****

Steve Biko Housing Association

Allocations & Lettings Policy

**1. Introduction**

The Steve Biko Housing Association’s (SBHA) Allocation and Lettings Policy is the mechanism we use to determine priorities and for defining the procedures to be followed in allocating social housing accommodation in our areas of operation.

SBHA will ensure we provide a high quality, equitable customer centred approach to lettings that enables anyone requiring housing to make informed choices about their housing options.

**2. Basic Principles of the Scheme**

SBHA obtained formal registration in February 1987, with the principal objective of the Association being able to provide good quality housing primarily but not exclusively to black and racial minority communities in greatest housing need.

The policy has been designed in a way which will help SBHA to achieve this aim in a fair and equitable way to both existing tenants and new customers and in ensuring we comply with all the legal obligations placed upon us through for example the Housing Act 1996 and the Equality Act 2010.

All applicants are assessed on an individual basis to make sure that no applicant is discriminated against or disadvantaged on the grounds of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation. SBHA will also ensure that the Association is not placing any potential tenant in financial difficulties by, for example, allocating a property to them that they do not have the means to be able to afford.

Applicants for sheltered accommodation are provided with additional information concerning details of sheltered schemes and the level of services provided.

Additionally, the policy will aim to provide an on-going list of potential tenant’s access to the waiting list. This is gained via an assessment of points related to housing need. Once on the list, priority goes in date order. We work closely with Liverpool City Council (LCC). We have a service level agreement in respect of nominations, whereby LCC can nominate people from property pool waiting list to SBHA’s waiting list.

Support from SBHA’s staff is available to complete the application form and any associated forms, if required. SBHA can also provide other levels of assistance to applicants for example in understanding the waiting list, Housing Benefit claims, translation service and any other special requirements that may be needed.

The Policy actively demonstrates how we determine priority between eligible applicants and how we aim to and actually support vulnerable people and provide choice to applicants. Furthermore our intention with this Policy is to try to achieve a sensible balance between meeting the housing needs of existing tenants and new applicants, whilst making the most efficient use of our stock.

**3. Target Setting**

SBHA is firmly committed to challenging discrimination wherever it may exist and in ensuring that our own policies and practices do not discriminate against anybody because of their age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation. We are also proud of our history and heritage and firmly wish to stay true to our principles and values of providing good quality housing targeted at those from Black and Minority Ethnic (BME) backgrounds be they individuals or families in the greatest housing need. We also recognise that historically mainstream providers have found it challenging to meet the specific needs of some of the more diverse members of our communities be that because of their race, religion or language needs for example.

Much has changed since our inception and Merseyside has not been immune from that change either. The landscape of the City has evolved as have the people that have moved to Merseyside over the past decade. In Princes Park and Picton Wards for example where SBHA has the majority of our properties the areas have seen the numbers of people from Somalia, Yemen and Romania expand into and lay down solid foundations. We are acutely aware that these newer communities require a level of support and assistance in accessing housing and have needs that we are not be able to address fully yet. We also recognise that the challenge for SBHA with our history in mind is how we adapt our services and offering to ensure that we maintain our relevance to the evolving customer base in our areas of operation and in continuing to provide an excellent service to our already diverse customer/tenant base.

We have used 2011 Census data for Princes Park and Picton Wards respectively to base our targets on. According to the data the wards breakdown in terms of total numbers and BME residents as follows;

**Picton:**

Total Population: 17,009

Of which BME Population: 6,764 = (39.8%)

**Prince’s Park:**

Total Population: 17,104

Of which BME Population: 8,758 (51.2%)

Cumulative Total: 34,113

Cumulative BME: **15,522 = 45.5%**

We will actively monitor how we are performing in relation to this target throughout the year through reports to Board. We will also annually publish how we have performed using mechanisms such as our Annual Report and Website. All applicants will be asked to complete the equalities monitoring section of the Housing Application Form this will not however, be a requirement for acceptance of an application.

In addition through our internal monitoring and scrutiny mechanisms we will investigate the impact the Allocation and Lettings Policy is having on individuals from all protected characteristics to ensure access to our services is being delivered in a fair and appropriate manner that meets the diverse needs of our diverse customers. This will help us to produce reliable data on the ethnic origin of applicants, monitor the effectiveness of our policy and match properties to the specific needs of all applicants.

**4. Eligibility**

All applicants will be treated as "eligible" for accommodation. There will be certain exemptions however, to ensure that SBHA complies with relevant legislation for example where someone is subject to immigration control within the meaning of the Asylum and Immigration Act 1996.

The Secretary of State has prescribed the classes of persons who are subject to immigration control but are eligible to be allocated accommodation. These include:-

1. Existing Tenants;
2. European Economic Area (EEA) nationals; The Free Movement of Persons Directive 2004/38 EC sets out the right of EEA nationals and their family members to move and reside freely within the territory of the EEA Member States.
3. Persons subject to immigration control who have been granted refugee status or exceptional leave to remain provided there is no condition that they shall not be a charge on public funds, or indefinite leave to remain under certain conditions; and
4. Persons subject to immigration control who are nationals of a country that has ratified the European Convention on Social and Medical Assistance or the European Social Charter. Article 1 of the European Convention on Social and Medical Assistance establishes the basic principle of equal treatment. Each of the Contracting Parties (or nations signed up to the Charter) undertakes to ensure that nationals of other Contracting Parties who are lawfully present in their territory shall be entitled to the same social and medical assistance as that available to its own nationals.

**5. Application for Housing**

Anyone interested in a property from SBHA will have to complete an application form. Applications forms are available from the SBHA office and on our website.

SBHA will require you to provide two proofs of residence for all adults listed; one proof of evidence for all children listed; and proof of your National Insurance Number. Some examples of the type of supporting evidence that we accept and that applicants will be required to attach to your application include: -

* Passport;
* Bank statement;
* Utility bill;
* Letter from the Benefit Agency for all adults on the application;
* Child Benefit book - showing all of the children on the application;

If you need help filling in the form, our staff will be happy to help you do so. In addition if you have any additional specific support needs or requirements such as large print, interpretation etc. staff will also be available to support with such requests. We do not hold translations of any documents as a matter of course but will make available any documentation in any format **on request**.

Only eligible applicants will be accepted onto the waiting list and a note taken of the date received. It is important applicants provide as much information as possible to avoid any delays. Applicants may be required to attend an interview either at the Association offices or at their home if any additional information or clarification is required with their application for housing. If this is required the Association will contact the applicant within 28 days of receiving the initial application to inform them of this.

SBHA may contact the relevant landlord(s) to find out if there are any rent arrears, court costs or charges for disrepair outstanding on a current or previous tenancy. SBHA will also require a reference from your current landlord confirming the above.

SBHA understands that some vulnerable applicants and others who may never have been a tenant before may be unable to provide references. Where this does occur each individual case will be judged on an individual basis. The inability to provide a satisfactory reference will not automatically exclude or reduce the applicants’ priority on the waiting list.

If the Housing and Neighbourhood Services Assistant is unable to make contact with the applicant after a pre-arranged visit, a seven- day letter is sent requesting contact if no response is received from the applicant, the application is withdrawn.

**6. Decision not to include**

Applicants will be advised in writing if the application does not qualify to be included on the waiting list and will receive an explanation as to the reasons why we have not included them. The letter will also include details about how to appeal or ask for a review of the decision.

As part of the application process an applicant must provide evidence of a reliable payment method, for example a bank/credit union account. SBHA has also commenced with sourcing a suitable affordability criteria that will have to be completed at application stage to demonstrate how an applicant intends to make up any potential shortfall with rent payments. **SBHA cannot offer a tenancy to any applicant that cannot afford to pay their rent.**

**7. Changes in circumstances**

It is the responsibility of the applicant to inform SBHA of any changes in circumstances. In such cases, the Administrator may arrange for a home visit to reassess the case. SBHA undertakes an annual waiting list review and will remind applicants at this stage of the importance of informing SBHA of changes in circumstances.

**8. Waiting List**

Following confirmation of eligibility SBHA will house people by direct application through our waiting list. To get access to SBHA’s waiting list applicants must be in housing need. Priority will be given to people who are under occupying, overcrowded, in unfit accommodation, suffering violence, harassment or hate crimes, sharing amenities and those who have identified medical issues. These factors are weighted and measured using a published points system.

SBHA will only accept people onto the waiting list if they can reasonably be expected to get an offer of accommodation suitable to their needs within 18 months. Where we do not anticipate being able to provide accommodation we will refer all applicants onto Property Pool and make people aware of the mechanisms available to support them and assist in identifying the housing options available to them.

Applicants are accepted onto the SBHA waiting list if they have achieved enough points to exceed the threshold level which is 70 points. Once placed on the waiting list applications will be dealt with in application received date order, with the exception of priority cases.

**Applications will not be considered from those who left SBHA leaving rent arrears /other debts without giving notice, or those who did not conduct their tenancies satisfactorily.   
  
8.1 Waiting List Review**

SBHA will send out ‘fourteen day’ letters to every accepted waiting list case normally on an annual basis. The letter will advise and confirm to applicants that they are on the waiting list and confirm the total number of bedrooms they will be considered for. Applicants must confirm they wish to remain on the list by either telephone or via tear off slip in prepaid envelope. Failure to so will result in the applicant being removed from the Waiting list.

**8.2 Size of accommodation offered**

As a Registered Social Landlord we have a ‘bedroom standard’ or the minimum number of bedrooms required for a specific tenant. In accordance with these SBHA uses the following formula to work out the minimum number of bedrooms an applicant needs:

* A person living together with another as husband and wife (whether that other person is of the same sex or the opposite sex) should have their own bedroom
* two children under 10 of either sex can share a bedroom
* two boys under 16 can share a bedroom
* two girls under 16 can share a bedroom
* any remaining children should have their own bedroom
* households with an expectant mother are treated as though the child is born once the Pregnancy Maternity Certificate (MATB1) has been provided;
* young single adults who are under 21, and not in the same family, need their own bedrooms

SBHA will not knowingly offer a property which will mean an applicant will be affected by the removal of the spare room subsidy (bedroom tax) and potentially incur additional costs which will not be covered by Housing Benefit and/or Universal Credit.

**8.3 Number of Offers**

We understand that customers have high expectations of us as a landlord that has historically provided excellent quality homes and services to predominantly BME members of the community. We are also aware that through the wider role SBHA has played and continues to play in the area on a myriad of issues much broader than just social housing the community in Toxteth looks to us for support, leadership and guidance. As a relatively small RSL it can be challenging to meet the demand for housing in the Liverpool 8 area and we want to ensure that all those eligible to housing and re-housing have access to this. Therefore SBHA will limit the number of offers made to any applicant to **three.** If an applicant refuses three offers they will be excluded from re-applying with SBHA for a period of 12 months with the date commencing from time of last offer.

There will however, be situations when the reason for refusing an offer is considered to be reasonable and in this situation, the offer will not be considered as a formal offer. The Housing and Neighbourhood Services Assistant will be responsible for deciding whether or not the reason for refusing an offer is considered to be reasonable. SBHA aims to ensure consistency with the factors identified by Liverpool City Council in their Allocations Policy as to what may be considered a reasonable ground for refusal.

An example of what may be considered a reasonable ground for refusal could be:

* The property is in the immediate location of someone who could present a danger to the applicant.

An unreasonable ground for refusal example could be:

* The property is not situated in the applicants specific area/street of choice but meets their needs

Details of all offers and responses will be recorded. If an offer is refused, the reason should be noted on the case file. If an applicant does not respond to an offer, the Housing and Neighbourhood Services Assistant will send a seven day letter. If no response the application will be withdrawn from the waiting list.

**9.** **WAITING LIST POINTS**

As part of ensuring complete transparency and clarity to all our tenants and customers SBHA wants to ensure that any applicant for housing knows and understand how we score or point applications. With that in mind we have taken the decision to publish the system that we use. You can use this matrix to understand how we have reached the total number of points for your particular application. We understand that sometimes there can be ambiguity in how a decision was made and by publishing this scoring matrix we aim to try to remove as much of that ambiguity as possible.

1. **EXISTING HOUSING CONDITION**

|  |  |  |  |
| --- | --- | --- | --- |
| 1.1 | **Insecurity** | | |
|  | Leaving LA Care |  | 50 |
|  | Bed & Breakfast |  | 50 |
|  | Hostel |  | 50 |
|  | Hotel |  | 50 |
|  | Residential landlord |  | 50 |
|  | Other non-executive occupation |  | 50 |
|  | **Arrangements with 3 months or less to run** | | |
|  | Fixed Term Licensees |  |  |
|  | Protected or Assured Shorthold Tenants |  |  |
|  | Tied Tenants fie homes linked to employment |  |  |
|  | Members of Armed Forces |  |  |
|  | Lodging with friends or extended family |  |  |
|  | **Arrangements with 6 months or less to run** | | |
|  | Protected or Assured Shorthold Tenants |  |  |
|  | Licensees |  |  |
|  | Lodging with close family |  |  |
|  | Children in parental home |  |  |
|  | Owner occupiers not facing repossession |  |  |
|  | Any other tenures |  |  |
| 1.2 | **Overcrowding/Underoccupation** | | |
|  | Calculate a separate bedroom for: | 1 bedroom short | 20 |
|  |  | 2 bedroom short | 30 |
|  | Each couple living together | 3 bedroom short | 50 |
|  | A single parent | 4 bedroom short | 70 |
|  | Adult 18+ | 5 bedroom short | 90 |
|  | Medical grounds supported by doctors note | 1 bedroom extra  2 bedroom extra | 10  20 |
|  | Children over 5 yrs. of different sexes | 3 bedroom extra | 30 |
|  | No more than 2 children share | 4 bedroom extra | 40 |
|  | Members of separate households living in same property | 5 bedroom extra | 50 |

|  |  |  |  |
| --- | --- | --- | --- |
| 1.3 | Property Condition |  |  |
|  | Checklist: |  |  |
|  | Rotten window frames | 5 or more from list | 50 |
|  | Rotten or dangerous floors | 3 or more from list | 30 |
|  | Faulty or dangerous electrics | 1 or more from list | 20 |
|  | Damp |  |  |
|  | Roof leaks |  |  |
|  | Faulty or missing door locks |  |  |
|  | Entrance or landings in poor condition |  |  |
|  | Poor condition of shared facilities |  |  |
|  | WC bath, wash basin in poor condition |  |  |
|  | Poor condition of landlord’s furniture |  |  |
|  | Vermin or rodent infestation |  |  |
|  |  |  |  |
| 1.4 | **Amenities** |  |  |
|  | Checklist: |  |  |
|  | Separate kitchen (excluding bedsits) | Lacking 1 or more from list | 50 |
|  | Inside WC | Sharing 1 or more (not with immediate family) | 30 |
|  | Hot water |  |  |
|  | Bath or shower |  | 30 |
|  |  | No heating | 30 |
|  |  | Inadequate heating | 20 |
|  |  | Rear access for flats over shops | 20 |
| 1.5 | **Access** |  |  |
|  | External Access |  |  |
|  | Flat above 1s floor without lift |  | 30 |
|  | Flat above 3rd floor without lift |  |  |
|  | House with steep access stairs |  |  |
|  | Children under 8 years of age above the first floor \* 20 for first child, + 10 for each additional child |  | 20\* |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 1.6 | Location  Is the applicant |  | | |  |
|  | Unable to cope with garden | 1 or more from list | | | 20 |
|  | Unable to get to local shops | 2 or more from list | | | 30 |
|  | Inadequate public transport | 3 or more from list | | | 50 |
|  | Scared to go out because of area |  | | |  |
|  |  |  | | |  |
| **2** | **PERSONAL FACTORS** | | | | |
| 2.1 | **Medical (High**) |  | | |  |
|  | Applicant’s medical condition makes it impossible to cope with basic existing household facilities e.g.:   * Applicant housebound due to unsuitable access * Applicant unable to use all basic amenities * To continue with the existing conditions would lead to the applicant’s rapid deterioration |  | | | 50 |
|  | **Medium** | | | | |
|  | Present accommodation is contributing to the applicant’s ill health or disability, and their medical condition will deteriorate in their present situation, i.e.   * Applicant finds negotiating access difficult * Applicant is only able to use all amenities with difficulty * Environment is detrimental to the applicant’s medical health |  | | | 30 |
|  | **Low** | | | | |
|  | Present accommodation is contributing to applicant’s ill health, but the medical condition is unlikely to deteriorate in their present situation, i.e.   * Accommodation is unsuitable due to applicant’s health, e.g. asthmatic living in damp conditions * Elderly person living above ground floor | |  | | 20 |
| 2.2 | **Social** | | | | |
|  | Does the applicant suffer from:   * Lack of social contact/lonely/isolated * Need to move to be near family * Family Stress * Environmental factors * Inability to cope financially with property | | |  | 30 |
| **3** | **AT RISK** | | |  |  |
|  | Hate Crime | | | Race/Gender/Disability/Age | 50 |
|  | Harassment | | | Sexual/Landlord/  Anti-social behaviour | 50 |
|  | Homeless | | |  | 50 |
|  | Other vulnerable situation – needing immediate move to benefit from warden | | |  | 50 |
|  | **TRANSFER POINTS** | | |  |  |
|  | One set of points awarded from each recognised category of need, based upon the information provided. | | |  |  |
|  | * Time Factor   Length of time the applicant has required alternative housing:  24+ months  8-24 months  12-18 months  6-12 months  0-6 months | | |  | 25  20  15  10  5 |
|  | * Overcrowding   Calculate one separate bedroom required for:  Each couple living together  A single parent  Medical ground supported by Drs Note  No more than two children to share  Children over 10 years of age, of different sex  Foster children resident on a permanent basis | | |  |  |
|  | 1 bedspace short | | |  | 50\* |
|  | \*50 points for first bedspace + 10 points for each additional bedspace short.  NB Household information which results in overcrowding will only be considered after completion of twelve months residency in the property in the incoming household. During this period, there will no eligibility to overcrowding points.  Members of separate households living in the property, who do not intend transferring as part of the application should be ignored when calculating bedroom requirements. | | |  |  |
|  | * **Insecurity** | | | | |
|  | Joint tenants facing homelessness following a property transfer order as part of the family homes act 1996 |  | | | 30 |
|  | * **Property Conditions** |  | | |  |
|  | Bedsit with no separate kitchen |  | | | 20 |
|  | Inadequate heating (no secondary heat source – only applicable if no central heating in situ. |  | | | 10 |
|  | **TRANSFER POINTS** | | | | |
|  | * Medical (High) | | |  |  |
|  | Applicant’s medical condition makes it virtually impossible to cope with his/her current living conditions, i.e.:   * Housebound due to unsuitable access * Unable to use basic amenities * Continuing to live in existing conditions would lead to rapid deterioration of applicants physical and/or mental health | | |  | 50 |
|  | * Medical (Low) | | |  |  |
|  | Present accommodation is detrimental to tenants health and or disability and may lead to a deterioration in his/her present condition, i.e.   * Applicant has difficulty negotiating external access and or internal stairs * Applicant has difficulty using amenities * Environment detrimental to mental or physical health (i.e. damp for severe asthmatics) | | |  |  |
|  | **SOCIAL ENVIRONMENTAL FACTORS (HIGH)** | | |  |  |
|  | In order to qualify under this category and to be awarded maximum points, the harassment, dispute or violence must be proven. It must be shown to be detrimental to the recipient’s emotional and/or/physical well-being and deprive them of the peaceful enjoyment of their home. The applicant should demonstrate that they would suffer severe problems if they were to remain their existing situation, and that rehousing is the only solution.  Any tenant or member of their household suffering from harassment or violence as defined under this category will automatically be visited: | | |  |  |
|  | Racial, Sexual Orientation, Disability Religion Age   * Physical attacks * Damage to property * Verbal abuse * Likelihood or perceived likelihood of reoccurrence * Supporting evidence | | |  |  |
|  | Neighbour dispute   * Actual violence or threats of violence * Invasion of privacy * Illegal action to intimidate * Criminal prosecution | | |  |  |
|  | Violence in the Household  Domestic violence involving a partner or ex-partner or other family member. Up to a maximum of 20 points may be awarded using one or a combination of factors relevant to the applicant. | | |  |  |
|  | **SOCIAL ENVIRONMENTAL FACTORS (LOW)** | | |  |  |
|  | **Split family couple**  Relationship has existed for at least 12 months, couple want to form a household living apart through circumstances beyond their control | | |  | 20 |
|  | **Family Stress/Strained Relationship**  A substantial breakdown in normal family life or other comparable relationship difficulties between couple/family members caused by their living conditions. | | |  | 20 |
|  | **Relationship breakdown**  Applicant living in property with ex-partner  Applicant vacated tenancy due to relationship breakdown within the last 6 months | | |  | 20 |
|  | **Access to Children**  Applicants children are living apart from applicant, but regular staying access prejudiced by inadequate sleeping facilities | | |  | 10 |
|  | **Need to move nearer relatives/friends for support**  Details of relatives/friends would be required at visit/interview stage to confirm any points awarded, along with the reason why support is needed. | | |  | 10 |
|  | **Environmental Factors**  Excessive Noise/Smell  Confirmation would be required to show why the applicant was suffering over and above that of the general area. | | |  | 10 |
|  | **Under-Occupation/Difficult to manage**  Property too big for applicant to cope, e.g. elderly/single persons living in family size accommodation | | |  | 10 |
|  | **To take up employment**  Applicant needs to move to another area, taking into account hours/transport available. Application should be made within 6 months of commencing employment. | | |  | 10 |
|  | **Property to Expensive**  Rent above applicant’s affordability limit (20%) of income  Expensive to heat/maintain | | |  | 10 |
|  | **Any Other Comparable social factor**  A factor that causes a similar degree of stress to the applicant as any of the above specified in the ‘low’ category | | |  | 10/20 |
|  | **Discretionary Points**  The Housing Manger has the discretion to award up to a maximum of 50 points for any circumstance not detailed specifically above.  NB this facility should be used sparingly and should not become the norm. | | |  | 0-50 |

**10. Transfers**

All SBHA tenants are entitled to apply for a transfer to alternative accommodation, however, due to demand exceeding supply, all transfer applications will be assessed using SBHA’s pointing system. Applications for transfers will be required to go through the usual procedure (see section 5) and all relevant forms need to be completed for pointing. Tenants who indicate that their reasons for a transfer are as a result of harassment, violence or Hate Crime will be given an automatic home visit, with adherence to existing procedures.

For those applications not meeting the point’s threshold, a rejection letter will be processed and appropriate advice given, along with the reason for rejection and details of the appeals procedure.

Others who will not be considered for transfer include those who have arrears on their rent account, have outstanding tenant recharges, are perpetrators of harassment, domestic violence, hate crime, ASB.

**11. Rights of Appeal**

If you would like to appeal a decision or ask for a review of the decision regarding the allocations process there are two stages in the appeal procedure:

**Stage One**

The first stage is an appeal against the original assessment of an application. This is where an applicant requests a review of their application for example after receiving insufficient points to be considered for inclusion on the waiting list.

This is appeal must be made in writing and submitted within fourteen days upon receipt of notification from SBHA. The application will be reviewed and the applicant advised in writing of our decision by the Housing and Neighbourhood Services Manager within 14 days of receipt of the appeal.

**Stage Two**

Should the applicant(s) disagree with the decision of the Housing and Neighbourhood Services Manager, they can formally request an appeal to be heard by the Director within fourteen days of the outcome of the previous appeal.

* Appeals can only be made at Stage two if there is any evidence or information not heard in the original decision or;
* SBHA policies and procedures have not been followed correctly.

There is no further right to appeal against the Director’s decision.

**12. Sheltered Housing**

Sheltered Housing can be accessed via the usual direct application process and applicants will be assessed in accordance with the point’s scheme. We have a minimum age limit set for any individual to be eligible for our sheltered schemes through discussions with our tenants and all applicants including partners, must be aged 55 or over. However, in exceptional circumstances, applicants who are younger may be considered if they are particularly vulnerable or have specific health or support needs.

The Housing and Neighbourhood Services Assistant will, through discussions with the applicant consider all the information to decide whether the applicant is capable of independent living with or without a care package and appropriateness for sheltered housing.

If the applicant is not considered suitable for sheltered housing, they will be notified in writing, giving detail of the information considered and the reasons for the decision.

If the applicant has been approved for sheltered housing, their application will be made active on the housing register and then nominated for a suitable offer in the usual way.

SBHA restricts eligibility for bungalows to applicants who will benefit from this type of accommodation due to for example, a health or mobility issue where an applicant may be unable to manage stairs or requires a property that has been adapted.

**13. Data Protection**

All information held about an application and personal details will be kept in accordance with the Data Protection Act 1998. SBHA will treat all your personal information as private and confidential (even when you are no longer a tenant), except where disclosure is made at your request or with your consent or where we are required by law to disclose.

**14. Equality & Diversity**

The SBHA Allocations and Lettings Policy has had an equality impact assessment carried out and a copy is available upon request.

If you would like a copy of this document in a different language or in an alternative format such as audio, large print or braille please contact Ustar Miah on 0151 734 4933 or email umiah@stevebikoha.org