

# Equality Analysis (EA)

Financial Year  
**2012/13**

## Tower Hamlets Allocations Scheme Review 2013

### Section 1 – General Information (Aims and Objectives)

The purpose of Tower Hamlets Common Housing Register Allocation Scheme is to set out the order of priorities for allocating a limited supply of housing to the substantial number of applicants on the Housing Register.

The 2012/13 review of the Allocations Scheme has a number of aims, these include:

- Common housing register benefits local people in most housing need
- maximise rehousing opportunities for those in housing need
- improve acceptance rate of offered properties
- ensure current applicants on the housing register are not disadvantaged by national welfare benefit changes
- improve the efficiency of the medical appeal process
- improve the allocation of wheelchair adapted and accessible properties
- review the key worker scheme to better manage resources

The review was completed in November 2012 and the following revisions are proposed:

1. Establish minimum continuous residency criteria of 3 years as a criterion for entry onto the housing register.
2. Introduce criteria restricting main or joint applicants with income above a specified limit from entry onto the housing register.
3. Restrict home owners from joining the housing register, unless there are very exceptional circumstances
4. Amend the bidding criteria to allow households to bid for 1 bedroom smaller than the assessed need, to mitigate for the impact of the Welfare Reform changes.
5. Apply a limit to the number of bids per advert cycle
6. Apply penalties for refusing offers
7. Reducing the two-stage medical appeal process to a one-stage appeal process.
8. Abolish the key worker scheme so that resources can be used to target anyone in housing need.

## Background

A fundamental aim of the Common Housing Register (CHR) Allocations Scheme is to ensure decisions to offer housing are made in a way that is fair, clear and unambiguous. Applicants on the housing register are assessed and prioritised in accordance with the CHR Allocations Scheme.

The demand for social housing is much greater than the supply. In 2010, the Allocations Scheme was reviewed with the fundamental goal of managing expectations and supporting applicants in difficult housing circumstances to permit them to better understand their rehousing chances, by explaining the limitations of the housing supply. The Banding 1 – 4 mechanism introduced allowed those in the two lower priority bands to recognise their low prospects of obtaining a social housing tenancy and then allow them to consider alternative housing options e.g. private sector rented.

The Coalition Government has introduced legislative changes that will significantly affect how local authorities manage their housing registers. The law enables housing authorities to better manage their housing register by giving them the power to determine which applicants do or do not qualify for an allocation of social housing. Local authorities are now able to devise policies to meet local needs.

The 2012/13 review of the Allocations Scheme took place following the implementation of the Localism Act 2011. The Act gives much greater freedom to local authorities to set their allocation schemes, albeit whilst still requiring that certain groups should be given 'reasonable preference' e.g. households who are homeless, living in insanitary, overcrowded and unsatisfactory housing conditions, or people who need to move on medical or welfare grounds.

For example, allocations policies can now take into account:

- A person's limited prospect of gaining a social tenancy, even empowering local authorities to prevent those not in housing need from being registered on the housing register.
- The financial resources available to the person with a view to limiting their access to the housing register.
- Any behaviour by the person or a member of their household that affects their suitability to be a tenant.
- The extent or otherwise of any local connection, removing the current obligation to open the housing register to everyone, even those with no local connection.

The Localism Act also introduces important reforms to social housing and homelessness. The Act allows councils to permanently discharge their homelessness duty by making available suitable accommodation in the private rented sector (PRS). The Localism Act removes the discretion for homeless families to reject privately rented accommodation without there being any loss of the statutory duty owed.

These changes could help the Council to discharge its homeless duties, manage local demand more effectively and make better use of the social housing stock. Local Authorities across the country including neighbouring authorities have already revised the criteria for joining their housing registers. The proposed changes are designed to enable Tower Hamlets to adopt changes that benefit local people recognising that the demand for social housing in the borough may significantly increase as a result of restriction being applied by other local authorities – which might make the current Tower Hamlets CHR more viable and appealing.

Overcrowding remains the main cause of housing need in the borough with 9, 474 (40%) households on the housing register are classified as overcrowded.

Table 1 Appendix 1 illustrates the significant increase in demand for housing in Tower Hamlets from 2002 to 2012.

## Section 2 – Evidence (Consideration of Data and Information)

### Social Housing

Social housing accounts for approximately 45% of the borough's housing stock, one of the highest in London. There are currently 23, 848 households registered on the Housing register requiring rehousing. There has been a steady increase over the years. Between April 2008 and October 2011 the number of households on the borough's Housing register increased by 8.3%.

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## Section 3 – Assessing the Impacts

### ESTABLISH 3–YEAR MINIMUM RESIDENCY CRITERIA

The existing Allocations Scheme had to be framed to comply with previous legislation that meant applicants to the housing register qualified to join even if they lived outside of the borough or owned a home. Albeit they were generally placed in the lowest priority Band.

Under the Tower Hamlets CHR Allocations Scheme, generally, applicants living outside of the borough were placed in 4 Band and had very little prospect of rehousing. Exceptions were made if applicants were able to satisfy one of the following local connection criteria:

have lived in the borough for 6 months in the last 12 months or 3 years in the last 5 years (not necessarily continuously)

have close relatives in the borough (who have themselves lived in the borough for a minimum of 5 years)

have permanent employment in the borough (regardless of how long that employment has been)

With increased demand for housing in the borough it is recognised that priority should be given to local people for homes in the borough. The change in policy will restrict applicants from joining the housing register unless they can prove that they have lived in the borough continuously for 3 years.

The introduction of the residency criteria will only apply to new housing applicants and those living outside of Tower Hamlets when the new policy comes in to effect, unless they fall under the exceptions categories outlined further below.

There are currently 23,848 applicants on the Housing Register as shown in Table 2 Appendix 1.

Table 8 below shows that in October 2012 there were 2,796 people on the Housing Register categorised as having “no local connection”. Of this total number, 732 applicants presently live in the borough and their respective “no local connection” priority reflects their individual inability to evidence having lived in the borough for at least 6 months in the last 12 months or 3 years in the last 5 years.

**Table 8: Housing Register applicants with no local connection – By Ethnicity**

<b>Banding 4</b>	<b>High Level Ethnicity</b>	<b>Total</b>	<b>%</b>
NO LOCAL CONNECTION	Asian	1248	44.6%
	Black	544	19.5%
	Dual	95	3.4%
	Other	129	4.6%
	Refused	5	0.2%
	White	755	27.0%
	Not completed	20	0.71%
<b>Total</b>		<b>2796</b>	

The current Allocations Scheme dictates that persons without a local connection will be placed in Band 4. The significance of this is that these then have no real prospects of ever receiving an offer. The relevance of the proposed amendments to the local connection criteria does though invite different impact mitigations depending on whether the applicant is an in-borough or an out-of-borough applicant.

For in-borough applicants who have either not reached the current residential requirements, or may simply not have actioned their individual applications as diligently as they perhaps should have, each will be written to in the period before scheme amendments “Go-Live”. They will be invited to evidence their local connection pursuant to the current scheme before the changes come into effect. In essence, the opportunity for transitional relief.

That specific invitation to all in-borough applications who have failed to evidence a local connection will be complemented by the further advice that the council will entertain applications to waive these requirements in exceptional circumstances or where their enforcement would cause undue hardship.

The remaining 2064 are out-of-borough applicants. Table 9 below identifies the current priority Banding of each application.

**Table 9 - Priority Bands of applicants living out of borough**

1A EMERGENCY	4
1A MEDICAL	6
1A UNDEROCCUPIERS	1
1B PRIORITY MEDICAL	6
1B PRIORITY SOCIAL	3
1B PRIORITY TARGET	23
2 OVERCROWDED	172
3 SHR ADEQUITELY HOUSED	283
4 NO LOCAL CONNECTION	1381
4 TENANT OF NON PARTNER RP	151
4 OWNEROCCUPIERS	34
<b>Total</b>	<b>2064</b>

Of these, 20 have been awarded the higher priorities ranging from 1A Emergency to 1B Social. Consideration was given to the opportunity for these cases to automatically remain on the register as they have been given priority due to exceptional circumstances. However, it is proposed that these cases should instead be reviewed to ensure that they still qualify and that their circumstances are still of sufficient exception to justify that they remain on the housing register even though they live outside the borough. If that is the case, then they will not be removed from the register or lose their already awarded priority. This review will be done in a formal process linked to the Housing Management Panel and will be initiated by direct communication with each of the 20 households in question.

There are a further 23 applicants in Priority 1B Target group categorised as keyworkers. This target group will be removed and analysis of the impact of this is considered separately below.

Some 172 applicants are in Band 2 having been categorized as overcrowded and given reasonable preference priority due to established local connection through employment or close relatives living in the borough. The number is comparatively small given that there are 9,163 applicants in Band 2 generally, 7,779 of whom are overcrowded with the remaining applicants being accepted statutory homeless households (refer to Table 2 Appendix 1). Notwithstanding then the general impact mitigations described below, it is considered important to reflect on the knowledge that these 172 applicants will anyway receive reasonable preference priority from their own local authority as required by legislation and likely as not a better prospect of being rehoused under their own borough’s allocation scheme

Finally, there are 1849 applicants in Bands 3 and 4. They have very little prospect of ever being made an

offer accommodation, advice best exemplified by the fact that, between April 2012 and December 2012, only 36 of the 1,453 lets in that period went to applicants in Band 3 and 4, a figure that included in-borough Band 3 & 4 applicants. Therefore, actual impact on this group of people will be very marginal.

Nonetheless, aside from the specific engagements planned with the Priority Band 1A and 1B applicants, all affected applicants will be notified in writing and will be given the opportunity to make representations about any adverse impact that might arise as a result. The Council, whilst recognising that an applicant's reasonable preference in their local council area might well mitigate such impact, will nonetheless consider allowing an applicant to remain on our register if he or she is able to demonstrate significant or disproportionate hardship as a result.

Table 10 below illustrates the average number of years applicants in Tower Hamlets wait for rehousing for each of the bedroom sizes.

Bedsit/1 bedroom	3 years
2-bedroom	4 years
3-bedroom	7 years
4-bedroom	8 years
5-bedroom	10 years
6-bedroom	7 years

#### Table 11 - Out of Borough Housing Register Applicants

Table 11 below shows the ethnic breakdown of those registered as "Out of Borough", who will be affected by the changes.

#### Table 11 - Out of Borough Housing Register Applicants by Ethnicity

	<b>All housing register apps</b>		<b>Out of Borough Apps</b>	
<b>High Level Ethnicity</b>	<b>Nos</b>	<b>%</b>	<b>Nos</b>	<b>%</b>
Asian	12,692	53.2 %	707	34.2%
Black	3,128	13.1 %	492	23.8%
Dual	640	2.7 %	80	3.9%
White	5,949	24.9 %	672	32.5%
Other	1,321	5.5 %	96	4.7%
REFUSED to say	65	0.3 %	2	0.1%
Not completed	77	0.3 %	16	0.8%
<b>Sum:</b>	<b>23,872</b>		<b>2,064</b>	
<b>Percent:</b>		<b>100. %</b>		<b>100%</b>

When compared to overall demand on the housing register, proportionally there are more white and black applicants registered from outside the borough seeking housing. However, Tables 12 and 13 below show that majority of the applicants within two groups do not have any priority for housing, which

negates any disproportionate impact on these groups.

Band	Asian	Black	Dual	Other	REFUSED	White	Blank	Total
1A_EMERGE	1	1				2		4
1A_MEDICAL		2				4		6
1A_UNDROCC						1		1
1B_PRIOMED	1			1		4		6
1B_PRIOSOC	1	1				1		3
1B_PRIOTRG	7	8	1			7		23
2_OVERCRWD	86	32	4	3		44	3	172
3_SHRADQHS	90	60	11	8		113	1	283
4_NOLOCAL	463	350	61	75	1	419	12	1381
4_NONCHR	44	33	3	7		64		151
4_OWNEROCC	14	5		2		13		34
<b>Total</b>	<b>707</b>	<b>492</b>	<b>80</b>	<b>96</b>	<b>1</b>	<b>672</b>	<b>16</b>	<b>2064</b>

Band	18 to 25	26 to 40	41 to 50	51 to 60	Over 60	Total
1A_EMERGE		2	1	1		4
1A_MEDICAL			1		5	6
1A_UNDROCC					1	1
1B_PRIOMED				2	4	6
1B_PRIOSOC		2		1		3
1B_PRIOTRG	3	14	4	2		23
2_OVERCRWD	27	113	26	4	2	172
3_SHRADQHS	27	144	65	34	13	283
4_NOLOCAL	182	699	257	153	90	1381
4_NONCHR	9	55	33	25	29	151
4_OWNEROCC		14	11	4	5	34
<b>Total</b>	<b>248</b>	<b>1043</b>	<b>398</b>	<b>226</b>	<b>149</b>	<b>2064</b>

With regards to age, applicants between the ages of 26 -40 make up the largest proportion of those living out of borough.

### **Housing Register applications in 2011/12**

Table 14 below show similar patterns in that majority of new applications accepted on the housing register were placed in the lowest Bands 3 and 4 with very little prospect of rehousing. It is not possible to establish how many applicants would fail to meet the 3 years residency criteria because data on when applicants moved in to the borough is not presently collected. New applicants living in the borough, provided they continue to live in Tower Hamlets, will qualify once the residency condition is met. There will be exceptions to this rule, and safeguards will be in place to allow cases where there are exceptional circumstances. This will negate any adverse impact on applicants who may have serious urgent housing need but fail the 3 years continuous residency criteria.

Band	1	2	3	4	5	6	Total
1A_DECANT				1			1
1A_EMERGE			1				1

1A_MEDICAL	7	9	7	1			24
1A_UNDROCC	21	21	2	2	1		47
1B_DECANT			1				1
1B_PRIOMED	6	4	2	6			18
1B_PRIOSOC	2	2					4
1B_PRIOTRG	6	1	1				8
2_OVERCRWD	239	221	223	49	3	1	736
3_CHRTRANS	84	83	38	9			214
3_SHRADQHS	427	72	20	1			520
4_NOLOCAL	221	47	24	5		1	298
4_NONCHR	15	8	12	2			37
4_OWNEROCC	2	4	4	1			11
<b>Total</b>	<b>1030</b>	<b>473</b>	<b>335</b>	<b>76</b>	<b>4</b>	<b>2</b>	<b>1920</b>

**Table 15 Applications Received and Made Active in 2011-12  
By Age and Ethnicity**

Ethnicity	Age Groups					Tot	%
	18 to 25	26 to 40	41 to 50	51 to 60	Over 60		
Asian	321	554	108	44	42	1069	55.6%
Black	51	105	54	30	13	253	13%
Dual	21	30	11	4	1	67	3.5%
Other	10	42	15	9	9	85	4.4%
Refused	1	7	2			10	0.5%
White	92	167	63	58	56	436	22.7%
<b>Total</b>	<b>496</b>	<b>905</b>	<b>253</b>	<b>145</b>	<b>121</b>	<b>1920</b>	

**Table 16 - Housing Register Applicants by Tenure Type**

An analysis of the tenure type of those on the current housing register show that the greater proportion is currently living with family. On this basis it is concluded that the greater proportion of people claiming a connection with the borough are also living with family members.

**Table 16 Applications Received and Made Active in 2011-12  
By Tenure Type and Ethnicity**

Tenure Type	Asian	Black	Dual	Other	Refuse to say	White	
COUNCIL	124	34	5	5	4	39	211
FAMILY	445	56	13	15	2	115	646
HOSTEL	25	17	6	2	1	45	96
LODGER	7	1		2		5	15
OTHCOUNCIL	6		1			2	9
OTHER	13	13	4	2		15	47
OWNOCC	7	3				2	12
PRIVATE	201	70	29	28	3	119	450
RSL	240	59	9	31		91	430
TIED	1					3	4
<b>Total</b>	<b>1069</b>	<b>253</b>	<b>67</b>	<b>85</b>	<b>10</b>	<b>436</b>	<b>1920</b>



Some specific and fundamental exceptions will be applied as defined: -

As per the new regulatory requirement, for Armed Forces personnel  
Any application pursuant to a local or national mobility scheme  
Sub-Regional, or Regional, nominations  
Other recognised reciprocal arrangements  
Other exceptional reasons, or where it is in the council's interest to do so, subject to agreement of the relevant Service Head/Lettings Manager

All applicants affected by the policy amendments will be contacted and offered the opportunity to seek a review if they consider 'exceptional grounds' exist. Such request for reviews will be considered in accordance with established procedures.

### **INCOME LEVEL AS A HOUSING REGISTER CRITERIA**

The proposal to establish an income criterion in relation to joining the housing register has the potential to affect new housing register applicants. An income level of £85,000 is proposed only for new single or joint applicant(s).

The Strategic Housing Market Assessment carried out in 2009 established the following: -

The average property price in Tower Hamlets in 2009 was £309, 3262.

The lowest quartile entry-level price in the Borough was in Bromley By Bow/Mile End East for a 1-  
□bedroom flat at £169,995, rising to £250,000 in Blackwall/Cubit Town/Millwall2.

An income of £46,100 (single) is needed to access the cheapest entry-level property (one bedroom flat) □in Bromley by Bow/Mile End East area and £60,300 (dual) in Bethnal Green North/Weavers/Mile  
□End/Globe Town area2.

The lowest private sector entry rental costs in the Borough start at £720 a month for a one bedroom flat □in Bow East/Bow West rising to £1,000 in St Katherine's/Wapping/Shadwell2.

Currently those people wishing to buy or rent through First Steps homeownership scheme require gross household income of up to £64,300 per annum when applying for 1 and 2 bedroom properties. Or up to £77,200 per annum when applying to buy or rent a family sized property 3+ bedrooms.

For owner occupation lending for single incomes assumed to be 3.5x the gross income and lending for joint incomes based on a 2.9x multiplier.

The Boroughs employment strategy 2011 shows that the Tower Hamlets median household income currently stands at around £29,550, which is just above the 2010 median of £29,400.

Tower Hamlets has a relative high number of households with an income of less than £15K a year. The rate is below the GB average but above the Inner London and London rate. More than 21,000 households in Tower Hamlets have an income of 15K or less.

Based on the information in the table below, since over 80% of Tower Hamlets residents earn less than £60K per annum, the proposed income criteria will not affect the majority of applicants to the housing register.

**Table 17 : Household income distribution in Tower Hamlets and Greater London**

Borough	Unequalised						Equalised					
	Percentage of households earning under						Percentage of households earning under					
	Under 15k	Under 30k	Under 45k	Under 60k	Over 60k	Over 100k	Under 15k	Under 30k	Under 45k	Under 60k	Over 60k	Over 100k
<b>Tower Hamlets</b>	23.8	48.16	67.13	80.34	19.66	5.35	20.7	50.82	71.62	84.47	15.53	3.50
<b>London</b>	21.3	45.53	65.24	79.13	20.87	5.48	17.3	47.43	69.85	83.82	16.18	3.40

(Source: CACI Paycheck 2012)

Using JSA (Job Seekers Allowance) as a guide to people who are not working that may apply to the housing register; according to the Tower Hamlets Employment Strategy 2011, Black (African) residents are proportionally more likely to be claiming JSA than any other ethnic group.

**Table 18 - JSA Claimants by ethnic group**

Ethnicity	Population (20-64)	Claimant count	Incidence
White (British/Irish)	48,179	2,875	6.0%
Bangladeshi	38,647	3,650	9.4%
White (Other)	6,961	560	8.0%
Mixed	8,199	330	4.0%
Other Asian	8,932	280	3.1%
Black (African)	6,484	725	11.2%
Black (Other)	7,638	650	8.5%
Other (inc Chinese)	7,472	355	4.8%
Unknown	25,569	740	2.9%
<b>Total</b>	<b>158,081</b>	<b>10,175</b>	<b>6.4%</b>

(Source: DWP Claimant Count, April 2010, Mayhew 2010 population estimate for Tower Hamlets)

The most significant component of this group is people of Somali origin, who are well represented within the Borough. However, this group is less numerous as a percentage of the population. Numerically, the highest number of claimants are Bangladeshi residents, who have the second highest claimant rate; this is higher than the White (British/Irish) population which has the second highest number of claimants overall.

The current CHR application process does not collect information on an applicant's income, so it is not possible to identify what the income levels are of those on the housing register. However, based on the above information it is not expected to impact greatly on new applicants.

Setting the threshold at £85,000 for sole or joint income will ensure anyone who does not qualify to join the housing register has sufficient means to secure their own housing solutions whether that is renting in the private sector, shared ownership or outright purchase. Small number of applicants who may be affected will be directed to our Housing Options team for appropriate advice and assistance.

As with other amendments to the Allocations Scheme, mechanisms will be employed to consider representations in individual cases and allowing people onto the register if they are able to demonstrate some unanticipated or disproportionate impact or exceptional hardship.

## RESTRICT HOME OWNERS FROM JOINING THE HOUSING REGISTER

People who own their home or own residential accommodation elsewhere will be restricted from joining the housing register. Currently homeowners are placed in Band 4, the lowest priority Band. Lettings to people in Band 4 currently represent only (0.8%) of all lets. In 2011/12 only 3 lets were made to owner-occupiers.

**Table 19 – Demand from Owner Occupiers by Ethnicity**

Banding 4	Ethnicity	Total	%
OWNER OCCUPIERS	Asian	75	55.6%
			0.0%
	Black	17	12.6%
	Other	6	4.4%
	Refused	2	1.5%
	White	35	25.9%
			0.0%
<b>Total</b>		<b>135</b>	

## AMEND THE BIDDING CRITERIA TO ALLOW HOUSEHOLDS TO BID FOR 1 BEDROOM SMALLER THAN THE ASSESSED NEED

Tower Hamlets bedroom standard is quite generous, in that it would deem a family with two children of different sex under the age of 10 requiring a 3-bedroom property. Under the Welfare Reform changes, this family would only be eligible for Housing Benefit for a 2-bedroom property and not considered overcrowded.

Families in Tower Hamlets are - on average - larger in size than families in London or the UK, and this is reflected in the Child Benefit Statistics. In Tower Hamlets, 29 per cent of families (receiving Child Benefit) had 3 or more children, compared with 18 per cent in London and 16 per cent nationally. One in eight (12 per cent) of Tower Hamlets families had four or more children compared to 5 per cent in London and 4 per cent in the UK (*HM Revenue and Customs; Child Benefit Statistics, August 2009*).

Therefore, applicants are more likely to be affected by the Welfare Reform changes as those with a minimum of two children under the age of 10, of both genders, lacking one bedroom under the current assessment criteria will be affected.

An analysis of lettings by bedroom size in 2011/12 shows that the greatest number of lets made is of two-bedroom properties and the main reason for the letting is overcrowding (under the current assessment criteria). The option of bidding for one bedroom less than the current needs assessment may bring a shift of bidding for smaller size accommodation. However, the expectation is that applicants will only bid for smaller size accommodation if they are affected by the benefit cap and unable to find additional income to meet the housing benefit shortfall.

A number of local authorities including Newham, Haringey, Hackney, Hillingdon Westminster etc., either already have a policy requiring children of different sex to share a bedroom up until the age of 8, or have changed their policy to allow children of different sex to share of a bedroom up to the age of 10 years, in line with the welfare reform changes.

Tower Hamlets has no proposal to change its current bedroom standard. This measure is viewed as providing an additional choice to families. This option allows a household to decide whether to remain in their current housing situation until their income reaches a level that they can bid on a property allowing

children of different sex to have their own bedroom, or bid on a smaller property within their current income level.

**Table 20 - Lettings by bedroom size and Band**

Total Lets for 2011-12							
Band	Bedrooms						
	1	2	3	4	5	6	
1A DECANT	24	18	26	11	4		83
1A EMERGENCY	21	19	32	19	7	2	100
1A MEDICAL	41	23	37	17	7		125
1A UNDOCCUPIER	46	41	5	1			93
1B DECANT	10	8	5				23
1B PRIORITY MEDICAL	29	21	32	19	11	1	113
1B PRIORITY SINGLE HOMELESS	80						80
1B PRIORITY SOCIAL	33	13	10	5			61
1B PRIORITY TARGET GROUP	233	19	1	1			254
2 OVER CROWDING	316	623	343	58	17		1357
2 PRIOTY HOMELESS		190	49	7	8		254
3 ADEQUATELY HOUSE TRANSFER (CHR TENANT)	33						33
3 ADEQUATELY HOUSED	63	6		2	1		72
4 NO LOCAL CONNECTION	6	4	4				14
4 TENANT OF NON-CHR PARTNER	4						4
4 OWNER OCCUPIER	3						3
Cat fail	26	6	2				34
<b>Total</b>	<b>968</b>	<b>991</b>	<b>546</b>	<b>140</b>	<b>55</b>	<b>3</b>	<b>2703</b>

**Table 21- Lettings in 2010/11 by size & ethnicity**

Total Lets for 2011-12								
Bedrooms Required								
Ethnicity	1	2	3	4	5	6	Total	
Asian	378	509	358	103	43	3	1394	51.57%
Black	192	143	47	18	7		407	15.06%
Dual	30	21	8	2			61	2.26%
Other	50	43	34	10	4		141	5.22%
White	318	275	99	7	1		700	25.90%
<b>Total</b>	<b>968</b>	<b>991</b>	<b>546</b>	<b>140</b>	<b>55</b>	<b>3</b>	<b>2703</b>	

Analysis of the lettings by bedroom size and ethnicity shows that the largest ethnic groups to be affected will be that of Asian people. As mentioned above this is reflective of the housing register.

### Streamlining the Medical Appeal Process

The proposal to streamline the medical appeal to a one-stage instead of a two-stage appeal process, will affect all future applicants applying for rehousing on health grounds. Statistics show that only a small percentage of medical applications, (4.2%) go onto the second stage of appeal.

The **current** process, which includes a first and second stage appeals, can take up to six month for a final decision to be made. Reducing the appeal process to only one stage of appeal will reduce the processing time by two months. In the period 1/4/2011 to 31/4/2012, there were 1512 medical

applications, 235 went on to first stage appeal and 65 went to second stage appeal.

Five people obtained a positive result from the second stage appeal process. The 5 benefiting from the second stage appeal process represents less than 1 % of those making a medical application.

The Council will examine why those 5 cases were not awarded priority at the initial assessment and then unsuccessful at the first stage appeal. Findings will be used to revise procedures and practices as may be necessary to ensure such cases are properly assessed first time.

**Table 22 – Medical Applicants and Appeals 2011/12**

Medical Applications	1st Stage Appeal	2nd Stage Appeal																																																						
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**ABOLISH THE KEY WORKER SCHEME SO THAT RESOURCES CAN BE USED TO TARGET ANY**

## ONE IN HOUSING NEED

Additional housing priority is awarded to 'selected public sector keyworkers' under the present scheme, where the person does not have a social tenancy and/or does not live within a reasonable distance of their workplace.

Applicants applying under this scheme must be employed full or part time on a permanent contract within the borough as one of the following:

- ambulance staff who is also a paramedic
- a fully qualified nurse working in one of the borough's NHS hospitals
- a fire fighter or police officer stationed in the borough
- a teacher working in one of the borough's Local Education Authority (LEA) maintained schools.

Key workers are placed in the "priority targets group". As of 25th of October 2012, there were 110 applicants in the priority target group, of which 42 are key workers. On average the borough receives upwards of 50 applications for key worker priority per annum.

The scheme will be abolished because there has been significant improvements in transport links; retention of such professionals is no longer a significant issue; and it is considered unfair that only these categories of professionals are given enhanced priority whereas others including community workers who equally provide a valuable contribution to society are not awarded enhanced housing priority because of their employment status.

Abolishing this scheme will mean that the 42 households currently eligible under this scheme will need to be re-reassessed and awarded appropriate priority under the new Allocation Scheme. Approximately half (22) households are currently resident in and the other 20 people live outside of the borough, so will not meet the residency criteria and will be removed from the housing register. The profile and proportion of those affected is reflective of the local community and the housing register and therefore, impact is not considered to be disproportionate.

All applicants who are to be removed from the register will be notified in writing and will be given the opportunity to make representations about any hardship they may suffer. Importantly, such written advice will be around three months ahead of Scheme amendments, this then giving a limited period to continue to allow person to bid for suitable homes before this priority status is removed.

Our aim here is to maximise the housing available to those most in need and we can see no reason why this target group should receive reasonable or additional preference by reason of their status as key workers. In the pursuit of this aim, we think that some level of disappointment on the part of existing key workers on the register is a proportionate means of achieving our stated aim. We will nevertheless consider allowing an applicant to remain on our list if he or she is able to demonstrate some unanticipated, exceptional hardship.

**Table 23 - Key Worker applicants – Current tenure type**

Tenure type		%
FAMILY	19	45.2 %
LODGER	1	2.4 %
OTHER	3	7.1 %
PRIVATE	15	35.7 %
RSL	1	2.4 %
TIED	3	7.1 %
<b>Sum:</b>	<b>42</b>	
<b>Percent:</b>		<b>100 %</b>

**Table 24 - Key Worker applicants – Ethnicity analysis**

Ethnicity of Key Workers	
Key Workers	
Ethnicity	Total
Asian	17
Black	8
Dual	1
Other	2
White	13
Not known	1
Total	42

**Table 25 - Key Worker applicants analysis by age groups and sex**

Key Workers by Sex and Age Groups					
	Age Groups				
Sex	18 to 25	26 to 40	41 to 50	51 to 60	Total
<b>FEMALE</b>	3	20	4	2	29
<b>MALE</b>	1	12			13
Total	4	32	4	2	42

Diversity information as detailed below were also recorded against these 42 keys workers are:-

1 applicant indicated that gender had been reassigned  
 2 indicated they were heterosexual  
 2 stated they were Muslim and 1 Christian  
 None have indicated any disability with 3 recorded as stating they had no disability.  
 3 indicated they were married.

#### Recent consultation exercises carried out?

Extensive consultation was carried out on key proposed changes to the allocations scheme during the months of October and November 2012. It included Common Housing Register partners, Non-partner Registered landlords and staff. Residents were consulted through a survey which was placed on the Homesekers and the Council's website – attracting 2231 respondents. In addition, mailshot was sent to 415 housing applicants who had recently joined or made an application to join the housing register. Surveys were also completed with applicants requiring wheelchair accessible category A and B homes, and two resident open evenings were held to seek feedback from residents on the proposed policy changes.

Profile of residents who participated in the main consultation survey is provided in Table 7 Appendix 1.

#### The Process of Service Delivery

The lettings Access to Services Chart is available as a PDF document on the council's website and accompanies this document as Appendix 2.

The aims of the proposed changes are to ensure greater transparency and effective and efficient lettings of the limited supply of available homes. Thus, ensuring we meet local needs and maximise housing opportunities for those in severe housing need in Tower Hamlets.

The implementation of the revised allocations scheme will enhance the partnership that exist between

the Council and its registered housing providers in delivery the Lettings Service to our residents making sure services are more accessible and applicants are rehoused to homes which are affordable and suitable for their need.

The proposal will contribute to better health and environment and improved educational attainment for borough residents.



Target Groups	Impact – Positive or Adverse  What impact will the proposal have on specific groups of service users or staff?	Reason(s) <ul style="list-style-type: none"> <li>• Please add a narrative to justify your claims around impacts and,</li> <li>• Please describe the analysis and interpretation of evidence to support your conclusion as this will inform decision making</li> </ul> Please state how the proposal will promote the three One Tower Hamlets objectives? <ul style="list-style-type: none"> <li>- Reducing inequalities</li> <li>- Ensuring strong community cohesion</li> <li>- Strengthening community leadership</li> </ul>
Race	Neutral/positive	<p>People of Asian heritage make up over 50% of those on the CHR at 53.2 %. People classified as “white” make up 24.9% and people categorised as Black are the 3<sup>rd</sup> largest group at 13.1%.</p> <p><b>Residency Criteria</b> – A criteria based on the length of residency has the potential to discriminate where the population is not diverse. The borough has a diverse ethnic population with a large established Bengali community and growing ethnic minority groups such as Somali and Vietnamese.</p> <p>The criteria will affect all housing register applicants, however a greater number of people of Asian descent are likely to be affected (though not disproportionately). Those people currently living “out of the borough” and not meeting the residency criteria will be removed from the Housing Register. Although comparatively greater % of white and black applicants are registered from out of borough, however, impact will not be disproportionate because majority of the applicants are in the lowest priority Bands with no prospect of rehousing for these group of applicants. Therefore, this proposed criterion does not disadvantage applicants on the grounds of race.</p> <p><b>Option to bid on 1 Bedroom Smaller</b> – Statistics show 51% of lettings (in 2011/12) of 3+ bedrooms were let people of Asian ethnicity. This is as a result of people of Asian descent making up a larger percentage of the housing register and more likely to have larger families and/or on lower income than their white counterparts.</p> <p>The primary objective is to ensure applicants are rehoused into accommodation that is suitable and more importantly ‘affordable’ so that they can sustain their tenancy. It is recognised that this change will result in many applicants bidding for smaller homes than their ideal need as assessed under the Allocations Scheme. As the borough operates a choice based lettings scheme, where applicants bid for homes that they consider is suitable and affordable for them, It is difficult to predict how applicants will bid but the demand is likely to be greatest for smaller size accommodation, particularly 2 bedroom homes. However, there is greater supply of this size of accommodation therefore impact will be limited or neutral on applicants not affected by the benefit changes. However, this is outweighed by the significant benefits to those that will be affected by the</p>

		<p>bedroom tax and enabling them to move to homes which are affordable. Otherwise they will incur significant rents arrears and ultimately be evicted and made homeless. Not to adopt this amendment will be considered irrational and potentially unlawful. We consider impact is a proportionate in achieving our stated aim.</p> <p><b>Restricting owner occupiers from joining the Housing Register</b> – Due to the composition of the housing register a greater number of people of Asian ethnicity are likely to be affected, however because this is reflective of the local community the impact is not likely to be disproportionate. Although a small number of owner occupiers will be negatively affected, this will have a positive impact for others on the housing register who, importantly, are in housing need and currently losing out to this category of applicants.</p>
Disability	Positive	<p><b>Assisting Wheelchair Allocations</b> - The proposal to assist with the allocation of wheelchair adapted properties will be directly beneficial to people who have a disability and require Cat A or B homes because LBTH has one of the largest new development programmes in the Country, this proposal to assist these type of lettings will enable, wherever possible for new development to be custom-adapted to the needs of the applicants.</p>
Gender	Neutral	<p>Females (as the main applicant) currently make up the larger proportion of applicants on the CHR (53%).</p> <p><b>Income Level threshold:</b> This proposed criterion has the potential to discriminate on the grounds of gender. However, women are considered more likely to be on lower incomes than men.</p> <p>The income threshold at £85,000 is sufficiently high to ensure it does not adversely effect based on gender.</p>
Gender Reassignment	Neutral	<p>Data not currently available Applications are assessed based on need regardless of gender reassignment. Therefore, no impacts are considered likely.</p>
Sexual Orientation	Neutral	<p>Detailed statistical information on the LGBT community within LBTH is very limited. Estimates for the size of the LGB community in London range between 10% to 25% of London's population. (DTI 2004 Final Regulatory Impact Assessment: Civil Partnership).</p> <p>The Tower Hamlets housing criteria assesses the housing needs of individuals and couples regardless of sexual orientation. Therefore, no impacts are considered likely.</p>
Religion or Belief	Neutral	<p>Based on the community profile it is estimated that people of Muslim faith make up approx. 36% - 55% of applicants on the CHR.</p> <p>The proposed changes are not deemed to be discriminatory or represent a barrier to any group of people based on their faith or belief.</p>
Age	Neutral	<p>People between the ages of 25 &amp; 40 make up the greatest proportion of those on the CHR.</p> <p>Applications can join the housing register from the age of 18. The changes do not include any proposal that would</p>

		disproportionately discriminate based on age. Number of applicants affected due to income and owner occupation status will be very small and will not be disproportionate based on age.
Marriage and Civil Partnerships.	Neutral/Positive	<p>Data not currently available</p> <p><b>Option for bidding one bedroom smaller</b> – This will affect families, regardless of the legal basis of the union. Applicants can choose to bid for one bedroom smaller than their ideal assessed need if affected by the Welfare Reform changes because children under 10 years of age will be expected to share. This is positive for those who will otherwise not be able to afford their homes. It will ensure tenancies are sustained and have a positive impact on marriage/civil partnership,</p> <p><b>Lone Parents</b> – The Option to allow bidding on one bedroom ensures that welfare reforms changes does not disadvantage lone parents whose welfare benefit may not cover the rental charge on a property for which they can bid. Again, this is positive for lone parents.</p>
Pregnancy and Maternity	Positive	<p>Data not currently available.</p> <p><b>Option for bidding one bedroom smaller</b> – The current housing policy assesses person/couple who might have twins, (e.g. one boy/one girl) as requiring 3 bedrooms, with the child of each sex having their own bedroom. Rather than forcing the applicant to bid for a 3 bed, which might not be affordable to them under the welfare reform changes, this proposal provides an option. It will have a positive impact for reasons outlined above on those that are pregnant.</p>
Other Socio-economic Carers	Positive	<p><b>Income Threshold</b> - The income criteria will be applied to new applicants.</p> <p>Introducing an income threshold for people joining the housing register, whilst preventing people on higher incomes from the opportunity of obtaining a social tenancy, is consistent with the objective of ensuring that social housing is offered to those most vulnerable and in greatest need. The proposal ensures that resources are not diverted away from vulnerable people to those who are better able to meet their housing need from the private market.</p> <p><b>Home ownership restriction</b> – This proposal will positively impact on people of a lower socio-economic status who are not able to meet their own housing need through the private sector. Whilst very few properties are let to owner-occupiers, this proposal may free up approximately 3 properties per year to others applicants on the housing register.</p>

## Section 4 – Mitigating Impacts and Alternative Options

From the analysis and interpretation of evidence in section 2 and 3 - Is there any evidence or view that suggests that different equality or other protected groups (inc' staff) could be adversely and/or disproportionately impacted by the proposal?

Yes?

No?

If yes, please detail below how evidence influenced and formed the proposal? For example, why parts of the proposal were added/removed?

*(Please note – a key part of the EA process is to show that we have made reasonable and informed attempts to mitigate any negative impacts. AN EA is a service improvement tool and as such you may wish to consider a number of alternative options or mitigation in terms of the proposal.)*

*Where you believe the proposal discriminates but not unlawfully, you must set out below your objective justification for continuing with the proposal, without mitigating action.*

The consultation carried out was a key factor in determining which of the proposals to take forward e.g. the residency criteria.

Analysis of the number of people currently on the housing register, who do not reside in the borough, was also a factor in whether to apply the residency criteria to current housing register applicants.

The small number likely to be affected by the reduction in the second-stage medical appeal process also had an effect on considering this proposal.

The Lettings Service will ensure all applicants, including those that will be removed from the housing register because they live outside Tower Hamlets are informed about the changes in writing and receive appropriate advice about their housing options.

Information on the website will be updated to reflect the changes which have been agreed, and all leaflets and letters will be amended accordingly.

The Client Support team will provide appropriate support and assistance to vulnerable applicants to ensure they understand what the changes are and to ensure their applications are not disadvantaged.

We will be making changes to our IT system e.g. provide real time queue positions to applicants at the point of bidding, and offer web based enhanced housing options to ensure service is more accessible and relevant information is available to applicants for them to make an informed choice about their housing.

## Section 5 – Quality Assurance and Monitoring

Have monitoring systems been put in place to check the implementation of the proposal and recommendations?

Yes?

No?

How will the monitoring systems further assess the impact on the equality target groups?

We will continually monitor trends on housing demand and lets to ensure groups are not disadvantaged.

The application forms will be amended to capture additional data such as income levels and residency in the borough.

Trends relating to bids for 1 bedroom less than need criteria will also be monitored to measure the actual impact.

Regular monitoring information will be provided to the CHR Forum and Lettings Management team to ensure no group is adversely affected by the changes. If appropriate, action will be taken to address any issues identified.

Does the policy/function comply with equalities legislation?  
(Please consider the OTH objectives and Public Sector Equality Duty criteria)

Yes?

No?

If there are gaps in information or areas for further improvement, please list them below:

No.

How will the results of this Equality Analysis feed into the performance planning process?

The proposed initiative relating to communicating the changes in the policy will be monitored alongside other divisional plan activities to ensure the effects are monitored and reviewed regularly.



## Section 6 - Action Plan

As a result of these conclusions and recommendations what actions (if any) **will** be included in your business planning and wider review processes (team plan)? Please consider any gaps or areas needing further attention in the table below the example.

Recommendation	Key activity	Progress milestones including target dates for either completion or progress	Officer responsible	Progress
Write to all current applicants on the housing register informing them of changes. This letter will offer translation services.	Finalise Content  Finalise letter	June 2013	RH/CC	
Write to all applicants on the housing register to inform them of the changes to the policy.	Published Edition of East End Life	June 2013 or prior to changes being introduced.	RH/CC	
Publish changes in East End Life.	Agree question and responses	June 2013	RH/CC RH/CC	
Revise FAQ sheet	Finalise content and pages to be updated.	June 2013	RH/CC	
Update Lettings policy document.	Examine why 5 cases successful at second stage appeal and identify any improvements that may be required to medical assessment procedure.	February 2013	RH/CC	
Review medical appeal process	Write to all affected applicants and advise them that they can seek a review if unanticipated hardship will	June 2013	RH/JH	
Write to all applicants who			RH	

<p>will be removed from the housing register i.e. key workers and applicants living outside of Tower Hamlets</p>	<p>result if they are removed from the housing register.</p> <p>Advising of transitional period for key workers to be rehoused prior to changes coming into effect.</p> <p>Permitting in-borough applicants to provide sufficient proof of residence to establish a local connection so that they can remain on the list before new amendments come into effect.</p>	<p>March 2013</p>		
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## Section 7 – Sign Off and Publication

<b>Name:</b> (Signed off by)	
<b>Position:</b>	
<b>Date signed off:</b> (Approved)	

## Section 8 Appendix – FOR OFFICE USE ONLY

This section to be completed by the One Tower Hamlets team

### Policy Hyperlink :

Equality Strand	Evidence
Race	
Disability	
Gender	
Gender Reassignment	
Sexual Orientation	
Religion or Belief	
Age	
Marriage and Civil Partnerships.	
Pregnancy and Maternity	
Other Socio-economic Carers	

<b>Link to original EQIA</b>	Link to original EQIA
<b>EQIAID</b> (Team/Service/Year)	



## Appendix 1 – Data Tables List of tables

### Table 1: Housing register

Demand on Tower Hamlets housing register from 2002-2012

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Tower Hamlets	7,837	10,979	14,575	21,183	12,926	13,978	18,582	19,681	22,707	23,128	23,385

### Table 2: General Demand – 25<sup>th</sup> October 2012

The table below sets out demand on the housing register

Banding	Nos.	%
1A DECANT	160	0.7%
1A EMERGENCY	75	0.3%
1A MEDICAL	280	1.2%
1A UNDEROCCUPIER	1,163	4.9%
1B DECANT	45	0.2%
1B PRIORITY MEDICAL	272	1.1%
1B PRIORITY SINGLE HOMELESS	146	0.6%
1B PRIORITY SOCIAL	64	0.3%
1B PRIORITY TARGET GROUP	110	0.5%
2 OVER CROWDING	7,779	32.6%
2 PRIORITY HOMELESS	1,384	5.8%
3 ADEQUATELY HOUSE TRANSFER (CHR TENANT)	3,163	13.3%
3 ADEQUATELY HOUSED	5,910	24.8%
4 NO LOCAL CONNECTION	2,796	11.7%
4 TENANT OF NON-CHR PARTNER	366	1.5%
4 OWNER OCCUPIER	135	0.6%
<b>Total</b>	<b>23,848</b>	

### Table 3: Housing register Demand by ethnicity as at 25<sup>th</sup> of October 2012

Ethnicity	Nos.	%
Asian	12,670	53.1%
Black	3,123	13.1%
Dual	635	2.7%
White	5,951	25.0%
Other	1,335	5.6%
REFUSED TO SAY	65	0.3%
No ethnicity recorded	69	0.3%
<b>Total</b>	<b>23,848</b>	

**Table 4 – Comparison of Tower Hamlets and London by ethnic group 2011**

Ethnic groups – GLA categories	Total - Tower Hamlets	Tower Hamlets rate (%)	London rate (%)
<b>All Ethnicities</b>	<b>245,710</b>	-	-
White	120,014	48.8	64.4
Black Caribbean	4,644	1.9	4.8
Black African	6,744	2.7	6.6
Black Other	3,782	1.5	2.8
Indian	5,040	2.1	7.0
Pakistani	1,397	0.6	2.6
Bangladeshi	84,328	34.3	2.6
Chinese	8,369	3.4	1.5
Other Asian	4,308	1.8	3.4
Other	7,084	2.9	4.2

(Source: GLA 2011 Round Ethnic Group Projections - SHLAA Standard Fertility)

**Table 5. Religion / Faith**

The only data available for faith and religion in the borough is the CENSUS 2001. In 2001 around 38.6% of residents were Christian, 36.4% Muslim and 14.2 % did have any religion.

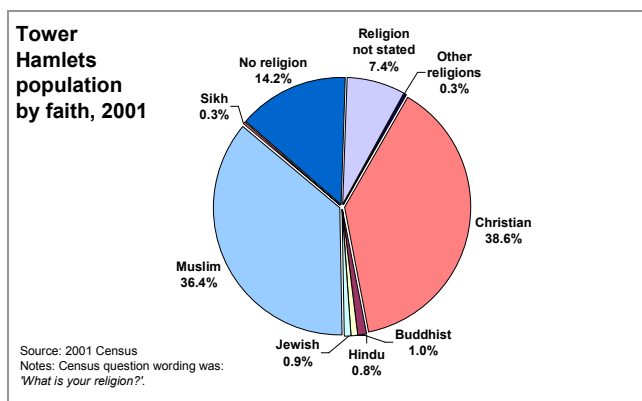


Table 6 – Profile of survey respondents

Profile of Respondents to the Survey			
<b>Gender</b>	<b>Count</b>	<b>Sexual Orientation</b>	<b>Count</b>
Female	1,167	Bisexual	99
Male	923	Gay	56
Prefer not to say	88	Heterosexual	1,410
<b>Grand Total</b>	<b>2,178</b>	Lesbian	9
		Other	58
		Prefer not to say	430
		<b>Grand Total</b>	<b>2,062</b>
<b>Ethnicity - Asian</b>	<b>Count</b>	<b>Age groups</b>	<b>Count</b>
Bangladeshi	1056	16_or_under	3
Chinese	32	19-19	30
Indian	34	20-29	618
Pakistani	26	30-39	852
Vietnamese	12	40-49	340
Other	100	50-59	173
<b>Grand Total</b>	<b>1260</b>	60-74	59
		75_or_over	7
		Preferred not to say	90
		<b>Grand Total</b>	<b>2,172</b>
<b>Ethnicity - Black</b>	<b>Count</b>	<b>Ethnicity - White</b>	<b>Count</b>
Caribbean	82	English	392
Somali	87	Irish	17
Other	123	Scottish	14
<b>Grand Total</b>	<b>292</b>	Welsh	4
		Other	172
		<b>Grand Total</b>	<b>599</b>
		<b>Ethnicity - Mixed/dual heritage</b>	<b>Count</b>
		White _ Asian	44
		White _ Black African	37
		White _ Black Caribbean	26
		Other	55
		<b>Grand Total</b>	<b>162</b>
		<b>Disability</b>	<b>Count</b>
		No	1,803
		Prefer not to say	149
		Yes	198
		<b>Grand Total</b>	<b>2,150</b>
		<b>Religion/belief</b>	<b>Count</b>
		Buddhist	19
		Christian	481
		Hindu	8
		Jewish	6
		Muslim	1,213
		No religion	174
		Prefer not to say	211
		Sikh	2
		Other	43
		<b>Grand Total</b>	<b>2,157</b>

Table 7 - Priority Bands applicants are placed in under current policy

<b>Band 1 – High Priority: Group A</b>	
Emergencies	<ul style="list-style-type: none"> <li>Urgent housing need combined with serious welfare, medical, safety or emergency factors</li> </ul>
Ground Floor medical	<ul style="list-style-type: none"> <li>Assessed for ground floor property for medical/disability reasons or Cat A/B wheelchair</li> </ul>
Priority Decants	<ul style="list-style-type: none"> <li>CHR Tenants whose home is due to be demolished in less than one year or tenants who need a 4 bed or a wheelchair accessible property</li> </ul>
Under Occupiers	<ul style="list-style-type: none"> <li>Social Housing Tenants who want to move to a smaller property.</li> </ul>
<b>Band 1 – High Priority: Group B</b>	
Priority Medical	<ul style="list-style-type: none"> <li>Serious health problem that is severely affected by housing circumstances</li> </ul>
Priority Social	<ul style="list-style-type: none"> <li>Urgent need to move on social, safety or Welfare grounds</li> </ul>
Decants	<ul style="list-style-type: none"> <li>CHR Tenants whose home is to be demolished in more than one year</li> </ul>
Priority Groups	<ul style="list-style-type: none"> <li>Groups given priority in the community's interest or because of their circumstances</li> </ul>
<b>Band 2 - Priority Band</b>	
Overcrowded and Homeless applicants	<ul style="list-style-type: none"> <li>Overcrowded tenants of CHR partner landlords</li> <li>Housing applicants who are overcrowded</li> <li>Homeless households</li> </ul>
<b>Band 3 - General Band</b>	
Applicants who are not overcrowded	<ul style="list-style-type: none"> <li>Tenants of CHR partner landlords who are not overcrowded or other housing need</li> <li>Housing applicants who are not overcrowded or other housing need</li> </ul>
<b>Band 4 - Reserve Band</b>	
Applicants who do not qualify of Bands 1, 2, or 3	<ul style="list-style-type: none"> <li>Applicants who do not have a local connection</li> <li>Property Owners &amp; Leaseholders</li> <li>Tenants of non-CHR partners</li> </ul>

Appendix 2 – Customer Access to Services Chart

Your Enquiry	How to Access	Expected Response Time
How to get a housing application form (this includes transfers)	<ul style="list-style-type: none"> <li>Tower Hamlets website <a href="http://www.towerhamlets.gov.uk">www.towerhamlets.gov.uk</a></li> <li>Tower Hamlets Homeseekers website <a href="http://www.thhs.org.uk">www.thhs.org.uk</a></li> <li>Telephone 020 7364 2826</li> <li>One Stop Shops (see addresses &amp; opening times below)</li> <li>By post to Lettings Service, London Borough Tower Hamlets, 62 Roman Road, London E2 0PG</li> <li>By email <a href="mailto:lettings@towerhamlets.gov.uk">lettings@towerhamlets.gov.uk</a></li> </ul>	<ul style="list-style-type: none"> <li>Immediate</li> <li>immediate</li> <li>Call answered in 5 rings</li> <li>Letter responded to in 10 working days</li> <li>Email responded to in 10 working days</li> </ul>
Where to return a housing application form	<ul style="list-style-type: none"> <li>By hand to any One Stop Shop</li> <li>By post to Lettings Service, London Borough Tower Hamlets, 62 Roman Road, London E2 0PG</li> </ul>	<ul style="list-style-type: none"> <li>Application completed 15 working days after receipt of last piece of evidence</li> </ul>
Where to return an application form for a transfer request	<ul style="list-style-type: none"> <li>Neighbourhood Housing Office</li> </ul>	
Request for a medical assessment	<ul style="list-style-type: none"> <li>Telephone 020 7364 0206 / 0204</li> <li>By letter to Lettings Service, London Borough Tower Hamlets, 62 Roman Road, London E2 0PG</li> <li>By email <a href="mailto:lettings@towerhamlets.gov.uk">lettings@towerhamlets.gov.uk</a></li> </ul>	<ul style="list-style-type: none"> <li>Call answered in 5 rings</li> <li>Letter responded to in 10 working days</li> <li>Email responded to in 10 working days</li> </ul>
View properties available for bidding	<ul style="list-style-type: none"> <li>Advertisements in East End Life</li> <li>Brochure online via Homeseekers website <a href="http://www.thhs.org.uk">www.thhs.org.uk</a></li> </ul>	<ul style="list-style-type: none"> <li>Weekly</li> <li>Immediate</li> </ul>
Register a bid	<ul style="list-style-type: none"> <li>Online via Homeseekers website <a href="http://www.thhs.org.uk">www.thhs.org.uk</a></li> <li>PC at One Stop Shops &amp; touch screen at 62 Roman Road</li> <li>Submit coupons via One Stop Shops</li> <li>By post coupons to Lettings Service, London Borough Tower Hamlets, 62 Roman Road, London E2 0PG</li> <li>Telephone 0845 270 2400</li> <li>Vulnerable customers – Client Support 020 7364-0204/0206/0209</li> <li>Auto-bidding for vulnerable customers – provide preferences &amp; IT system make bids automatically</li> </ul>	<ul style="list-style-type: none"> <li>Immediate</li> <li>Immediate</li> <li>3 working days</li> <li>3 working days</li> <li>Call answered in 5 rings</li> <li>Call answered in 5 rings</li> <li>immediate</li> </ul>
View offer of a property	<ul style="list-style-type: none"> <li>Arranged by landlord</li> </ul>	<ul style="list-style-type: none"> <li>By appointment (min 24hrs notice)</li> </ul>
Notifying change of circumstances	<ul style="list-style-type: none"> <li>By letter to Lettings Service, London Borough Tower Hamlets, 62 Roman Road, London E2 0PG</li> <li>By email <a href="mailto:lettings@towerhamlets.gov.uk">lettings@towerhamlets.gov.uk</a></li> <li>Telephone 020 7364 2826 (for info "how to?")</li> </ul>	<ul style="list-style-type: none"> <li>Letter responded to in 10 working days</li> <li>Email responded to in 10 working days</li> <li>Call answered in 5 rings</li> </ul>
Request and return a mutual exchange application form	<ul style="list-style-type: none"> <li>Telephone 020 7364 0255</li> <li>By post to Lettings Service, London Borough of Tower Hamlets, 62 Roman Road, London E2 0PG</li> </ul>	<ul style="list-style-type: none"> <li>Call answered in 5 rings</li> <li>Application process within 42 working days</li> </ul>
Register on national Mutual Exchange Scheme	<ul style="list-style-type: none"> <li>Homeswappers website <a href="http://www.homeswapper.co.uk">www.homeswapper.co.uk</a></li> <li>Tower Hamlets Homeseekers website <a href="http://www.thhs.org.uk">www.thhs.org.uk</a></li> </ul>	<ul style="list-style-type: none"> <li>Immediate</li> <li>immediate</li> </ul>
<b>One Stop Shops</b> Mon – Fri 9am – 4.30pm Sat only 9am – 12.30pm Rushmead & Cheviot House	<b>Bethnal Green</b> 1 Rushmead E2 6NE <b>Bow/North Poplar</b> 1 Gladstone Place E3 5EQ <b>South Poplar</b> 15 Market Square, Chrisp Street E14 6AQ <b>Stepney/Wapping</b> Cheviot House, 227-233 Commercial Road, E1 2BU	

