decision in writing. Applicants can appeal the decision in writing email by contacting the Association within 10 working days. A copy of the appeal will be provided to the Customer Liaison Committee, all details of the applicant will be anonymous, for their comments and recommendations.

A formal response will be provided to the applicants in 10 working days and if they are not happy with the response they can appeal through the Association's formal complaints procedure but only if there has been a failing of HHA to follow this policy.

8.2 Open and Closed Waiting Lists.

HHA has a limited supply of homes available to let, the average number of voids in a 12 month cycle is 7. As a consequence the number of applicants on our waiting list can be disproportionate to the number of properties becoming available. As a result, from time to time the Association may close the waiting lists to new applicants as we cannot provide a realistic chance of them being rehoused in a reasonable timescale.

8.3 Review of Housing Waiting List.

The waiting list of accepted applicants will be reviewed on a regular basis and in consideration of the availability of voids. This review is normally done on an annual basis and will require the applicants to actively confirm their housing needs have remained the same or have worsened; this would necessitate the need for the change in the category of assessment to reflect their circumstances. If the applicant does not respond by the given date to this request then their application will be cancelled.

8.4 Lettings to Staff, Family Members and Close Connections

Applicants for re-housing who are employees of HHA, relatives of employees or close connections, including Board Members, should declare this on their application form. Their application will be assessed in the normal way.

9.0 Offers of Accommodation

If an applicant is to be considered for rehousing or if a transfer applicant is to be offered a property then HHA will carry out a visit to their current home. Subject to an acceptable property condition report and the required housing checks (right to rent, local connection, etc) being carried out then HHA will make an offer.

9.1 Withdrawal of an offer

HHA reserves the right to withdraw an offer of accommodation if there are concerns about the prospective customer's ability to successfully maintain a tenancy or their requirements for re housing are found to be different to those indicated by their application, or that a tenancy fraud has been identified.

9.2 Refusal of Offers

If an applicant has been nominated by the local authority for a property and wishes to refuse the offer then the applicant will be advised to speak directly with the local authority as to the outcome for refusing the accommodation.

If a direct applicant or transfer applicant wishes to refuse an offer made directly by HHA then they will need to clarify why the property is unsuitable. Offers are made subject to what is

contained on the application form and the subsequent visit to the applicant's home. Offers are made that are suitable for an applicant's requirements. It will only be acceptable for an applicant to reject an offer by identifying reasonable reasons. If an applicant has been given 3 reasonable offers of re housing and refused then HHA reserves the right to cancel their application.

10. Sustainability and Affordability

HHA's aim is to provide suitable accommodation for customers and prospective customer's needs. These needs may change over time and it is our aim to sustain our neighbourhoods and develop the communities where our customers live. To achieve this HHA may seek to allocate homes to applicants who will not always score in Band A or B of our housing criteria, such as a key worker but will contribute to supporting a mixed community.

Tenancies are let at an affordable rent level which is at or below Local Housing Allowance. As a responsible landlord we do not want to put our applicants or existing customers in a property that they cannot afford to sustain and which may put them in financial hardship. We will therefore carry out an affordability assessment with households to identify what support may be required and ways of maximising their income potential. HHA will be clear about the level of rent that is payable and re inforce their commitment in the tenancy agreement to make rent payments. Where we find income restrictions on affordability these are identified clearly to the customer to consider their ability to commit to pay their rent and the impact of non-payment of rent on their tenancy. HHA will use an affordability Check list (Appendix 2) which will ensure that all elements are covered when discussing this with the applicant. The Officer will then complete an Affordability Criteria form (Appendix 2) with them that indicates they understand the resources available to them in managing and sustaining their tenancy.

Appendix 1 Housing Criteria Bands

Band	Criteria	Detail	Includes
<p>A – this band consists of applicants that have an immediate housing need</p>	1.Homeless	HBC have accepted statutory homeless and in priority need	<p>Nominations from HBC and direct applicants</p> <p>Those with a local connection as prescribed under the Section 106 planning agreement with HBC.</p>
	2. Medical	Where there is an urgent need for re housing and the applicant or households members' medical condition is severely affected or exacerbated by the property they reside in or are unable to return to it.	Nomination from HBC and direct applicants including transfers.
	3. Housing Conditions	Where an applicant or their household needs to move urgently due to the condition of their property.	Direct applicants/ households and nominations assessed as being statutorily overcrowded.
	4.Additional Needs	Where an applicant, customer or a member of their household needs to move urgently on welfare or hardship grounds which do not fall into the other criteria.	<p>Applicants/customers require urgent housing due to</p> <ul style="list-style-type: none"> • Giving or receiving support. • Racial, sexual or homophobic harassment or abuse or other hate crime. • Customers under occupying their current home where the move will assist HHA to achieve the best use of its stock. • Customers living in HHA stock that have an adaptation they do not require. • Those leaving tied accommodation e.g. due to retirement.
<p>B – this band consists of non-urgent need applications who can be considered for rehousing</p>	1. Non Statutorily Homeless	All non- statutorily homeless categories.	Direct applicants and transfer request from customers and nominations.

Band	Criteria	Detail	Includes
	2. Medical	Where there is a non-urgent need for rehousing and applicant is experiencing difficulties coping in their current property.	Applicants(including Nominations and direct applicants) who are <ul style="list-style-type: none"> • Having difficulty negotiating stairs. • Difficulty accessing the property due to stairs and slopes. • Having to move because the property is beginning to have a detrimental effect on their physical or mental well- being and their health could deteriorate as a result.
	3.Housing Conditions	Where an applicant needs to move due to the condition of their property	Applicants who are <ul style="list-style-type: none"> • Lacking one or more bedrooms and are overcrowded. • Sharing facilities • Lacking facilities e.g. no utility connections to the property.
	4. Additional needs	Where an applicant needs to move on welfare or hardship grounds and does not fall into the other criteria	Applicants and customers who <ul style="list-style-type: none"> • Require housing to recover from the effects or threats of violence, physical, emotional or sexual abuse • Need to move to take up employment. • Need to move because of the needs of a child in the household on welfare and hardship grounds and do not fall into the other streams.
C- this band consists of all other applicants wishing to move	Requesting Housing	Customer/Applicant chooses to move to another property	Applicants <ul style="list-style-type: none"> • No assessed Housing need • No local connection to Harrogate • Those who wish to live elsewhere

Appendix 2 Affordability Check List

HHA will complete an affordability check list and affordability criteria form for applicants prior to a formal offer of tenancy being made.

Income and Expenditure Calculator							Monthly Income and Expenditure calculator							
Name:							Date of Meeting:							
Ref:							Revised Figures							
Expenses	Month	4 Week	Week	Income	Month	4 Week	Week	Expenses	Monthly	Revised	Income	Monthly	Revised	
Housing				Earnings			Housing				Earnings			
Rent				Net Wages				Rent	£0.00		Net Wages	£0.00		
Mortgage/Endowments				Net Wages (Partner)				Mortgage/Endowments	£0.00		Net Wages (Partner)	£0.00		
Secured Loans				Total	£0.00	£0.00	£0.00	Secured Loans	£0.00		Total	£0.00	£0.00	
Service Charge/Ground Rent				Unearned Income			Service Charge/Ground Rent	£0.00		Unearned Income				
Water				Child Benefit				Water	£0.00		Child Benefit	£0.00		
Council Tax				Rent/Board Received				Council Tax	£0.00		Rent/Board Received	£0.00		
Gas				Pension(s)				Gas	£0.00		Pension(s)	£0.00		
Electricity				State Pension				Electricity	£0.00		State Pension	£0.00		
Other Household Fuels				Child Support Received				Other Household Fuels	£0.00		Child Support Received	£0.00		
Total	£0.00	£0.00	£0.00	Working Tax Credit				Total	£0.00	£0.00	Working Tax Credit	£0.00		
				Child Tax Credit							Child Tax Credit	£0.00		
Household Services				Pension Credit				Household Services				Pension Credit	£0.00	
Buildings & Contents Insurance				Total	£0.00	£0.00	£0.00	Buildings & Contents Insurance	£0.00		Total	£0.00	£0.00	
Telephone Inc. Mobbles & Internet				Benefits & miscellaneous			Telephone Inc. Mobbles & Internet	£0.00		Benefits & miscellaneous				
TV Licence				Income Support				TV Licence	£0.00		Income Support	£0.00		
Satellite Rental				Job Seekers Allowance				Satellite Rental	£0.00		Job Seekers Allowance	£0.00		
Appliance Rentals				Disability Living Allowance				Appliance Rentals	£0.00		Disability Living Allowance	£0.00		
Service/Repair Contracts				Incapacity Benefit				Service/Repair Contracts	£0.00		Incapacity Benefit	£0.00		
Total	£0.00	£0.00	£0.00	Care Allowance				Total	£0.00	£0.00	Care Allowance	£0.00		
				Attendance Allowance							Attendance Allowance	£0.00		
Motoring/Travel				Maternity Allowance				Motoring				Maternity Allowance	£0.00	
Vehicle Finance				Housing Benefit				Vehicle Finance	£0.00		Housing Benefit	£0.00		
Spares/Service				CTR				Spares/Service	£0.00		CTR	£0.00		
Road Tax				Total	£0.00	£0.00	£0.00	Road Tax	£0.00		Total	£0.00	£0.00	
Insurance				Total Income	£0.00	£0.00	£0.00	Insurance	£0.00		Total Income	£0.00	£0.00	
AA, RAC etc								AA, RAC etc	£0.00					
Fuel & Parking								Fuel & Parking	£0.00					
Fares/Travel								Fares/Travel	£0.00					
Total	£0.00	£0.00	£0.00					Total	£0.00	£0.00				
				Servicing of debts				Food & Housekeeping						
Food & Housekeeping				Pro Rata Payments	Debt	Repay		Food & Housekeeping						
Food, Toiletries, Cleaning				Creditor 1		#DIV/0!		Food, Toiletries, Cleaning	£0.00					
School Meals/Meals at Work				Creditor 2		#DIV/0!		School Meals/Meals at Work	£0.00					
Pets (inc Food & Insurance)				Creditor 3		#DIV/0!		Pets (inc Food & Insurance)	£0.00		Servicing of debts			
Tobacco				Creditor 4		#DIV/0!		Tobacco	£0.00		Pro Rata Payments	Debt	Repayment	
Clothing & Footwear				Creditor 5		#DIV/0!		Clothing & Footwear	£0.00		Creditor 1		#DIV/0!	
Total	£0.00	£0.00	£0.00	Creditor 6		#DIV/0!		Total	£0.00	£0.00	Creditor 2		#DIV/0!	
				Creditor 7		#DIV/0!					Creditor 3		#DIV/0!	
Misc Goods & Services				Creditor 8		#DIV/0!		Misc Goods & Services				Creditor 4		#DIV/0!
School Trips/Activities				Total O/S Debt	£0.00			School Trips/Activities	£0.00		Creditor 5		#DIV/0!	
Hairdressing								Hairdressing	£0.00		Creditor 6		#DIV/0!	
Professional/Union Fees								Professional/Union Fees	£0.00		Creditor 7		#DIV/0!	
Laundry/Dry Cleaning								Laundry/Dry Cleaning	£0.00		Creditor 8		#DIV/0!	
Medical (incl dental & opticians)								Medical (incl dental & opticians)	£0.00		Total O/S Debt	£0.00		
Newspapers/Magazines								Newspapers/Magazines	£0.00					
Leisure & entertainment								Leisure & entertainment (incl sports)	£0.00					
Children's Pocket Money				Total Surplus available	£0.00	#DIV/0!		Children's Pocket Money	£0.00		Total Surplus available	£0.00	#DIV/0!	
Charity								Charity	£0.00					
Sundries/Emergencies								Sundries/Emergencies	£0.00					
Total	£0.00	£0.00	£0.00					Total	£0.00	£0.00				
				Self Employed				Self Employed						
Self Employed								Self Employed						
Income Tax								Income Tax	£0.00					
National Insurance								National Insurance	£0.00					
VAT								VAT	£0.00					
Total	£0.00	£0.00	£0.00					Total	£0.00	£0.00				
				Other Costs				Other Costs						
Other Costs								Other Costs						
Bank Charges/overdrafts								Bank Charges/overdrafts	£0.00					
Child Support Paid by You								Child Support Paid by You	£0.00					
Childcare								Childcare	£0.00					
Benefit deductions/overpayments								Benefit deductions/overpayments	£0.00					
Private insurances/pensions								Private insurances/pensions	£0.00					
Repayment to Creditors								Repayment to Creditors	£0.00					
Total	£0.00	£0.00	£0.00					Total	£0.00	£0.00				
Total Expenditure	£0.00	£0.00	£0.00					Total Expenditure	£0.00	£0.00				
Total Monthly Expenses	£0.00	£0.00	£0.00					Total Monthly Expenses	£0.00	£0.00				
Total Monthly Income	£0.00	£0.00	£0.00					Total Monthly Income	£0.00	£0.00				
Surplus	£0.00	£0.00	£0.00					Surplus	£0.00	£0.00				



HARROGATE
HOUSING ASSOCIATION

Affordability Criteria Form

1. Personal Details

Name	
Address	
Number of People in Household	

2. Income (Weekly/ Monthly)

Income	Amount £	Weekly/ Monthly
Wages/Salary		
Wages/Salary (partner)		
Benefits – UC payments		
Maintenance Payments/ other Income		
Total Income	£	

3. Outgoings

3.1 Household

Outgoing	Amount £	Weekly/ Monthly
Rent/mortgage		
Council Tax		
Buildings Insurance/Contents		
Life Insurance		

3.2 Utilities

Utility	Amount £	Weekly/Monthly
Gas		
Electricity		
Water		
Other heating costs		

3.3 Other Household Costs

Item	Amount £	Weekly/Monthly
Groceries and Toiletries		
TV Licence		
Broadband		
Satellite/ Cable etc.		
Telephone landline		
Telephone Mobile		
Maintenance payments		
Clothing and Shoes		
Childminding Costs		
Prescriptions dental and glasses		

Item	Amount £	Weekly / /Monthly
Pet Costs		
Transport /Travel Costs		
Loan / debt repayments		
Other Please specify		
Total Outgoings	£	

4.0 Affordability

Address	Rent and service charge	W	M
	Rent	£	£
	Service Charge	£	£
	Total	-----	-----
UC – Housing Element entitlement	£		
Total available income	£		
Affordability Criteria met Y/N			
Signed (Housing Officer)			
Date			

Appendix 3 Equality Analysis

Scope of the Equality Analysis

<ul style="list-style-type: none"> • Policy to be assessed 	Allocations Policy
<ul style="list-style-type: none"> • Lead Officer 	Angela Aldis
<ul style="list-style-type: none"> • The main purpose and outcome of the policy 	<p>The allocation of social housing is governed by the Housing Act 1996. A review of the Allocations Policy has been carried out to align and update the policy in respect of the new legislation (details below). The policy sets out the way in which the Association will allocate its housing into 3 bands. This will allow the Association to offer appropriate housing and choice to applicants.</p> <p>Harrogate Housing Association are proposing to amend the policy in the following ways</p> <ul style="list-style-type: none"> • Removing the age restriction on housing single people • Changes to the priority banding system • Introducing Affordability Checks for applicants <p>Under the Equality Act 2010, HHA must have due regard to the need to:</p> <ul style="list-style-type: none"> • Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by the Act; • Advance equality of opportunity between those with a protected characteristic and those without. <p>The equality analysis looks at the impact of the above proposed changes on the protected groups.</p>
<ul style="list-style-type: none"> • Who the assessment will benefit / apply to 	The new Allocations policy will apply to all applicants, new and existing, seeking housing with the Association from 1 April 2019
<ul style="list-style-type: none"> • Associated strategies or guidelines (legal/ statutory) 	Housing Act 1996(as amended) The Human Rights Act 1998 Equalities Act 2010 Localism Act 2011 Homeless Reduction Act 2017 Harrogate Borough Council Strategic Plan 2018
<ul style="list-style-type: none"> • Context 	HHA operates in an area of high value in terms of property/ land and a high market rental value. Since 2015 our stock base has increased from 203 to 231 units.(These include Harrogate Flower Fund Homes and Applegarth Homes) Our current waiting list demand stands at 30 applicants, this follows a recent review of the list

that has aimed to keep those still in need of housing and we have updated their circumstances. As the turnover of properties has been slow in the last 6 months, we regularly review the need to accept more applicants onto the list.

The waiting list is sufficient to sustain our annual number of voids, which is 7 (excluding new developments that have 100% nomination rights from the local authority). The local authority continues to nominate to our existing general needs stock at 50%.

Waiting list applicants are typically on low incomes or receive some sort of benefit to either supplement their income or they are dependent on some sort of benefit. These applicants cannot afford the purchase of a property in the Harrogate area due to high property values and cannot afford decent private market rented housing in the area.

Many applicants have to wait a considerable length of time before securing a rented home with us as turnover is very slow.

The revisions to the Allocations and Lettings policy aim to

- Remove the age restriction from over 45 years to 18 years
- Support the local authority's housing strategy.
- Provide a fair, clear and transparent policy of the 3 banding areas for housing need.

Harrogate's demographics

The equalities information has been taken from the Harrogate District Local Plan 2018 and utilises the census 2011 information for each of the protected characteristics

Age

The highest age group of people living in Harrogate district are those aged 45 - 64 years at 28%. Second highest is those aged 30 - 44 years at 19%

Sex(Gender)

The census indicates that there are a slightly higher proportion of females than males in Harrogate district. The higher the proportion of females becomes progressively more pronounced in the older age categories, which is consistent with the picture nationally. Highest proportions of females are in the 45 – 64 years at 14% approx.

Disability

Harrogate District has comparatively low levels of people whose day to day activities are limited to

any extent due to health and disability (15.5%). Those of working age (16 -64years) i.e. 10,000 had a health problem or disability that affects their day to day living.

Race

Under the Equalities Act, race includes a person's colour, nationality and ethnic or national origin. The census indicates that the population of Harrogate District is 157,869. In the Harrogate District the most populous Black and Minority Ethnic (BME) group is (largest first) White – other White(6,473); with the lowest being Asian or Asian British –Indian (584)

Religion and Belief

The census indicates that Harrogate District is home to people from all the major religions identified. The majority of the district's residents are Christian (108,298). Although having a significantly lower Muslim population Islam is the faith with the second highest number of followers (631) in the district. Almost a quarter of the district's residents do not identify with any religion.

Sexual Orientation

There is no official data on the number of people in the Harrogate district, or indeed nationally, who are homosexual or bisexual The 2011 Census identified that roughly 0.16% of the district's population aged 16 and over are living as part of a same-sex couple; this equates to approximately 188 people (the total population aged 16 and over is 117,336).

It is recognised that not all lesbian, gay or bisexual people will have been living with their partner and indeed not all will have had a partner at the time of the Census.

Pregnancy and Maternity

Although pregnancy is the condition of being pregnant, protection against pregnancy discrimination covers women who are pregnant but also women and men who may be discriminated against due to an association with someone who is pregnant. Maternity is the period after giving birth. Protection against maternity discrimination extends for 26 weeks following the day of the birth. After this period unfair treatment due to breastfeeding, for instance, is considered sex discrimination.

	<p>Gender Reassignment Gender identity refers to a person's innate, deeply felt sense of being male or female, or even both or neither. The term transgender refers to an individual whose gender identity does not match their assigned birth sex. There are no official statistics for the number of transgender people within the Harrogate district, and similarly there are no official statistics regarding transgender populations regionally or nationally.</p> <p>Marriage and Civil Partnerships</p> <p>In the Harrogate district, according to Census 2011(ONS) information, those in a marriage or civil partnership was 129,036 of these 257 classed as registered in a same sex civil partnership. These statistics do not reflect the changes in law, namely the Marriage (Same Sex Couples) 2013, with the first marriages commencing in March 2014.</p>
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Summary of Equality Analysis of proposed changes to the Allocations and Lettings Policy 2019

		Overall impact				
					Adverse Impact	
Proposed change	Equality Strand	Positive	Neutral	Low	Medium	High
Removing the age restriction on housing single people.	Age - the amended policy lifts the limits on housing single people over 45yrs only and opens our waiting list to all applicants aged from 18 years of age.	✓				
Changes to the priority banding system	All -The 3 banding areas allow for a clear and transparent priority process for the allocation of our properties.	✓				
Affordability Checks to applicants	All -This allows the applicant to understand the real costs of housing and is a useful tool for them in understanding their income and sustaining their tenancy.			✓		