

INFORMATION

Policy Name	New Build Local Lettings Plan – The Finches, Halewood
Effective Date(s)	September 2025
Approved By	Director of Communities
Approval Date	01/10/2025
Policy Owner/Dept	Director of Communities
Policy Author	Director of Communities
Review Date	
Policy Framework Ref	
Version Number	2

Version Control

Version	Date	Changes	Approver
1	28/8/25	N/a Original Version	S. Smith
2	18/09/2025	KMBC provided up to date figures as of July 2025 of local housing need based on housing register figures.	

Relevant National Standards or Regulation	• Consumer Standards 2024 • Rent Standard
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Relevant Legislation	• Housing Act 1988 • Housing Act 1996 • Homelessness Act 2002 • Equality Act 2010 • Localism Act 2011
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1. Purpose

This policy aims to effectively manage the allocation of thirty-three, one-bedroom apartments located at The Finches, Redrow development in Halewood.

2. Scope

Through undertaking research of both the boroughs and our own needs, this policy will ensure the properties are suitably let, providing the best chance for community to operate sustainably. The properties at The Finches are split across four buildings, each building has a communal entrance and apartments split across ground floor, first floor, and second floor. Parking is available at the development, and there is a bike store.

Apartment block	No. Beds/No. Persons	No. of Units
Block 1	1 Bedroom, 2 Persons	9
Block 2	1 Bedroom, 2 Persons	9
Block 3	1 Bedroom, 2 Persons	6
Block 4	1 Bedroom, 2 Persons	9

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 Halewood, and wider Knowsley 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 July 2025, there were 2906 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	182	161	68	47	1	459	16%
Band B	578	379	229	92	0	1278	44%

Band C	573	433	153	10	0	1169	40%
Total	1333	973	450	149	1	2906	100%

5. Allocation criteria and selection

As with all new build homes, Livv will allocate 100% of the properties in line with the proposed nominations agreement. Knowsley Council (KMBC) has advised that at least 50% of these homes will be directly nominated to housing applicants with Band A homeless status who are currently in temporary accommodation. Where KMBC applies direct nominations to this proportion, the remaining homes will be advertised via Property Pool Plus to ensure transparency and accessibility for all eligible applicants.

This approach aligns with the overall principles of the allocations scheme. Property advertisements for homes at The Finches development will clearly state that allocations are subject to this local lettings policy, helping applicants make informed decisions when choosing whether to bid.

To meet Knowsley's local housing need and to ensure that we are achieving a sustainable mix of customers living at The Finches, 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. In line with guidance from Knowsley Metropolitan Borough Council (KMBC) and to support the borough's strategic housing priorities, the following allocation approach has been requested for the Local Lettings Policy for this development, that 48% of new homes will be allocated via direct nomination to households currently residing in local authority temporary accommodation, assessed as homeless, and who are owed a duty to house by the local authority. This includes single-person and couple households who have been decanted from Beech and Willow Rise. This approach supports the borough's urgent need for one-bedroom accommodation and contributes to reducing homelessness. Livv Housing Group will also prioritise those in employment or households 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 promoting a balanced community.

All homes to be allocated at affordable rent (not exceeding local housing allowance) 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 round of lets. Subsequent availability will be advertised and allocated in line with the Property Pool Plus Allocation Scheme Rules, adhering to the nomination's agreement between Livv Housing Group and Knowsley Metropolitan Borough Council.

Homeless in Temporary Accommodation

This policy will support Knowsley Borough Council's need to help support households who require rehousing and who are currently accommodated in temporary accommodation. This will also include households who are required to leave their home because of disaster, such as those who are required to leave their home due to fire safety concerns, specifically identified by the Merseyside Fire & Rescue Service. As of July 2025, there were 50 households who had been required to leave their current property due to safety concerns and resulted in a Sudden Loss of Home.

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. Recognising the severity of these issues, Livv has committed to prioritising homeless applicants for this development which will support the housing needs of residents of Knowsley. As such, 48% of the properties in this development will be allocated to homeless applicants currently in Local Authority provided temporary accommodation. This will be for the purpose of making use of effective temporary accommodation within the borough.

As of July 2025, there were 776 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	34	90	47	18
Band B	449	101	31	6
Total	483	191	78	24

Employment

As of July 2025, 20.3% 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	22	35	13	7	1	78
Band B	42	73	35	20	0	170
Band C	158	140	43	2	0	343
Total	222	248	91	29	1	591

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.

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 July 2025, there were currently circa 227 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	162
Under occupying by two bedroom	65
Total	227

Proposed Allocation of all homes

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

Block 1 – The Finches

Knowsley Housing Band	Property size	Total	%
	1 bed flats (9)		
Band A	5 (4 x Homeless in TA, 1 x Care Experienced Young Person)	5	55.56%
Band B	4 (2 x Employed, 1 x Homeless, 1 x Rightsizing)	4	44.44%

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

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

Total	9 (4 x Homeless in TA, 1 x Care Experienced Young Person, 2 x Employment, 1 x Rightsizing, 1 x Homeless)	9	100%
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Block 2 – The Finches

Knowsley Housing Band	Property size	Total	%
	1 bed flats (9)		
Band A	5 (5 x Homeless in TA)	5	55.56 %
Band B	4 (2 x Employment, 1 x Homeless, 1 x Rightsizing)	4	44.44 %
Total	9 (5 x Homeless in TA, 2 x Employment, 1 x Rightsizing, 1 x Homeless)	9	100 %

Block 3 – The Finches

Knowsley Housing Band	Property size	Total	%
	1 bed flats (6)		
Band A	3 (3 x Homeless in TA)	3	50%
Band B	3 (2 x Employment, 1 x Homeless)	3	50%
Total	6 (3 x Homeless in TA, 2 x Employment, 1 x Homeless)	6	100 %

Block 4 – The Finches

Knowsley Housing Band	Property size	Total	%
	1 bed flats (9)		
Band A	5 (4 x Homeless in TA, 1 x Care Experienced Young Person)	5	55.56 %
Band B	4 (2 x Employment, 1 x Homeless, 1 x Rightsizing)	4	44.44 %
Total	9 (5 x Homeless in TA, 1 x Care Experienced Young Person 1 x Homeless, 2 x Employment, 1 x Rightsizing)	9	100 %

6. Process

In total 16 of the 33 homes (48%) will be allocated through direct nomination by KMBC at their request to Band A homeless households currently residing in local authority funded temporary accommodation. This includes single-person, and couple households decanted from Beech and Willow Rise, in line with the borough's priority need for one-bedroom accommodation.

The remaining 17 homes (52%) will be allocated in accordance with local priorities, and with the aim of creating a thriving and sustainable community.

Allocation Process for Direct Nominations

The process for direct nominations will follow the framework set out in the tentative nomination agreement to be between KMBC and Livv Housing Group. More information regarding the direct nominations for homeless households in Local Authority provided temporary accommodation can be found via the Property Pool Plus website at www.propertypoolplus.org.uk/content/About/DirectLettings. As set out in the draft nominations agreement, KMBC will conduct pre-nomination checks ensuring that nominees are suitable for the property type and location, meet any additional eligibility criteria set by Livv Housing Groups Lettings Policy, and will contact nominees where possible to discuss the nomination, and follow the timelines and process as detailed within the draft nomination agreement.

Property Pool Plus Advertising

The remaining 52% of homes will be advertised on Property Pool Plus gradually, with five homes 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 regeneration/decant, employment, homelessness, or rightsizing/under-occupation.

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 nine ground floor properties located at The Finches, whereby preference has been given to either homeless and in temporary accommodation, 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 nine 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 for ground floor will be disregarded and will be allocated to the

applicant with the earliest eligibility date on the shortlist with the housing band stated in the advert with the stated preference.

In the event where preference has been given to particular households who are either homeless and in temporary accommodation, 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.

7. 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.

8. Consultation

Livv Housing Group has consulted with housing colleagues, Local Councillors and Knowsley Metropolitan Borough Council regarding this local letting 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.

9. 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.

10. 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.

11. 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 The Finches, Halewood, which is attached in Appendix A. The impact of which identifies no or low impacts for any protected groups of people.

12. 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.

13. 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

14. 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 (The Finches, Halewood)
New or review	New
The main aims and objectives. Consider: What you are doing?	All customers will benefit, as the policy clearly sets out what service they can expect as well as how they can access it. 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. Implementing this LLP focuses on homelessness, rightsizing, mixed banding including provision for homeless households, providing a home for a care experienced young person, and applicants in employment is a strategic approach to create a strong, cohesive, and sustainable, community.
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 will help create a more stable and thriving community and neighbourhood. 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. Rightsizing 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 April 2025, there were currently circa 220 current social housing tenants who are under occupying their property by either one or two bedrooms. Economic Stability 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. Homeless Including a priority for homeless applicants in this policy ensures that we address urgent housing needs whilst promoting community stability. Care Experienced Young Person 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. Level Access Living For the 9 ground floor flats at The Finches, 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 flats are prioritised for applicants meeting the criteria who need level access.
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	This policy for The Finches, 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.
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 Communities
Date	8 th September 2025

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 wellbeing may be impacted by the percentage allocated for preference to customers in employment. The plan may be favourable to a person needing ground floor accommodation, as the plan prioritises applicants with a GF need.	By allocating to a mix of bands including homeless applicants, people impacted by under occupancy, we aim to allocate several homes to those in employment to create a diverse and thriving community. 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.
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 and can be made available in various formats on request. Customers have access to an online portal and online support/ advice on our website. 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.
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	Customers may struggle to access information. Customers may not meet affordability assessment.	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. 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 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 behaviour. *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>