

CABINET



URN: 24-084

Report Title: Draft Revised Allocations Policy and Scheme

Report to: Cabinet

Date of meeting : 11 June 2024

Responsible Cabinet Member: Cllr Emma Flaxman-Taylor, Portfolio Holder for Housing Health and Communities

Responsible Director / Officer: Melanie Holland, Head of Strategic Housing

Is this a Key decision? Yes

Date added to Forward Plan of Key Decisions if a Key Decision: 10 May 2024

EXECUTIVE SUMMARY

The Council's current allocations policy and scheme was adopted in December 2019, since this time there has been increased demand for social housing, and reduced availability of housing stock. Therefore, a revised allocation policy and scheme has been produced to manage people's expectations and to ensure the best use of stock.

This report summarises the main proposed changes contained within the revised allocation policy and scheme which is attached at Appendix I.

RECOMMENDATIONS:

That Cabinet approve that the revised allocation policy and scheme be subject to public consultation.

1. INTRODUCTION

- 1.1. Following a review of the Council's housing allocations policy and scheme, this report provides a summary of the proposed changes.

2. BACKGROUND

- 2.1. All local housing authorities are required to have an allocations policy and scheme. This must comply with the Housing Act 1996 and the statutory guidance issued by the Secretary of State. The Council's current allocations policy and scheme was adopted in December 2019 and

implemented in March 2023. In February 2024 it was decided that as the policy had been in place for 12 months that a review should be undertaken.

3. PROPOSED CHANGES

- 3.1. Since the current policy was adopted, demand for social housing has increased, with many people choosing to apply to the Housing Register as social housing due to high open market rents. However, the limited availability of social housing, both Council housing and housing association properties, means that it is important to manage the expectations of those considering applying to the Housing Register and to ensure the best use of existing social housing stock.
- 3.2. A revised allocations policy and scheme is contained at Appendix I. The main proposed changes are summarised below.
- 3.3. The local connection residency qualification is proposed to be for a period of at least three years immediately prior to an application being made, as opposed to the current criteria of three out of the last five years. The only exemptions to local connection criteria are proposed to be those which are required under statutory guidance.
- 3.4. The revised policy and scheme contains a set of income and asset thresholds for disqualifying on financial grounds.
 - An increased number of bands, from five to seven, in order to:
 - ensure that there is greater parity for comparative levels of housing need;
 - support the Council to make best use of stock; and
 - comply with legislation and statutory guidance, whilst ensuring qualifying applicants with a local connection who are in a reasonable preference category are given a level of priority.
- 3.5. Places a limit on the number of suitable offers for all applicants (not just those with a homeless duty): it is proposed that applicants in the Emergency Band or Band A will only be made one suitable offer of accommodation; with all other applicants being made two suitable offers of accommodation.
- 3.6. The inclusion of new categories to support regeneration initiatives, promote the best use of stock and prevent homelessness.

4. NEXT STEPS

- 4.1. In line with the Housing Act 1996 and Housing Act 1985, it is proposed that the revised allocations policy and scheme being subject to public consultation, for this to include it being sent to all Private Registered Providers operating in the borough, and seeking the views of Council tenants and applicants on the housing register. That the period of public consultation is eight weeks, following which a proposed final revised policy and scheme will be presented to Cabinet for approval and adoption.

5. FINANCIAL IMPLICATIONS

- 5.1. The introduction of a revised allocations policy and scheme will require either the Council's current allocations management system provider or an alternative provider to undertake additional work. The fee for this work is not included in the existing contract.

6. RISK IMPLICATIONS

- 6.1. An earlier draft has been considered by a barrister who is a leading expert on housing law, with the proposed revised allocation policy and scheme attached at Appendix I now reflecting feedback to ensure it fully complies with legislation, statutory guidance and is mindful of case law, therefore, minimising any risk of challenge.

7. LEGAL IMPLICATIONS

- 7.1. As stated above the revised policy and scheme attached at Appendix I reflects the housing barrister's feedback to ensure that the document complies with legislation, statutory guidance and case law.
- 7.2. The Housing Act 1996 requires local housing authorities, before adopting an allocation policy and scheme, or altering a policy and scheme to reflect a major change of policy, to:
 - send a copy of the draft policy and scheme, or proposed alteration, to every Private Registered Provider with whom they have nomination arrangements, and
 - ensure they have a reasonable opportunity to comment on the proposals.
- 7.3. In addition, the Housing Act 1996 states that when a local housing authority makes an alteration to their policy and scheme reflecting a major change of policy, they shall within a reasonable period of time take such steps as they consider reasonable to bring the effect of the alteration to the attention of those likely to be affected by it.
- 7.4. Furthermore, the Housing Act 1985 requires the Council to consult with its secure tenants.

8. CONCLUSION

- 8.1. Recent years have seen increased demand for social housing, the limited availability of stock means that it is important to manage people's expectations and to ensure the best use of stock.

9. BACKGROUND PAPERS

- 9.1. Housing Allocation Scheme 2021

Consultations	Comment
Monitoring Officer Consultation:	Via ELT
Section 151 Officer Consultation:	Via ELT
Existing Council Policies:	Housing Allocation Scheme 2021
Equality Issues/EQIA assessment:	Attached at Appendix II



Allocations Policy and Scheme

DRAFT

May 2024

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1. Introduction

- 1.1. This Housing Allocation Policy and Scheme applies to the Great Yarmouth Borough Council local authority area.
- 1.2. This document sets out Great Yarmouth Borough Council's Policy for applications to the Housing Register; the allocation of the housing stock owned by the Council and nominations to housing associations (including those in the Great Yarmouth Housing Partnership¹), and other organisations, registered with the Regulator of Social Housing (for social and affordable rented and low-cost home ownership² properties) and to private landlords.
- 1.3. Officers act under delegated powers in accordance with this Policy. All allocations and nominations are made from the Housing Register.

2. Aims of the Allocation Policy and Scheme

- 2.1. In the borough of Great Yarmouth the demand for social housing exceeds available supply. Therefore, this Housing Allocation Policy and Scheme seeks to meet the following aims:
 - Ensure people in the greatest housing need have the greatest opportunity to access suitable housing that best meets their needs;
 - To prevent and relieve homelessness;
 - To make best use of all social housing stock;
 - To help the Council meet statutory and strategic aims; and
 - To help contribute to the development of sustainable communities.
- 2.2. Whilst this Policy is intended to be comprehensive, the Council recognises that it is not possible to cover every eventuality. In special cases with exceptional needs, the Head of Strategic Housing has the discretion to award additional priority and approve offers of accommodation taking into consideration all factors relevant to the application.

3. Eligibility

- 3.1. Applicants ineligible under Government regulations will not be eligible to be accepted onto the Housing Register. Eligibility is a question of immigration status. The rules regarding eligibility are complex and subject to regular changes in immigration law. Applicants who are not British citizens can request further information from the Council before making an application.

¹ Appendix A provides detail on the Great Yarmouth Housing Partnership

² With the exception of Homes England grant funded shared ownership properties on non exception sites

- 3.2. Any applicant who has been excluded from the Housing Register on the grounds of ineligibility will be given written notice of the decision and the reasons for it and advised of their right of appeal (see section 38).

4. Qualification Criteria

- 4.1. The Council will usually only accept applicants onto the Housing Register who are in housing need. Housing need qualifying criteria is set out in Appendix B. Applicants deemed not to be in housing need will be placed in Band E.

Local Connection

- 4.2. The Council will usually only accept applications to the Housing Register from an applicant with a local connection to the Great Yarmouth Borough Council area. Local connection means that the applicant or a person who might reasonably be expected to reside with them either:
- Is normally resident within the local authority area of the Borough; or
 - Has a local connection with the area by virtue of family association or current employment.
- 4.3. Normally resident means resident in accommodation for a period of at least three years immediately prior to an application being made. This does not include being detained in prison or resident in a bail hostel. Persons occupying holiday or other temporary accommodation (for example, hospital or student housing) are not considered as normally resident unless they can demonstrate that this has been their sole or main home for a period of at least five years. It is recognised that the residency qualify may place refugees, gypsies and travellers at a disadvantage, therefore, the Council will always consider disapplying the residence requirement in such cases.
- 4.4. Family association normally means that the applicant has parents, adult children, or adult sibling currently living in the Borough of Great Yarmouth and has been normally resident within the Borough for at least five years. In exceptional circumstances and where support is required family association may include extended family, each case will be determined on its own merits. Applicants will be required to provide proof of local connection by virtue of family association.
- 4.5. Current employment means the employment or self-employment of the applicant is physically in the Borough, for a minimum of 20 hours per week and for at least one year's duration.
- 4.6. Local connection requirements will not apply to the following applicants:
- a person who is serving in the regular forces or who has served in the regular forces within five years of the date of their application for an allocation of housing under Part 6 of the 1996 Act;

- a person who has recently ceased, or will cease to be entitled, to reside in accommodation provided by the Ministry of Defence following the death of that person's spouse or civil partner where -
 - the spouse or civil partner has served in the regular forces; and
 - their death was attributable (wholly or partly) to that service; or
 - a person who is serving or has served in the reserve forces and who is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to that service.
 - existing social housing tenants in England who have a reasonable preference because of a need to move to the Borough of Great Yarmouth to avoid hardship and if they work or have been offered work in the Borough and have a genuine intention to take up that offer³;
 - persons who need to move from another local authority area to escape domestic abuse; and
 - persons who need to move from another local authority area to escape other forms of violence or harm.
- 4.7. Not having a local connection to Great Yarmouth Borough Council will not preclude those applicants identified to be within the class of person set out in section 13.1 of this Policy from being on the Housing Register. Such applicants will be placed in Band F unless exceptional circumstances apply (see section 4.18).

Unacceptable Behaviour

- 4.8. Applicants will not be accepted on to the Housing Register where it is decided that the applicant, or a member of the household with whom the applicant would usually reside, has behaved unacceptably.
- 4.9. Examples of unacceptable behaviour could include:
- Significant⁴ rent or mortgage arrears or breach of tenancy obligations where no attempt is being made to repay the debt or remedy the breach;
 - Cautioned or convicted of a nuisance, anti-social or violent offence;
 - Subject to an injunction or equivalent under the Anti-social Behaviour, Crime and Policing Act 2014;
 - Conduct likely to cause serious nuisance, annoyance or harassment to neighbours;
 - Using accommodation or allowing it to be used for immoral or illegal purposes;

³ Employment must be physically located in the Borough, and cannot be short term or marginal or ancillary to work in another area or voluntary.

⁴ For example, those with eight weeks rent arrears or amounts exceeding £1,000 may be disqualified from the Housing Register until the amount has been substantially reduced or consecutive payments for 26 weeks have been made, unless there are agreed extenuating special circumstances.

- Fraudulent or duplicitous behaviour to obtain accommodation;
- Serious damage to or neglect of a property by the tenant or other occupants; or
- Committing violent or anti-social behaviour, or domestic, racist or other abuse.

4.10. Cases will be considered on an individual basis. The following criteria will be applied in determining whether an applicant (this includes existing Council tenants) is excluded from being able to go on the Housing Register for rehousing because of their unacceptable behaviour:

- There must be reliable evidence of unacceptable behaviour;
- In normal circumstances the behaviour concerned should have occurred within the last two years. In cases of a more serious nature, for example, those involving criminal prosecution, a longer timescale may be appropriate; and
- There must be reasonable grounds for believing that the behaviour could continue or be repeated. For example, the applicant may have issued threats or there might be a history of repeat offending.

4.11. The decision as to whether to exclude an applicant from the Housing Register on the basis of unacceptable behaviour, be this due to the applicant's behaviour or the behaviour of a member of the household with whom the applicant would usually reside, will be made by the Housing Options Service Manager.

Financial and Needs Assessment

4.12. Persons will not qualify to join the Housing Register if they own a property in the United Kingdom or overseas.

4.13. Figure 1 below sets out the financial caps⁵ where applicants with household gross income (including benefits and interest on savings) and/or savings and assets (including equity in a property), or both, above these levels will usually be considered as not being in housing need and will not qualify to join the Housing Register.

Figure 1

Dwelling size need	Annual gross income cap	Savings and assets cap
One-bedroom	£26,000	£16,000
Two-bedroom	£32,000	£16,000
Three-bedroom	£40,000	£16,000
Four-bedroom and above	£50,000	£16,000

4.14. In the scenario where an applicant **only** wishes to access low cost home ownership accommodation, the cap on household income will be raised to £80,000 gross per annum.

⁵ These will be kept under review.

- 4.15. Lump sums awarded to Armed Forces service personnel injured or disabled in action will be disregarded.
- 4.16. The financial assessment will have regard to the financial resources of the applicant and the cost and availability of alternative suitable accommodation. Such applicants who can demonstrate that they have health or support needs that they are unable to meet in the open market will be considered on their individual merits by the Head of Strategic Housing. Examples include:
- an older person is committed to paying for care or support costs in order to remain living independently; and
 - an applicant who requires specific accommodation to meet their housing needs, for example, the needs of disabled dependent children, but this accommodation is not available in the private sector.
- 4.17. As with all other decisions made under this policy, any applicant who is deemed to have such resources as not to qualify to join the Housing Register will have a right of appeal against that decision (section 38).
- 4.18. Where an application to the Housing Register would not otherwise be accepted on the grounds of failing to meet the qualification criteria, as the Local Housing Authority, the Council will retain the discretion in exceptional circumstances where it is considered necessary to dis-apply the qualification criteria and / or place the applicant in any other Band as set out in this policy.
- 4.19. Any applicant who has been excluded from the Housing Register on the grounds of failing to meet the qualification criteria will be given written notice of the decision and the reasons for it and advised of their right of appeal (see section 38).

5. Age of Applicants

- 5.1. Applicants must be at least 18 years of age.

6. Homeless Applicants

- 6.1. Great Yarmouth Borough Council has a duty to secure suitable accommodation for homeless households who are eligible for assistance, in priority need, have a local connection and who are not intentionally homeless, in Council, other Registered Provider (housing associations registered by the Regulator of Social Housing) or suitable private rented accommodation. Discharge of the main homelessness duty to the private rented sector will be made in line with the Homelessness (Suitability of Accommodation) (England) Order 2012.
- 6.2. It is important that persons who are homeless or threatened with being made homeless seek advice from Great Yarmouth Borough Council, or their local council, at the earliest opportunity.

7. Transfer Applicants

- 7.1. Existing tenants of Great Yarmouth Council will be subject to the provisions of the Allocation Policy and Scheme. Tenants wishing to transfer will not normally be considered for re-housing until they have been resident in their present home for one year. This includes tenants who have moved due to undertaking a mutual exchange.

8. Applying to the Housing Register

- 8.1. Persons wishing to register must complete an Application Form. The application must be completed online through Great Yarmouth Borough Council's website and any outstanding supporting evidence must be provided within 28 days. Assistance will be provided to anyone who may have difficulty applying due to disability, illness, age, not speaking English as a first language, or any other reason (see Section 23.1).
- 8.2. The Application will then be assessed by Great Yarmouth Borough Council. Applicants will receive a written response confirming whether their application has been accepted. If accepted, the applicant will be provided with written notification of the Band in which they have been placed and given a registration date.
- 8.3. Where an applicant is not satisfied with the way their application has been assessed or determined they have a right of appeal (see Section 38).

9. Verification

- 9.1. On completing the Application Form applicants give permission for Great Yarmouth Borough Council to verify (check) the information that they have provided or will re-provide prior to any offer being made or any change of circumstance. This includes permission to contact other Council departments, for example Council Tax and Social Services, and other people or organisations such as previous and current landlords, the UK Border Agency and the police. Applicants will not be accepted onto the Housing Register until all information requested has been provided and verified. Appendix C lists the information applicants are required to submit to verify their housing application.
- 9.2. Caseworkers may undertake home visits to assess applicants' living conditions and confirm residency of those listed in the application. This will include an inspection of the home, taking photos and/or measurements of the property.
- 9.3. Great Yarmouth Borough Council may share information as appropriate where this is legally required and when providing nominations to housing associations and private landlords.

10. False Statements and Withholding Information

- 10.1. Ensuring all the information provided is true and accurate is the responsibility of the applicant. Verification checks will be undertaken at the point of offer to confirm the information on the application form is correct and up to date.
- 10.2. It is a criminal offence for applicants knowingly or recklessly to give false information; or to knowingly withhold information. It can carry a fine and in separate civil proceedings can lead to the loss of any accommodation let as a result of Great Yarmouth Borough Council relying on that false information.
- 10.3. Applicants are required to certify online applications confirming the details they have given are correct to the best of their knowledge.
- 10.4. This Scheme falls within the provisions of Part VI of the Housing Act 1996. Section 171 of the Act states:
 - (1) A person commits an offence if, in connection with the exercise by a local housing authority of their functions under this Part:
 - (a) they knowingly or recklessly make a statement which is false in material particular, or
 - (b) they knowingly withhold information which the authority has reasonably required them to give in connection with the exercise of those functions.
 - (2) A person guilty of an offence under this section is liable on summary conviction to a fine not exceeding level 5 on the standard scale.
- 10.5. Consequently, where Section 171 applies, Great Yarmouth Borough Council may bring a prosecution, which if successful, could result in a fine of an unlimited amount.
- 10.6. Where false information is found to have been given, the applicant may also be disqualified from the Housing Register on the grounds of unacceptable behaviour. Where false information has resulted in the applicant obtaining accommodation, the relevant Landlord may bring possession proceedings for recovery of the property.

11. Change in Circumstances

- 11.1. If an applicant's circumstances change Great Yarmouth Borough Council must be informed straight away, or as soon as is reasonably practicable. Examples of changes include change of address, change in family size and change in financial circumstances.
- 11.2. If an applicant's circumstances change they may cease to be eligible for inclusion on the Housing Register, and their application will be disqualified. They will be informed if this is the case and advised of any right of appeal (see Section 38).

12. Worsening of Circumstances

12.1. Applicants must not deliberately worsen their circumstances in order to be given a higher Banding on the Housing Register. If an applicant is found to have deliberately worsened their circumstances in order to be given a higher Banding, they will either be placed in the Band corresponding to their circumstances at the time of their original application or may be disqualified from the Housing Register on the grounds of unacceptable behaviour.

12.2. Examples of deliberate worsening of circumstances might include:

- Selling a property that is affordable and suitable for an applicant's needs;
- Disposing or gifting assets, including property;
- Deliberate depletion of capital;
- Moving from a secure Assured Tenancy to insecure, overcrowded accommodation, where there is no good reason for this move;
- Having allowed the condition of accommodation to deteriorate to a level considered beyond reasonable wear and tear; and
- Where there is evidence that it was reasonable for an applicant to have remained in their original accommodation.

12.3. Where an applicant has little or no control over their move to alternative accommodation, this will not be considered as a deliberate worsening of circumstances.

13. Statutory Requirements

13.1. Under the Housing Act 1996 Great Yarmouth Council must ensure that when allocating and nominating to housing accommodation, reasonable preference is given to the following groups:

- people who are homeless within the meaning of Part 7 of the Housing Act 1996 (including those who are intentionally homeless and those not in priority need);
- people who are owed a duty by any housing authority under the Housing Act 1996 sections 190(2), 193(2) or 195(2) (or under section 65(2) or 68(2) of the Housing Act 1985) or who are occupying accommodation secured by any such authority under section 192(3);
- people occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions;
- people who need to move on medical or welfare grounds, including grounds relating to a disability; and
- people who need to move to a particular locality in the district of the authority, where failure to meet that need would cause hardship (to themselves or to others).

13.2. The Housing Act 1996 also requires that housing authorities must give additional preference to the following categories of applicants who fall within one or more of the reasonable preference categories and who have urgent housing needs:

- former members of the Armed Forces;
- serving members of the Armed Forces who need to move because of a serious injury, medical condition or disability sustained as a result of their service;
- bereaved spouses and civil partners of members of the Armed Forces leaving Services Family Accommodation following the death of their spouse or partner; and
- serving or former members of the Reserve Forces who need to move because of serious injury, medical condition or disability sustained as a result of their service.

13.3. Those applicants who are in the above categories and are placed in Bands Emergency to D and are considered to have urgent housing needs will be given additional priority so that they are considered for re-housing ahead of other applicants in their respective Band.

14. The Banding System

14.1. The Allocations Policy is based on seven Bands with specific qualifying criteria (see Appendix B for more details). Each applicant's housing need and other circumstances are assessed on the information provided and the applicant is placed in the highest Band their circumstances allow. Within each Band applicants are ranked in date order from when they were registered into that Band.

15. Statement of Choice

15.1. Great Yarmouth Borough Council is committed to offering the greatest choice possible in the allocation of affordable housing in the Borough, whilst ensuring that housing is allocated to those with the greatest need.

15.2. As part of the application process, with the exception of applicants owed a homeless duty or in either the Emergency Band or Band A, applicants will be required to identify the areas in which they would like to be rehoused.

15.3. In some cases, where the Council deems there is a risk to the safety of the applicant or a member of their family or there is a risk to the safety of other people, the Council will restrict the ability of the applicant to choose which areas they want to be rehoused to those areas where there will be no risk or the risk can be appropriately mitigated.

15.4. Any applicant to whom the Council owes a homeless duty or in either the Emergency Band or Band A will be considered for any suitable property located across the

Borough. This will include a risk assessment to ensure that the property is in area where there will be no risk or the risk can be appropriately mitigated.

16. How the Scheme Operates

- 16.1. All properties that become available for letting and all housing association properties where the Council has nomination rights will be offered to the applicant in the highest Band for whom the property is suitable and who has been within that Band for the longest period of time, unless otherwise provided by this Policy.

17. Bedroom and Bedspace Entitlement

- 17.1. The number of bedrooms required for each household is calculated in accordance with age, sex, marital status composition and the relationship of the members to one another. A separate bedroom is required for each married or cohabitating couple, for any other person aged 16 years or over, for each pair of children aged 0 to 15 years of the same sex, and for each pair of children under 10 years of the same or opposite sex. If that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under the age of 10 years. Additional bedroom/s required because of a medical condition/s will be considered as part of the medical assessment procedure.
- 17.2. Single adults and persons aged 16 years or over will usually be allocated a bedroom with one bedspace.
- 17.3. Appendix D gives examples of what size and type of property an applicant can usually expect to be offered.

18. Access to Children

- 18.1. In the case of divorced or separated parents / guardians, a child will typically be expected to reside with one parent / guardian as their main residence. Unless it is stated in a legal document that residency is 50% for each parent / guardian, the other parent / guardian will not receive any bedroom entitlement for access visits.

19. University / Full-time Study Away from Home

- 19.1. Household members studying away from home in full-time courses will only be considered in bedroom entitlement if they are in accommodation provided by the university or other educational established and are required to vacate it out of term time.

20. Overnight Carers

- 20.1. Where a household has formal evidence that an overnight carer or team of carers is needed three or more nights per normal week, where possible the Council will take account of the applicant's needs for a spare room.

21. Supported Accommodation

21.1. Applicants can indicate whether they want to be considered for supported accommodation on the application form but will usually be offered one only if they meet the following criteria:

- Older persons' sheltered or independent living accommodation – applicants will usually be aged 60 or over.
- Older persons' housing with care or extra care sheltered accommodation – applicants aged 55 or over with support and/or care needs. Applicants require a referral from a social care manager to be considered for this type of housing. Applicants will be expected to sign-up to a support and care package.
- Other supported housing - applicants must meet the requirements set out in each scheme's eligibility criteria. Applicants will usually require a referral from a social care manager to be considered for this type of housing. Applicants will be expected to sign-up to a support and / or care package as appropriate.

21.2. Bungalows, ground floor flats, and flats with lift access will usually only be offered to applicants who have poor health and/or a disability who require accommodation on one level.

21.3. Certain properties may be designated, for a limited period of time, for applicants who fall into a particular age category to ensure the continued sustainability of a particular block or area of housing. These may be subject to local lettings policies (see below).

22. Support / Care Packages

22.1. Some applicants (such as care leavers, and people with serious mental illness, dementia, or learning disabilities) will only be eligible for an offer of accommodation once it is confirmed that they have a recognised support/care package in place. This support/care package need not be provided through Social Services, but could include other forms of support, for example from family or friends. The support/care package will be reconfirmed before an offer of accommodation is made to ensure that applicants are supported to live successfully in their new home.

22.2. Notwithstanding the above, the Council will not accept persons on to the Housing Register, nor make an offer of accommodation to an applicant, who lacks mental capacity or the capacity to manage a tenancy independently.

23. Advice and Assistance

23.1. Great Yarmouth Borough Council offers personal appointments. In addition, staff are able to signpost applicants to other sources of advice and assistance. In particular, assistance will be provided to anyone who may have difficulty applying due to disability, illness, age, not speaking English as a first language, or any other reason.

24. Information about the Allocation Policy and Scheme

- 24.1. Anyone who wishes is entitled to a free copy of the Allocation Policy and Scheme, which can be obtained from Great Yarmouth Borough Council. A copy of this document is available to be downloaded from the Great Yarmouth Council website.
- 24.2. Applicants to the Housing Register are also entitled to request details of information that has been used to assess their application. Requests must be submitting in writing.
- 24.3. When each property has been successfully allocated, the banding and registration date of the successful applicant will be made available on the website on a quarterly basis. This information should be sufficient for applicants to determine their prospects of success in obtaining housing, and to estimate how long they are likely to have to wait to obtain such housing.

25. Local Lettings Plans and Policies

- 25.1. Local Letting Plans are usually introduced to:
- Due to planning conditions;
 - Deliver specific local strategic outcomes; and
 - Balance communities to achieve sustainable neighbourhoods.
- 25.2. Where a Local Letting Plan or Policy is in place, priority will normally be given to applicants who directly meet the criteria of the Plan. A list of Local Lettings Plans and Policies is contained at Appendix E. Details of each Local Letting Plan or Policy will be available on request from the Council. Where a Local Letting Policy is required as part of planning conditions in relation to an exception site, the Section 106 agreement will set out how the shortlisting process will operate.

26. Transfer Quota

- 26.1. Up to 20% of all dwellings will be allocated to applicants who are existing tenants of Great Yarmouth Borough Council and tenants of a Private Registered Provider who live in the Borough of Great Yarmouth. The properties that are allocated this way will be decided by the landlord.

27. Sensitive Lets

- 27.1. There may be circumstances where properties will be identified for Sensitive Let by the landlord. This means specific criteria will be applied to individual properties to achieve wider objectives. Where a Sensitive Let is identified, priority may be given to applicants who directly meet the required criteria.

28. Direct Lets

- 28.1. Great Yarmouth Borough Council may from time to time need to make a Direct Let of a property to an applicant in exceptional or urgent circumstances, for example to prevent risk of harm to the household, facilitate or maintain essential support arrangements, or for an applicant who has very specific housing requirements.
- 28.2. These lets will be requested by a landlord and agreed by a Team Leader in Great Yarmouth Borough Council. All requests will be supported by evidence.

29. Adapted Properties

- 29.1. In order to ensure best use of stock, properties which have been or can be adapted to meet the needs of people with disabilities, will normally be given to the applicants requiring the adaptations provided.

30. Letting Privately Rented Accommodation

- 30.1. Private landlords (this does not include housing associations registered with the Regulator of Social Housing) who offer affordable housing to households on the Housing Register may use additional criteria when selecting prospective tenants. The use of a Private Landlord's Letting Plan must be agreed with Great Yarmouth Borough Council. The Plan must also be available to applicants on request.

31. Offers of Accommodation

- 31.1. Applicants have a responsibility to ensure their contact details are up to date including, change of address, contact telephone numbers and email addresses.
- 31.2. When a property is available for letting the Council will shortlist suitable applicants. Where the property is owned by a Private Registered Provider, the Council will provide a nomination to the Provider. The applicant may be required by the Private Registered Provider to complete a pre-tenancy qualification questionnaire or affordability/eligibility assessment prior to a decision being made on whether they are eligible for and able to afford the property. Where an initial nomination is rejected by the Private Registered Provider or refused by the nominated applicant, the Council will provide further nominations until the property is let.
- 31.3. Shortlisted applicants (including nominations accepted by Private Registered Providers) will be invited by the property's landlord to view the property.
- 31.4. Applicants will only be considered by the Council / nominated to a Private Registered Provider for one property at a time and will only be considered for that property until they refuse it, or the Provider decides they are not eligible or suitable.
- 31.5. Once an offer of a property has been made, unless the property will need to be adapted to meet the needs of the applicant or there is some other special

requirement for rehousing, the applicant will be expected to make a decision within 24 hours as to whether they will accept the property.

- 31.6. Where private rented properties are let through this scheme any applicant for whom it is deemed that the rent would be unaffordable, taking into account their income and level of likely assistance with the rent which will be available, will not be nominated for a property.
- 31.7. For all low-cost home ownership properties (for example, shared ownership or discounted for sale) any applicant for whom it is deemed that they would be unable to afford to purchase the share or value of the property being sold will be disregarded.
- 31.8. Those applicants with a homeless duty and/or in the Emergency Band or Band A, who have refused or have failed to make contact on **one** occasion when a suitable offer of accommodation has been made through the Allocation Policy and Scheme, will be deferred and therefore be declined further offers for a period of up to twelve months. All other applicants who have refused or have failed to make contact on **two** occasions within a twelve-month period when a suitable offers of accommodation have been made through the Allocations Policy and Scheme will be deferred and therefore be declined further offers for a period of up to twelve months. The Council will write to the applicant and inform them of the reason as to why they have been deferred.

32. Medical and Social Welfare Assessment Procedure

- 32.1. Great Yarmouth Borough Council will assess and verify medical and social welfare need/s which are directly affected by the applicant's accommodation and where a move to more suitable accommodation is needed.
- 32.2. Information is taken from the applicant's supporting evidence to determine if there is a medical need and/or social welfare need and the level of this need. In addition, in considering whether an applicant needs to move on the grounds of medical or welfare reasons, the following will be considered:
- Whether an applicant has a housing needs report prepared by an appropriate professional setting out their requirements for adaptations needed for them to live independently.
 - Whether an applicant needs to move to give or receive support. This includes foster carers or those approved to adopt as well as Special Guardians, holders of a Residence Order and family/friends who have care of a child as the parent(s) are no longer able to provide care. In all cases written confirmation of status and support for a move from Social Services will be required. Where an applicant needs to move for them or a member of their household to give or receive support, for priority to be awarded on the grounds of welfare reasons, there must be no appropriate equivalent support in the area where the applicant currently resides.
 - Whether an applicant is residing in a refuge or is receiving support because of the effects of domestic abuse on their health and welfare.

- The impact of current housing on both the physical and mental health of the applicant as applicable.
- Whether an applicant is a Care Leaver and requires settled accommodation.
- Any other circumstances set out in statutory guidance where reasonable preference on the grounds of medical or welfare should be provided.

33. Joint Applications

33.1. Joint applications can usually be made by:

- A married couple;
- A civil partnership couple; and
- Partners (including same sex couples)⁶.

33.2. Where a sole application becomes a joint application, the original or earliest registration date of the two will apply. Should the parties of the joint application then wish to separate their applications, the respective dates at which they each separately registered will then apply.

34. People in Prison

34.1. Applications will be accepted from those currently in prison provided eligibility and qualification criteria are met. Great Yarmouth Borough Council works with a range of agencies to prepare people for release from prison and to prevent homelessness.

34.2. Upon release an update application will be required and if applicable, liaison with any support workers and agencies.

35. Pregnancy

35.1. Where a household member is pregnant, the pregnancy will only be considered once a medical certificate such as a MATB1 is received. Until the birth and the sex of the child or children can be confirmed the bedroom entitlement assumption will be set at the minimum number according to the above criteria.

36. Applications from Employees, elected Members and their Relatives

36.1. As part of the application process, applicants will be required to state whether they are related to a Council officer or elected Member or are currently employed by the Council.

36.2. No officer who is who is a friend of, in a relationship with or is related to an applicant directly or through their relationship with another person or who has a business or financial relationship with an applicant will be able to make any decision in relation to the applicant's housing application and will not view or update the housing application.

⁶ This does not include friends.

36.3. Officers will declare any such relationships with applicants as soon as they are aware an application will be/has been made.

36.4. Applications are monitored carefully to ensure that all allocations are made in line with this policy and no favour is given to those with close links to Great Yarmouth Borough Council or housing associations with housing stock in the Borough of Great Yarmouth.

37. Equal Opportunities Statement

37.1. Great Yarmouth Borough Council believes that it is a fundamental right for everyone to be treated fairly, with respect and dignity; in the implementation of this policy it will ensure that this right is promoted and upheld. This includes the need to ensure that applicants' specific needs are recognised when they are being considered for offers of accommodation.

38. Right to Appeal

38.1. Any applicant to Great Yarmouth Borough Council's Housing Register has a right to make an appeal if they disagree with a decision made by the Council, such as disqualifying them from registration, or the banding awarded.

38.2. All requests for appeal must be made in writing (including email) to the Allocations and Assessment Team Leader within 21 days of being notified of the decision which is being appealed. In exceptional cases, the Team Leader can extend the timescale for requesting a review. The request can be made by the applicant's representative where the applicant has explicitly confirmed in writing that they authorise the representative to act on their behalf. At the discretion of the Team Leader, information in support of the appeal can be made as verbal representations either recorded by the applicant or at an agreed meeting where the Council will take notes to capture the applicant's representations. Unless it is agreed that verbal representations can be provided, the request for appeal should include:

- Details of what decision is being appealed
- An explanation of why the Council's decision is wrong
- Details of any changes in their circumstances which are material to the original decision
- Additional information which was not originally provided in the housing application which is relevant; and
- Any letters of support (if applicable).

38.3. The appeal will be carried out by a reviewing officer who shall be an officer who is senior to the original decision maker and will most likely be a Team Leader. In all cases the reviewing officer will have relevant knowledge and will have had no prior involvement in the original decision.

38.4. As part of the appeal, the reviewing officer shall consider the information in the applicant's original application, the information provided in the review request, the Council's Housing Allocations Policy and Scheme and any relevant legislation or legal requirements. The reviewing officer may seek additional information or clarification of a particular point from the applicant to inform their review, such requests will be made in writing (including email). The appeal will be completed within 40 working days, unless the applicant has previously been advised in writing that an extension is required and the reasons for such an extension.

38.5. The applicant will be notified in writing of the outcome of the appeal and the reasons for the decision being made.

38.6. If still unhappy with the outcome of the appeal, the applicant may make a complaint to the Local Government and Social Care Ombudsman.

38.7. Where an offer of accommodation has been made to discharge the prevention, relief or main homelessness duty, this will be subject to a different review process.

39. Complaints

39.1. Complaints about the policy should be made to Great Yarmouth Borough Council's Corporate Complaints Team.

39.2. A copy of the full complaints procedure is available from Great Yarmouth Borough Council.

40. Monitoring and Review

40.1. Great Yarmouth Borough Council monitors all allocations and reports this in a 'Quarterly Monitoring and Statistics Report' which is published and available to download from the Great Yarmouth Borough Council's website.

40.2. This policy and scheme will be subject to annual review, seeking to ensure it reflects changes in legislation and meets its aims.

Appendix A: Great Yarmouth Housing Partnership

The following Registered Providers are part of the Great Yarmouth Partnership Scheme and allocate all their affordable homes in the borough through this Housing Allocations Scheme:

- Broadland Housing Association Limited
- Clarion Housing Association Limited
- Cotman Housing Association Limited
- Flagship Housing Group Limited
- Orbit Group Limited
- Orbit Housing Association Limited
- Orwell Housing Association Limited
- Places for People Homes Limited
- Saffron Housing Trust Limited

The following Registered Providers also have affordable homes in the borough:

- East Midlands Housing and Regeneration Limited
- Anchor Hanover Group
- Golden Lane Housing Limited
- Herring House Trust (Great Yarmouth)
- Heylo Housing Registered Provider Limited
- Housing 21
- Progress Housing Association Limited
- Sage Housing Limited
- Sage Rented Limited
- Sanctuary Affordable Housing Limited
- Solo Housing (East Anglia)
- The Abbeyfield Society
- The Fishermen's Hospital
- V&F Homes
- YMCA Norfolk

Appendix B: Bandings

All qualifying applicants will be allocated to one of the following Bands according to their particular circumstances. Subject to exceptional circumstances as set out in section 4.18, applicants in all Bands apart from Band F will require a local connection.

Emergency

- Households in emergency housing need where the authority has a statutory duty to provide housing.

Band A

- Applicants who are homeless and are owed the Main duty including when the Relief Duty has come to an end and they have been assessed as being eligible for assistance, unintentionally homeless, in priority need and have local connection.
- Applicants who are homeless and are owed the Relief Duty and would be owed or likely to be owed the Main duty when the Relief Duty came to an end, because they are or are likely to be in priority need and unintentionally homeless.
- Applicants who are threatened with homelessness and are owed the Prevention Duty on the basis of a valid legal court notice and would be likely to be owed the Main duty if both the Prevention Duty and any Relief Duty that followed on were to end unsuccessfully and they would be, or would likely to be, found to be in priority need and unintentionally homeless.
- Where Great Yarmouth Borough Council require households to permanently move to alternative accommodation to allow redevelopment, regeneration, or demolition to be undertaken.
- Under-occupation by two or more bedrooms by a tenant of Great Yarmouth Borough Council.
- Use and occupation⁷ - following the death of the tenant, occupiers of Great Yarmouth Borough Council dwellings who either do not have succession rights or a non-statutory succession cannot be granted as the current property would be under-occupied or considered unsuitable. Following notice served by a tenant and an assignment cannot be granted to the remaining occupants.
- Urgent medical or social welfare need where the applicant's (or member of their household who is moving with them) condition is currently directly affected by their accommodation and an urgent move is needed to have a positive effect on their medical condition, or where as a result of their condition their current accommodation is not suitable to their needs. An investigation will be carried out. For Urgent Medical Need it is generally expected that the property cannot reasonably be occupied as the applicant is either unable to use or has serious difficulty using an essential part of the property, for example, the WC, and the property cannot be adapted.

⁷ Applicants will be entitled to one suitable offer of accommodation.

- Resettlement - applicants have been assessed as ready to move from hostel or other temporary supported accommodation into settled accommodation. Where appropriate, arrangements will be made for tenancy support.

Band B:

- Applicants who are threatened with homelessness and are owed the Prevention Duty (with no valid legal notice) and would be likely to be owed the Main duty if both the Prevention Duty and any Relief Duty that followed on were to end unsuccessfully and they would be, or would likely to be, found to be in priority need and unintentionally homeless.
- Applicants who are threatened with homelessness or are homeless and this is not intentional, but are not considered to be in priority need.
- Serious disrepair and/or insanitary accommodation where the Council has deemed the applicant's home to have the presence of Category 1 Hazards, Bands A - C under the Housing Health & Safety Rating System and these Hazards cannot be resolved or reduced to a Category 2 Hazard with six months.
- High medical or social welfare need where the applicant's (or member of their household who is moving with them) condition is currently directly affected by their accommodation and a move is needed to have a positive effect on their condition, or where as a result of their condition their current accommodation is detrimental to health and wellbeing. An investigation will be carried out.
- Overcrowding and requiring two or more additional bedrooms – assessments will be based on the bedroom entitlement at Appendix D. Lodgers will not be included in the assessment.
- Under-occupation by one bedroom by a tenant of Great Yarmouth Borough Council.

Band C:

- Applicants who are threatened with homelessness or are homeless, who are in priority need and who will be / are intentionally homeless.
- Reducing re-offending – applicants due to be released from prison where a personal housing plan has been undertaken and a support package is in place.
- Moderate medical or social welfare need where the applicant's (or member of their household who is moving with them) condition is currently directly affected by their accommodation and a move is needed to have a positive effect on their condition, or where as a result of their condition their current accommodation is not suitable to their needs.
- Financial hardship – where the applicant has insufficient finances to be able to maintain living in their current accommodation.
- Disrepair and/or insanitary accommodation where the Council has deemed the applicant's home to have the Presence of Category 2 Hazards, Band D under the Housing Health & Safety Rating System and these Hazards cannot be resolved.

- Overcrowding where there is a need for one additional bedroom – assessments will be based on the bedroom entitlement at Appendix D. Lodgers will not be included in the assessment.
- Sharing essential facilities such as bathroom, toilet or kitchen with family or friends and requiring independent accommodation.

Band D:

- Applicants who are threatened with homelessness or are homeless, who are not in priority need and who will be / are intentionally homeless.
- Give or receive support from close family members and / or move closer to local facilities. Where not having a move would result in serious detriment.
- Low medical or social welfare need where the applicant's (or member of their household who is moving with them) condition is currently directly affected by their accommodation and a move is needed to have a positive effect on their condition, or where as a result of their condition their current accommodation is not suitable to their needs.
- Sharing essential facilities such as bathroom, toilet or kitchen with a separate household (not including parents and children).

Band E:

- Applicant who is unable to access accommodation to meet their housing need in the open market.
- Applicant for low-cost home ownership accommodation.

Band F:

- Applicant is not deemed to have a local connection but identified to be within the class of person set out in section 13.1 (and where there are no exceptional circumstances as set out in section 4.18).

Definitions:

Prevention Duty: *Places a duty on housing authorities to work with people who are threatened with homelessness within 56 days to help prevent them from becoming homelessness.*

Relief Duty: *When the housing authority is satisfied that the applicant is both homeless and eligible for assistance. The housing authority is obliged to take reasonable steps to help the applicant secure suitable accommodation with a reasonable prospect that it will be available for their occupation for at least 6 months. The Relief Duty lasts for 56 days.*

Main Duty: *Where a housing authority determines that a homeless applicant is homeless, eligible for assistance, in priority need, has a local connection and is not intentionally homeless.*

Appendix C: List of Information Required to Verify an Applicant is Eligible and Qualifies to join the Housing Register

Please note that this is not an exhaustive list.

Local Connection

A copy of one of the following documents either from the applicant or from the close relative must be provided:

- Council tax bill
- Employment or contract of employment details
- Tenancy agreement

Without the documentation shown above, your local connection will not be verified.

Need more information around the connection by family /relative. Neds to be meaningful and regular contact support and in their lives etc,

Identification

- Passport sized photograph of applicant – can we insist that even if they do not have photo evidence, we have a phot of both main applicants to verify them when they come in to support GDPR etc
- Original or certified copy of birth certificate or passport for applicant and for each household member included on the applicant's application
- Where applicable, proof of name change via Deed Poll
- Where applicable, original or certified copy of Marriage certificate

Housing

- A copy of Tenancy agreement
- A copy of Licence agreement
- A letter from friend or relative confirming the applicant's living arrangements - (letter should state date when the applicant moved in and number of bedrooms to which they have access)
- A current valuation of the applicant's home
- A copy of the applicant's latest mortgage statement
- Confirmation of Tied accommodation
- Signed legal notices or court paperwork

Income

A copy of award letter or bank statements showing the following amounts:

- Employment Support Allowance

- Income Support
- Child Benefit (award letter only)
- Child Tax Credit
- Working Tax Credit
- Incapacity benefit
- DLA
- Carer's allowance
- Pension credit
- State Pension
- Occupational Pension
- Rent income
- Personal Independence Payment (PIP)
- Council tax benefits
- Universal credit
- Child support payments
- Last 3 months or 5 weeks of payslips for each employment
- A copy of self-employed accounts

Assets

- Independent property valuation
- Current, saving and investments bank accounts
- Premium bonds

The Council recognises that applicants who have fled domestic abuse or other forms of violence or harm may not be able to provide evidence at the time of application. Therefore, in this situation applications will be assessed whilst evidence is sought.

Appendix D: Size and Type of Properties Eligibility Criteria

It is expected that for working age applicants the size of property for which they are entitled is in line with the DWP bedroom standard.

If a person named on an application as being part of the household is aged 16 or over they are classed as a person who is not a child and, therefore, as needing their own single bedroom.

Households will not usually be able to choose the floor level on which they want to live (depending on property type) unless there is an assessed need for a particular floor level. For example, if priority for level access accommodation is recommended on medical grounds. (this could be accessed from a ground floor or lift in block)

The criteria listed below will usually be used when deciding what property is suitable for a household.

Household	Properties usually considered suitable
Single person of working age ⁸	Room in shared house, bedsit or 1 bedroom flat or bungalow
Single person over working age	Bedsit, 1 bedroom flat or bungalow
Couple both of working age	1 bedroom flat
Couple with one or both over working age	1 or 2 bedroom flat or bungalow
Pregnant woman with no other children	1 or 2 bedroom flat, maisonette or house
Family with one child	2 bedroom flat, maisonette or house
Family with two children aged under 10	2 bedroom flat, maisonette or house
Family with two children aged under 16 of the same sex	2 bedroom flat, maisonette or house
Family with two children of different sex, where one or both children are aged 10 or over	3 bedroom flat, maisonette or house
Family with three children	3 bedroom flat, maisonette or house
Family with four children	3 or 4 ⁹ bedroom flat, maisonette or house
Family with five or more children	4 or 5 ¹⁰ bedroom flat, maisonette or house
Household needing 2 bedrooms where all are adults	2 bedroom flat or maisonette

⁸ Working age includes anyone who is under the State Pension Credit age at the time

⁹ Depending on age and sex of children

¹⁰ Depending on age and sex of children

Appendix E: List of Local Lettings Plans and Policies

To be inserted

DRAFT

Equality impact assessment (EqIA) template

1. Title of EqIA

Revised Allocations Policy and Scheme for Consultation

2. What is the aim of the proposal? (max. 250 words)

The document sets out Great Yarmouth Borough Council's policy for applications to the Housing Register; the allocation of the housing stock owned by the Council and nominations to housing associations (including those in the Great Yarmouth Housing Partnership¹), and other organisations, registered with the Regulator of Social Housing (for social and affordable rented and low-cost home ownership² properties) and to private landlords.

In the borough of Great Yarmouth the demand for social housing exceeds available supply. Therefore, the allocation policy and scheme seeks to meet the following aims:

- Ensure people in the greatest housing need have the greatest opportunity to access suitable housing that best meets their needs;
- To prevent and relieve homelessness;
- To make best use of all social housing stock;
- To help the Council meet statutory and strategic aims; and
- To help contribute to the development of sustainable communities.

3. Context to the proposal

All local housing authorities are required to have an allocations policy and scheme. This must comply with the Housing Act 1996 and the statutory guidance issued by the Secretary of State.

The Council's current allocations policy and scheme was adopted in December 2019 and implemented in March 2023. In February 2024 it was decided that as the policy had been in place for 12 months that a review should be undertaken.

¹ Appendix A provides detail on the Great Yarmouth Housing Partnership

² With the exception of Homes England grant funded shared ownership properties on non exception sites



4. Who will the proposal impact on?

- ☒ Everyone in Great Yarmouth
- ☒ A particular group or cohort of people - please state who they are:
[Current and future social housing applicants and existing Council tenants.](#)
- ☒ Employees
- ☒ External organisations
- ☐ Other - Please state if anyone else will be affected:
[Click or tap here to enter text.](#)

5. The numbers of people affected

[In 2023-24 2,475 persons applied to join the housing register. Currently the housing register contains over 900 applicants.](#)

6. The demographic profile of the people affected

[People of all ages apply to join the housing register and live in social housing.](#)

7. Evidence gathering

Please tick all the statements that apply.

If the proposal goes ahead:

- ☒ It will help to deliver GYBC's vision and objectives for the borough.
If you cannot tick this, please explain why: [Click or tap here to enter text.](#)
- ☒ Service users will not experience reductions in the quality, standards, services or benefits they **currently** receive.
If you cannot tick this, please explain why: [Click or tap here to enter text.](#)
- ☒ Service users who currently receive a service or benefit will continue to do so. Something will not be taken away from them which they had access to.
If you cannot tick this, please explain why:

- ☐ No changes are proposed to eligibility criteria for services or benefits.

If you cannot tick this, please explain why: [The proposed changes are likely to result in certain persons being disqualified from the register due to lack of local connection or having incomes and assets above the thresholds. This is to ensure that those in the greatest need are allocated social housing and to manage expectations of potential applicants.](#)

- ☒ The proposal will not change how service users experience existing services or benefits – e.g., opening hours or travel arrangements.

If you cannot tick this, please explain why: [However, moving forward opening hours will be reviewed.](#)

- ☒ The proposal will not lead to new or increased costs for service users or employees.

If you cannot tick this, please explain why:

- ☒ There will be no changes to staffing structures or staff terms or conditions.

If you cannot tick this, please explain why: [Click or tap here to enter text.](#)

- ☒ If we consult on the proposal, this will be accessible for disabled people. We will engage people with different protected characteristics.

If you cannot tick this, please explain why: [Click or tap here to enter text.](#)

8. Potential impact for each protected characteristic

8.1. People of different ages

- Will the proposal promote equality and not create disadvantage for people of different ages? [The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need, to prevent homelessness and to make best use of stock. Therefore, it seeks to tackle inequality and not create disadvantage. However, it should be noted that only persons 18 years](#)



or over can hold a tenancy and certain schemes will be designated for particular age groups.

8.2. Disabled people

- Will the proposal promote equality and not create disadvantage for disabled people? The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need, to prevent homelessness and to make best use of stock, this includes ensuring adapted properties are allocated to those persons who require adaptations and that where necessary support / care packages are in place. Therefore, it seeks to tackle inequality and not create disadvantage..

8.3. People from different ethnic groups

- Will the proposal promote equality and not create disadvantage for different ethnic groups? The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need, to prevent homelessness and to make best use of stock. Therefore, it seeks to tackle inequality and not create disadvantage..

8.4. People with different sexual orientations

- Will the proposal promote equality and not create disadvantage for people with different sexual orientations? The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need, to prevent homelessness and to make best use of stock. Therefore, it seeks to tackle inequality and not create disadvantage.

8.5. Women and men

- Will the proposal promote equality and not create disadvantage for women or men? The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need, to prevent homelessness and to make best use of stock. Therefore, it seeks to tackle inequality and not create disadvantage.

8.6. Non-binary, gender-fluid and transgender people

- Will the proposal promote equality and not create disadvantage for non-binary, gender fluid or transgender people? The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need,



to prevent homelessness and to make best use of stock. Therefore, it seeks to tackle inequality and not create disadvantage.

8.7. People with different religions and beliefs

- Will the proposal promote equality and not create disadvantage for people with different religions or beliefs? The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need, to prevent homelessness and to make best use of stock. Therefore, it seeks to tackle inequality and not create disadvantage.

8.8. Care leavers

- Will the proposal promote equality and not create disadvantage for care leavers? The revised policy and scheme seeks to ensure that social housing is allocated to those in the greatest need, to prevent homelessness and to make best use of stock, this includes ensuring that care leavers are not “set up to fail” hence requires that support is place prior to the offer of accommodation. Therefore, it seeks to tackle inequality and not create disadvantage.

9. Additional information

Tip: You can use this section to provide any other relevant information.
[Click or tap here to enter text.](#)

10. Mitigating actions / reasonable adjustments

The financial assessment will have regard to the financial resources of the applicant and the cost and availability of alternative suitable accommodation. Such applicants who can demonstrate that they have health or support needs that they are unable to meet in the open market will be considered on their individual merits by the Head of Strategic Housing.

The policy and scheme sets out how Great Yarmouth Borough Council offers personal appointments. In addition, staff are able to signpost applicants to other sources of advice and assistance. In particular, assistance will be provided to anyone who may have difficulty applying due to disability, illness, age, not speaking English as a first language, or any other reason.



11. Conclusion

This proposal is assessed to have the following impact:

- ☒ **Positive** impact on people with protected characteristics.
- ☐ **Detrimental** impact on people with protected characteristics that can be mitigated.
- ☐ **Detrimental** impact on people with protected characteristics that cannot be fully mitigated.
- ☐ **Positive and detrimental** impacts on people with protected characteristics.
- ☐ **No impacts** on people with protected characteristics.

12. Advice for the decision-maker responsible for this proposal

Tip: Before making a final decision on the proposal, the decision-maker must:

- Note their duty to give due regard to the [Public Sector Equality Duty](#).
- Give a 'proper and conscientious focus' to this assessment, 'with rigour and an open mind', before deciding whether the proposal should go ahead.
- This means assessing the extent of any detrimental impact and the ways in which this could be eliminated or mitigated before approving the adoption of the proposal.

The proposal can still go ahead even if there are detrimental impacts. as long as the decision maker has:

- Given due regard to equality and the findings of this assessment.
 - Taken reasonable steps to mitigate detrimental impact.
 - Confirmed that the impact is lawful and a proportionate means of achieving a legitimate aim.
- **Please explain here** (if applicable) why it may be necessary to go ahead with the proposal, even if it could have a detrimental impact on some people: [Click or tap here to enter text or mark as not applicable](#).



13. Evidence used to inform this assessment.

Tip: You need to record the evidence you used to inform this assessment.

Select all that apply:

☐ [Great Yarmouth population data](#) (provide links to any population data you draw upon, e.g. [Norfolk's Story](#)):

☐ Data about existing or future service users - please state:

[Click or tap here to enter text.](#)

☐ Data about the workforce - please state:

[Click or tap here to enter text.](#)

☒ Legislation - please state:

[Housing Act 1996](#)

☐ National/local research - please state:

[Click or tap here to enter text.](#)

☐ Consultation (Tip: Please provide details of any consultation)

Remember - if a proposal constitutes a change to an existing service or benefit or a removal of an existing service or benefit those affected may have a 'legitimate expectation' to be consulted.

☐ Consultancy - please state:

[Click or tap here to enter text.](#)

☒ Advice from in-house/external experts - please state:

[Considered by a barrister who is a leading expert on housing law](#)

☐ Other - please state:

[Click or tap here to enter text.](#)

14. Administrative information

Tip: You can update this assessment at any time to inform service planning and commissioning.

Author (name and job title): [Melanie Holland, Head of Strategic Housing](#)



GREAT YARMOUTH
BOROUGH COUNCIL

Decision-maker (e.g., Full Council, a committee, elected member, working group or officer with delegated responsibility): [Cabinet](#)

EqlA date: [16/05/2024](#)

Contact further information: [Melanie Holland, Head of Strategic Housing](#)



If you need this document in large print, audio, Braille, alternative format or in a different language please contact [Click or tap here to enter text.](#) [Click or tap here to enter text.](#) [Click or tap here to enter text.](#) (Text relay)



15. Annex 1

Examples of common barriers that people with protected characteristics may face when accessing services or employment:

People of different ages

Older and younger people may experience discrimination or negative beliefs that restrict their professional or social opportunities.

Both older and younger people are likely to be on lower incomes.

Older age is associated with lower use of digital technology and an increased likelihood of disability or long-term limiting health conditions.

Disabled people

Disabled people face barriers to physical environments, information, and communication (as sometimes do people with other protected characteristics).

The nature of these barriers varies tremendously depending upon the nature of someone's disability. It is important to carefully consider the barriers faced by people with physical or mobility impairments; people who are blind or D/deaf; people with learning disabilities; people who are neurodiverse; people with mental health issues or people with a combination of impairments or long-term health conditions.

Disabled people are more likely to experience reduced lifelong outcomes compared to non-disabled people in relation to education, employment, health and housing and barriers to social, sport, leisure, and transport opportunities.

Disabled people may be under-represented in some services; public life; the workforce and participation. They may be more likely to be on a lower income, experience discrimination, hate incidents and social isolation.

People from different ethnic groups

People from some ethnic minority groups (which includes Gypsies, Roma, and Travellers) experience reduced lifelong outcomes compared to White British people and they may be less likely to do well in education, employment and health, and experience barriers in housing, sport, and leisure opportunities.

People from some ethnic minority groups may be under-represented in some services; public life; the workforce; participation; or over-represented (e.g., in



criminal justice). They may be more likely to be on a lower income, experience hate incidents and cultural stereotyping.

People from some ethnic groups (for example Gypsies and Travellers) may have low literacy skills or may not access public sector websites.

People with different sexual orientations

Some public services assume that heterosexuality is the 'norm'. For example, heterosexual couples are usually presented in marketing materials but rarely lesbian or gay couples.

People with different sexual orientations may experience barriers to some services and workforce opportunities, discrimination and hate incidents.

Consider how you will provide welcoming spaces for people of all sexual orientations.

Women and men

Women and men experience different lifelong outcomes - e.g., they may have different experiences or be treated differently in education, employment, health, housing, social, sport and leisure opportunities.

Women may experience different life stages to men – e.g., pregnancy, maternity, menopause which can impact them in many ways. Women and men may have different experiences of caring or parenting.

Women and men may be under or over-represented in some services; public life; the workforce, consultation, and participation. They may experience sex discrimination or barriers to accessing support services.

Non-binary, gender-fluid and transgender people

Check whether your business systems can record a person's sex if the person does not identify as 'female' or 'male', and whether you can meet the needs of non-binary, gender-fluid and trans people.

People who are non-binary, gender fluid or trans may be under-represented in public life and participation. They may experience barriers to some services and workforce opportunities, discrimination and hate incidents.

Remember that some transgender people do not identify as 'trans' – they may identify as 'female', 'male' or non-binary.



Consider how you will provide welcoming spaces that recognise gender diversity (unless you are categorised as a [separate or single-sex service](#)).

People with different religions and beliefs

Be aware of prayer times, festivals, and cultural practices, where this is appropriate.

“Belief” can refer to an individual’s philosophical beliefs where these are genuinely held and fundamentally shape the way a person chooses to live their life - for example ethical veganism may be a protected belief.

Measures to promote inclusion for people with different beliefs should not impact on the rights of others – e.g., the rights of women or gay people.

People with different religions or beliefs may face barriers to some services; public life; participation and workforce opportunities. They may experience discrimination and hate incidents.

Consider how you will provide welcoming spaces for people with different religions and beliefs.

Care leavers

A Care Leaver is someone who has been in the care of a local authority for a period of 13 weeks or more spanning their 16th birthday.

Care leavers may experience a range of challenges following their departure from care. These challenges include mental health, unemployment, crime, and homelessness. They may lack access to an emotional support network of people who can provide support them during challenging times.

Annex 2

Census 2021 - Great Yarmouth's demographic profile

Introduction

At the time of the Census 2021, the population of Great Yarmouth was 99,745.

91% of Great Yarmouth residents who responded to the Census said that their address was the same in 2020 as it was in 2021 (this information is collected to show migration).

Age

- 16% of the population are under 15 years, 60% are between 15 and 64 years and 24% are over 65 years.

Sex

- 51% of residents were female and 49% were male.
- Great Yarmouth is the only Norfolk district other than Norwich to have a higher than UK average proportion of people with a trans or non-binary gender identity (0.62%)

Disability

- 9.7% of residents are disabled under the Equality Act definition of 'limited a lot',
- 11.9% are disabled under the Equality Act definition of 'limited a little'
- 78.4% are not disabled under the Equality Act.



Ethnicity

- 90% of residents (89,995) were born in the UK. Other countries of birth (excluding Europe) include 1.8% from Middle East/Asia; 1.1% from Africa; 0.4% from Americas and the Caribbean and 0.1% from Antarctica and Oceania. This is broadly in line with the rest of Norfolk.
- 94.6% of Great Yarmouth residents are White British (this compares to 94.7% in Norfolk and 81% in England).
- 1.9% (1936 people) of residents are Asian/Asian British/Asian Welsh. This compares to 2.1% in Norfolk and 9.6% in England.
- 1.1% (1104 people) of residents are Black/Black British/Black Welsh/Caribbean/African. This compares to 0.9% in Norfolk and 4.2% in England.
- 1.6% (1575 people) residents are from Mixed or Multiple ethnic groups. This compares to 1.6% in Norfolk and 3% in England.
- 0.8% (774 people) residents are from another ethnic group. This compares to 0.7% in Norfolk and 2.2% in England.

Religion and belief

- 47% (46564) of residents are Christian
- 45% are of no faith
- 0.7% (723) are Muslim
- 0.5% (537) have a different religion
- 0.4% (351) are Hindu
- 0.3% (267) are Buddhist
- 0.1% (63) are Jewish
- 37 people are Sikh (note figure is too low to provide a percentage)
- 6% did not answer the question.

Sexual orientation (this was a voluntary Census question only asked of over 16-year-olds)

- 89.48% of residents said they are straight or heterosexual
- 1.31% are gay or lesbian
- 1.06% are bisexual
- 0.26% are pansexual
- 0.06% are asexual
- 0.01% are queer
- 0.02% are another sexual orientation
- 7.8% did not provide an answer (for more information see [Sexual orientation, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/peoplepopulationandcommunity/sexualorientationandgender/articles/sexualorientationandgenderinenglandandwales/2015))



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