

INFORMATION

Policy Name	New Build Local Lettings Plan - Copthorne Walk, Kirkby
Effective Date(s)	March 2025
Approved By	Director of Communities
Approval Date	March 2025
Policy Owner/Dept	Director of Communities
Policy Author	Director of Communities
Review Date	
Policy Framework Ref	
Version Number	1

Version Control

Version	Date	Changes	Approver
1	25/2/2025	Number of applicants on HRA – Insertion of number of transfer applicants on HRA under occupying by one or two beds. Preference to Knowsley applicants for first round of lets. Staggered advertising.	
2	25/2/2025	Proportion/ percentage of properties by banding/transfer applicants amended.	
3	25/2/2025	Request for proportion of new homes to be allocated to applicants in employment.	
3	25/2/2025	Request from KMBC for a proportion of homes to be allocated to specific preference to reflect local housing needs, to include homeless applicants and a provision for care experienced young people.	
5	25/2/2025	Final document with agreed changes	

Relevant National Standards or Regulation	<ul style="list-style-type: none"> • Consumer Standards 2024 • Rent Standard
--	--

Relevant Legislation	<ul style="list-style-type: none"> • Housing Act 1988 • Housing Act 1996 • Homelessness Act 2002 • Equality Act 2010 • Localism Act 2011
-----------------------------	---

1. Purpose

This policy aims to effectively manage the allocation of the affordable rent homes located at Copthorne Walk development in Kirkby, which include 7 two-bedroom houses (2 at Copthorne Walk and 5 at Meverley Road) and 8 one-bedroom flats at Copthorne Walk (4 ground floor and 4 first floor) all with their own front door and garden space to the rear.

2. Scope

This policy applies the affordable rent homes located at Copthorne Walk, Kirkby.

- Copthorne Walk
 - o 2 x two bed semi-detached houses
 - o 8 x one bed apartments
- Meverley Road
 - o 4 x 2 bed semi-detached houses
 - o 1 x 2 bed terraced house

The mix of **15** affordable rent units included in this local letting policy is as follows:

Property type and size	Number of units
Apartment – 1 bed (2 person)	8
House – 2 bed (3 person)	7
Total	15

3. Background and Context

Livv Housing Group own and manage approximately 13,000 general needs and older persons homes in Knowsley for affordable and social rent.

There is an identified need for affordable housing within the Kirkby area.

4. Demand

Livv Housing Group is committed to allocating our affordable housing to meet local housing need. The aims of this policy are to ensure that the new homes we develop support the national housing crisis, support local housing need in Knowsley and contribute to the overall viability and sustainability of the area. It is crucial that we ensure tenancies are sustained and that these have a positive impact on the local area.

As of January 2025, there were 2699 active applicants (Bands A - C priority) on Property Pool Plus within the Knowsley sub region. The breakdown of these applicants on Knowsley's Housing Register by banding and bedroom need is as follows:

Knowsley Housing Register Band	HRA - Minimum bed size					Total	% of register
	1 bed	2 bed	3 bed	4 bed	5 bed		
Band A	141	95	27	23	5	291	11%
Band B	524	385	228	85	1	1223	45%
Band C	587	434	153	11	0	1185	44%
Total	1252	914	408	119	6	2699	100%

5. Copthorne Development Road to Net Zero – Pilot

This is a pilot development incorporating different heating systems, to optimise efficiency and reduce carbon emissions. New customers will be part of this pilot to create better, more sustainable homes for the future.

The heating systems installed in these 15 homes will be combination of:

1. **Heat Pumps Only** – Heating and hot water produced via a heat pump, this can be controlled digitally via a panel inside the home, and via an app.
2. **Mixed System** – Hot water will be created via a heat pump, and heating will be provided by economic electric heaters.
3. **Gas Central Heating** – Heating and hot water will be provided by a gas combi boiler.

Our goal is to reduce carbon emissions created by housing and the cost of heating and understand how new laws will affect home design and technology, we’re doing this by working closely with John Moore’s University to analyse data and share findings. We will listen and understand the feedback from our new customers on comfort, ease of use, and energy bills savings which will help us to design and build better homes.

It is essential that new customers understand when applying for a home that they will be expected to engage positively with this research and participate with Livv and our partners. We want to gather customer’s experience and perception, and this involvement will help us move closer to becoming a net zero housing provider.

Our new customers will need to be aware that Heat Pumps will require more maintenance and servicing than a standard heating system and will be informed at sign up that we will require access twice a year, this access requirement is essential.

6. Allocation criteria and selection

100% of new allocations will be advertised through Property Pool Plus, in accordance with the criteria detailed within this policy. The principles in this policy do not diverge from the overall aims of the allocations scheme. Property adverts for homes at the Copthorne Walk development will clearly state on the advert that allocations are subject to this policy which will help applicants when making a choice about whether to bid on the property.

To meet Knowsley’s local housing need and to ensure that we are achieving a sustainable mix of customers living at this new development, the allocation of homes will be split with a percentage in Band A and B (for households who have been assessed as having a priority to move) that is reflective of the overall demand within that band.

All homes will be allocated to Knowsley residents for the first round of lets. Preference will be given to applicants who are in employment, homeless, or currently under occupying an existing social housing property, and those in need of ground floor accommodation due to medical need in order to balance the needs of individuals on the housing register whilst also promoting a balanced community.

All homes to be allocated at affordable rent (80% of the market rent) and customers will be offered either an Assured Shorthold (Starter) or a full Assured Tenancy Agreement (where they have held a starter in a previous home).

This policy will apply to the first rounds of lets. Subsequent lets will be advertised and allocated in line with the Property Pool Plus Allocation Schemes Rules, adhering to the nomination's agreement between Livv Housing Group and Knowsley Metropolitan Borough Council.

Rightsizing

This policy will also support our approach to make the best use of our homes and support Knowsley Borough Council’s aim to ‘right size’ homes across the borough, making more larger family homes available to meet demand. As of January 2025, there were currently circa 221 current social housing tenants who are under occupying their property by either one or two bedrooms. The breakdown of these applicants is as follows:

Under occupation by bedroom size	Number of households
Under occupying by one bedroom	158
Under occupying by two bedroom	63
Total	221

Employment

As of January 2025, 19% of active applications on Knowsley’s housing register were verified as being in employment (working over 16 hours per week). A breakdown of those households with verified employment by housing band and bedroom need are as follows:

Knowsley Housing Band	Bedroom Need					
	1 bed	2 bed	3 bed	4 bed	5 bed	Total
Band A	6	11	4	3	1	25
Band B	34	51	30	12	0	127
Band C	138	122	36	4	0	300
Total	178	184	70	19	1	452

The percentage might be higher because applicants do not need to provide proof of employment for their Property Pool Plus application. Therefore, some may not have included this information, and it is not shown in the above statistic.

By prioritising employed applicants, this will help sustain the community within and around the local area and promote balanced and safe communities and tackle social and economic conditions that are associated with anti-social behaviour, including deprivation, inequality, both made worse by high unemployment.¹ Areas of high unemployment also find corresponding rates of offending.²

By applying this criterion, we aim to promote community stability within this development and nearby areas and mitigate the risk of anti-social behaviour, reduce potential strain on related services, including Livv's housing management resources. Previous new build developments in Merseyside where employment was not a factor in allocation of homes, have experienced significant anti-social behaviour, resulting in tenancy turnover, enforcement action and legal interventions, this has impacted community cohesion, local services, and had lasting effects on all.

Homelessness

Knowsley as a borough has been facing escalating rates of homelessness, with increasing numbers of residents facing housing insecurity. This situation profoundly affects individuals' quality of life, physical health, and mental wellbeing. Recognizing the severity of these issues, Livv has committed to prioritizing homeless applicants for this development which will support the housing needs of residents of Knowsley. As of January 2025, there were 504 active applicants on Property Pool Plus in Knowsley who were homeless and in need of housing. A full breakdown of these households by band type and bedroom size is summarised below:

Knowsley Housing Band	Bedroom need			
	1 bed	2 bed	3 bed	4 bed
Band A	38	56	18	9
Band B	251	90	36	6
Total	289	146	54	15

¹ <https://assets.publishing.service.gov.uk/media/5a7b3084ed915d429748d6eb/horr34-report.pdf>

² <https://www.globalmapaid.org/crime-youth-unemployment/>

Proposed Allocation of all homes

A full breakdown of the allocation of homes is as follows:

Apartments – Copthorne Walk

Knowsley Housing Band	Property size	Total	%
	1 bed apartments (8)		
Band A	3 (1 x for rightsizing, 1 x homeless, 1 x care leaver)	3	37.5%
Band B	5 (2 x for rightsizing, 1 x employed, 2 x homeless)	5	62.5%
Total	3x rightsizing, 3x homeless, 1x care leaver and 1x employed	8	100

Houses – Copthorne Walk and Meverley Road

Knowsley Housing Band	Property size	Total	%
	2 bed house (7)		
Band A	3 (1 x for rightsizing, 2 x homeless)	3	43%
Band B	4 (1 x for rightsizing, 1 x homeless, 2 x employment)	4	57%
Total	7 (2 x for rightsizing, 3 x homeless, 2 x employment)	7	100%

7. Process

Properties will be advertised on Property Pool Plus gradually, with five to six properties listed each week. This gives applicants multiple chances to bid on different properties. Adverts will show which properties have priority for certain housing bands and preferences for employment, homelessness, or under-occupation (rightsizing).

Where preference has been given to current social housing tenants who are under occupying in their existing property with a particular housing band, the shortlisting officer will exhaust the shortlist for transfer applicants to check they are under occupying their current property by either one or two bedrooms (based on the banding they have been awarded for under occupation). Priority in the first instance will be given to those who have been identified as under occupying a four-bedroom property.

For the four ground floor properties located at Copthorne Walk, whereby preference has been given to either under occupation, homeless or employment, those with an assessed need for ground floor accommodation will be prioritised for the allocation of these properties. This will ensure that the best use of properties with households who require ground floor accommodation allocated a property which meets their needs. Whereby for the four ground

floor properties, there are no suitable applicants that meet the advertised preference for that particular property and an assessed ground floor need, the preference will be disregarded, and the property will be allocated to the applicant with the earliest eligibility date on the shortlist with the housing band stated in the advert who has been assessed as requiring ground floor accommodation.

In the event where preference has been given to particular households who are either under occupying, homeless or in employment and there are no suitable applicants who meet the agreed preference, the preference stated on the advert will be disregarded and the property will be allocated to the applicant with the earliest eligibility date on the shortlist with the housing band stated in the advert.

If there are no suitable applicants on the shortlist with the required housing band stated on the advert, the property will then be re-advertised to all housing bands in line with the Property Pool Plus Allocation Scheme rules.

Applicants will be required to provide satisfactory references. If the applicant has held a recent tenancy (within the last 5 years), one reference should be from their landlord. Any decision not to offer a tenancy would be made by Livv Housing Group in line with their own allocations policy and procedures.

All applicants must provide all required proofs when applying, or their interest will not be considered. Applicants will also be checked on how they managed previous tenancies. Those with unsuccessful tenancies may not be considered.

All applicants will undergo an Affordability Assessment to ensure they can afford the rent and other costs. We can refuse an offer if the applicant cannot afford the property, regardless of their housing need.

8. Management arrangements

All applicants who are subsequently made an offer will have an interview and we will complete a financial assessment to ensure that they are able to sustain the tenancy. Successful applicants will have a face to face sign up where the terms of their tenancy agreement will be explained.

Successful applicants will be required to have a new tenancy visit within the first month of their tenancy.

9. Consultation

Livv Housing Group has consulted with housing colleagues, Local Councillors and Knowsley Metropolitan Borough Council regarding this local lettings plan. Consultation will continue throughout the implementation of this policy with the review of allocations with Knowsley Council to ensure the approach set out in this policy meets the needs of the applicants and existing customers. This will continue throughout the review period.

10. Risk Management

Failure to implement this policy could result in the Group being adversely affected by high turnover at these schemes if homes were let to a high number of vulnerable households.

11. Data Protection, Record Storage and Retention

Data regarding successful applicants will be stored and managed through our IT systems, CRM, Orchard and Documotive. There are no additional GDPR requirements associated with this policy.

12. Equality and Diversity

We assess our policies and provision of services to ensure that no individual or group is treated less favourably because of their race, colour, ethnic or national origin, marital status, gender, sexual orientation, disability or age.

Livv Housing Group have completed an Equality Impact Assessment in relation to Copthorne Walk, Kirkby, which is attached in Appendix A. The impact of which identifies no or low impacts for any protected groups of people.

13. Communication

This policy will be communicated with all internal staff and stakeholders.

The policy will be available on the Livv Housing Group website and available to applicants registering through Property Pool Plus choice-based lettings scheme via the Property Pool Plus website.

1. Performance Management and review

KPIs will be reported including average re-let time, occupancy and void rent loss.

Specific KPIs will be reported on the voids within this scheme this will include;

- Turnover
- % of failed tenancies within the first 12 months
- No. ASB cases reported
- Customer satisfaction

2. Review of this Policy

This policy will be reviewed after 6 months following implementation.

Appendix A – Equality Impact Assessment

New Equality Impact Assessment Questions and Considerations

Please do not attempt to complete this document without first considering the Equality Impact Assessment Toolkit. If you have any further questions or need any clarification, please contact the EDI Manager for information.

We use the term ‘policy’ as shorthand on this form for the full range of policies, strategies and procedures. We use the term ‘people’ on this form in relation to colleagues, customers, stakeholders and partners.

All policies should;

- Remove or minimise disadvantages suffered by people due to their protected characteristics
- Take steps to meet the needs of people with certain protected characteristics where these are different from the needs of others
- Encourage people who share a relevant protected characteristic to participate in public life or in other activities where their participation is disproportionately low
- Foster good relations between people who share a characteristic and those who do not. This involves having regard to the need to tackle prejudice and promote understanding

Details

Policy Title	Local Lettings Policy (Cophorne Walk)
New or review	New
The main aims and objectives. Consider: What you are doing?	<p>All customers will benefit, as the policy clearly sets out what service they can expect as well as how they can access it.</p> <p>The purpose of this policy is to set out our approach to allocating our affordable housing to meet local housing need. The aims of this policy are to ensure that the new homes we develop support the national housing crisis, support local housing need and contribute to the overall viability and sustainability of the area. It is crucial that we ensure tenancies are sustained and that these have a positive impact on the local area.</p> <p>Implementing this LLP focuses on rightsizing, mixed banding including provision for homeless households, and applicants in employment is a strategic approach to create a strong, cohesive communities.</p>
Why you are doing it?	This policy allows for the creation of a more balanced and sustainable community. By prioritizing a mix of tenants, including Band A Homeless, and Band B applicants, those who under occupy their current social housing homes, the development can avoid concentrations of high need households on one area. This diversity

	<p>will help create a more stable and thriving community and neighbourhood.</p> <p>Livv's purpose is to unlock potential and give people and communities opportunities to flourish, working with partners to provide great homes, support and services, by requesting this Local Lettings Policy to consider rightsizing, homelessness and employment status of applicants our aim is to provide strong, and stable communities.</p> <p>Rightsizing</p> <p>This will support with our approach to make the best use of our homes and with Knowsley Borough Council's aim to 'right size' homes across the borough, making more, larger family homes available to meet demand. As of October 2024, there are current circa 208 current social housing tenants who are under occupying their current property by either one or two bedrooms.</p> <p>Economic Stability</p> <p>Prioritizing some applicants in employment can contribute to the economic stability of the new development. Working applicants can help create a more economically diverse community, potentially leading to increased local economic activity and reduced reliance on services.</p> <p>Homeless</p> <p>Including a priority for homeless applicants in this policy ensures that we address urgent housing needs whilst promoting community stability.</p> <p>Care Leaver</p> <p>We recognise that there is a shortage of homes for care experienced young people in the borough and as such we would like to prioritise the allocation of a home for this group.</p> <p>Level Access Living</p> <p>For the four ground floor apartments at Copthorne Walk, these properties are level access and would be suitable for those needing ground floor accommodation due to mobility/medical issues. We would propose that all GF apartments are prioritised for applicants meeting the criteria who need level access.</p> <p>This policy for Copthorne Walk new development aims to create a community where residents can thrive and achieve their potential. By carefully balancing different needs and priorities, we aim to establish a strong, safe, and cohesive community that benefits all residents and contributes positively to the wider area.</p>
--	---

Who will be impacted by the policy in terms of customers, colleagues or partners?	Applicants, existing customers, statutory agencies.
Who will benefit?	Residents of Knowsley, applicants registered on Property Pool Plus, those struggling with the financial impact of under occupation, and those households overcrowded on homes that are too small to meet their needs. Local authorities and services whose resource and service delivery is impacted by anti-social behaviour, and who are responsible to those who are required to support customers when tenancies fail.
Author	Director of Customer Relationship Management
Date	11/3/25

Test for Relevance

Does the policy affect people?

If yes, is there a potential that the way in which the policy affects different people will be unequal, inequitable or unfair in any way?

If yes, a full equality analysis should be completed below. If no, you do not need to complete a full EQIA but you must provide your reasoning here with sign off from your line manager;

N/A	
Approving Manager:	Signature:

Full EQIA

Impact assessment as per characteristic.

For assistance with completing this section of the form please refer to the Equality Analysis guidance and in particular Appendix 1.

Protected Characteristic or group	Impact; Positive, negative or neutral	Details of the impact and considerations given	Action plan to address inequalities as to impact
Disability and mental wellbeing	Positive	Potential applicants who are unable to work due to disability and mental	By allocating to a mix of bands including homeless applicants, people impacted

		<p>wellbeing may be impacted by the percentage allocated for preference to customers in employment.</p> <p>The plan may be favourable to a person needing ground floor accommodation, as the plan prioritises applicants with a GF need.</p>	<p>by under occupancy, we aim to allocate several homes to those in employment to create a diverse and thriving community.</p> <p>We have specialist teams who talk customers through the process at the start of their tenancy and throughout and ensure any reasonable adjustments are made to meet their needs. We regularly provide financial wellbeing information via Livving magazine and social media. We provide support and guidance for all customers and an aids and adaptations service to support customers to live independently in their homes. We will also implement a system to identify units that are suitable for disabled applicants and set aside a percentage so that we can ensure disabled applicants have fair access to new homes that we develop within the borough.</p>
Sex	neutral	All customers have equal access to services and support.	
Sexual Orientation	neutral	All customers have equal access to services and support.	
Gender reassignment	neutral	All customers have equal access to services and support.	
Race, ethnicity or cultural heritage	neutral	Customers may struggle to access information.	All homes will be advertised via Property Pool Plus. A clear, easy to understand policy and guidance is available on KMBC's website

			<p>and can be made available in various formats on request. Customers have access to an online portal and online support/ advice on our website.</p> <p>We have specialist teams who talk customers through the process at the start of their tenancy and throughout and ensure any reasonable adjustments are made to meet their needs.</p>
Age	neutral		
Marriage, civil partnership, inc single status	neutral	All customers have equal access to provide feedback	
Pregnancy, maternity and adoption	neutral	All customers have equal access to provide feedback	
Carer status	neutral	All customers have equal access to provide feedback	
Socio economic background	neutral	<p>Customers may struggle to access information. Customers may not meet affordability assessment.</p>	<p>All homes will be advertised via Property Pool Plus. A clear, easy to understand policy and guidance is available on KMBC's website and can be made available in various formats on request. Customers have access to an online portal and online support/ advice on our website.</p> <p>We have specialist teams who talk customers through the process at the start of their tenancy and throughout and ensure any reasonable adjustments are made to meet their needs, and to refer onto relevant</p>

			agencies for further advice and support if necessary.
Intersectionality	neutral	All customers have equal access to provide feedback	
Approving Manager: S Smith		Signature: S Smith	

References

- <https://www.resolveuk.org.uk/about/latest-news/employment-and-anti-social-behaviour#:~:text=Areas%20with%20high%20unemployment%20also,victims%20of%20ASB%2C%20than%20perpetrators.>
- <https://www.eurotechsecurity.co.uk/the-relationship-between-crime-and-the-economy/#:~:text=Research%20has%20shown%20that%20there,1.5%25%20increase%20in%20violent%20crime.>
- <https://www.sciencedirect.com/science/article/pii/S0167268119301027> Journal of Economic Behaviour & Organization (2021) 'Does higher unemployment lead to greater criminality? Revisiting the debate over the business cycle' Vol. 182, 448-471 (<https://doi.org/10.1016/j.jebo.2019.03.025>.)
- Fergusson, R. Young People, Antisocial Behavior and Unemployment: Toward a Trans-Disciplinary Analysis of Criminalization. *Crit Crim* **30**, 349–364 (2022). <https://doi.org/10.1007/s10612-021-09600-1>
- Monahan KC, Steinberg L, Cauffman E. Age differences in the impact of employment on antisocial behavior. *Child Dev.* 2013 May-Jun;84(3):791-801. doi: 10.1111/cdev.12031. Epub 2012 Dec 20. PMID: 23278700. <https://www.gov.uk/government/publications/impacts-of-anti-social-behaviour-on-individuals-and-communities/anti-social-behaviour-impacts-on-individuals-and-local-communities>