

## **Housing Allocations Scheme**

### **1. Introduction**

- 1.1 The Council is required, by virtue of Section 167 of the Housing Act 1996 to have an allocations scheme for determining priorities and the procedure to be followed in allocating housing accommodation. This Allocations Scheme has been formulated in accordance with the provisions of the Housing Act 1996, as amended by the Homelessness Act 2002, the associated Code of Guidance and other relevant legislation.
- 1.2 In operating the Allocations Scheme the Council will have due regard to legislation which shall take precedence.

### **2. Choice Based Lettings**

- 2.2 On 19 November 2007, the Council introduced a new Choice Based Lettings Scheme. The scheme enables applicants to express an interest in available properties which will be advertised in a fortnightly publication and on a website. All applicants have been sent an information pack explaining how the scheme operates.

### **3. The Housing Register**

- 3.1 The Council is not legally obliged to maintain a Housing Register but has chosen to do so.
- 3.2 The Housing Register will be maintained by Housing Services at the Civic Offices in Epping.
- 3.3 The Housing Register will be open to all categories of person except those who are ineligible as defined at Paragraph 5.;
- 3.4 The Housing Register will be open to;
- a) applicants of 18 years of age and over
  - b) 16 and 17 year olds owed a full housing duty by a local housing authority under homelessness legislation.

### **4. The Allocations Scheme**

- 4.1 Allocation of accommodation will be through the Housing Register in accordance with the provisions of the Allocations Scheme.
- 4.2 The Council recognises that there may be some exceptional situations not covered by the Allocations Scheme. In such instances, the Head of Housing Services will have delegated authority to make decisions, as he considers appropriate.
- 4.3 The Scheme will apply to vacancies in the Council's own housing stock and to vacancies in accommodation in the District belonging to Registered Social Landlords (RSLs) for which the Council is required to make nominations.

4.4. The provisions of this Allocations Scheme will apply to applicants on the Council's Housing Register at the effective date of this Allocations Scheme, as well as those who apply after the effective date.

4.5. The Allocations Scheme will not apply in the following cases;

- a) where a tenant succeeds to a secure tenancy on the death of a tenant
- b) where a tenancy is assigned to a person who would qualify to succeed to the secure tenancy
- c) where a tenancy is assigned by way of a mutual exchange to an existing secure tenancy
- d) where an Introductory Tenant undertakes a mutual exchange with a Secure Tenant, each party will surrender their tenancies, with the Council granting each party a new tenancy which reflects their previous tenancy status. Any period the affected tenant spent as an Introductory Tenant in their previous property will count towards the fulfilment of the 12-month "introductory period" in the new property.
- e) where a tenancy is disposed through a tenancy transfer order
- f) where a priority transfer is agreed in urgent circumstances due to person's safety being at risk (appendix 3 refers)

## **5. Ineligible Applicants**

5.1 The following categories of applicant will be ineligible for the Housing Register;

- a) persons subject to immigration control (except those in classes prescribed by the Secretary of State as being eligible for an allocation of housing)
- b) persons not habitually resident in the Common Travel Area (i.e. the U.K., Channel Islands, Isle of Man and the Irish Republic)
- c) persons (or a member of their household) who have been guilty of unacceptable behaviour serious enough to make them unsuitable as a tenant of the Council at the time of their application. Such behaviour is behaviour that would entitle a local housing authority to a possession order if there were a secure tenancy and includes serious rent arrears and breaches of tenancy conditions, damage and neighbour nuisance, amongst others. Applicants most likely to be rejected on these grounds are those who, in the last 3 years, have been evicted from a Council or RSL tenancy or have been issued with a Notice Seeking Possession or who are subject to an Anti-Social Behaviour Order or an Anti-Social Behaviour Contract.

5.2 If the Council decides that an applicant for housing is ineligible it will notify the applicant in writing of the decision and the grounds for it.

5.3 If an applicant is found to be ineligible for the Housing Register they may make a fresh application when the grounds for ineligibility no longer apply.

## **6. Application to the Housing Register**

6.1 The Council will ensure that advice and information is available free of charge to persons in the District about the right to make an application for housing.

6.2 The advice and information will be provided by the Council, the 3 Citizens Advice Bureaux in the District and any other source able to give appropriate advice free of charge.

6.3 Housing applicants will be required to sign a formal application for inclusion on the Housing Register and to provide written answers to such questions as the Council deems appropriate to allow an assessment of their entitlement to housing accommodation to be made.

6.4 Housing applicants will be required to provide documentary proof from two official sources of;

- a) their identity and
- b) their current residence.

6.5 Required documents in respect of 6.4 above will be;

- a) birth certificate, current passport, current driving licence,
- b) current tenancy agreement, \*recent utility bill/statement, \*recent document or letter from a Government Department e.g. Inland Revenue, Benefits Agency, Customs and Excise, Employment Service.

\*recent, means dated within the last three months.

6.6 In respect of all other persons included on their application, housing applicants will be required to provide documentary proof from two official sources of;

- a) identity and
- b) current residence.

6.7 Required documents in respect of 6.6 above will be as set out in 6.5 above.

6.8 If required documents cannot be provided the Housing Options Manager may authorise the acceptance of other documents.

6.9 Additional documentary evidence to substantiate an application for housing accommodation may be required as the Council considers appropriate.

6.10 Applications not properly completed or not accompanied by supporting documents will be returned to the applicant with a request for the missing information.

6.11 Any necessary assistance in making an application to the Housing Register will be available from Housing Services to people in the Epping Forest District who are likely to have difficulty in applying unless they have assistance.

## **7. Access to Information**

7.1 Upon written request, applicants will be able to;

- a) receive a copy of their details entered on the Housing Register free of charge
- b) receive copies of documents provided by them
- c) have access to their file in accordance with the provisions of the Data Protection Act 1998
- d) have a copy of their full file, subject to payment of a £10 fee
- e) be informed in writing of any decision about the facts of their case and of their right to request a review of any such decision
- f) receive general information to enable them to assess;
  - (i) how their application is likely to be treated
  - (ii) whether accommodation appropriate to their needs is likely to be available and, if so, when.

## **8. Assessment of Priorities**

8.1 Generally, the relative degree of priority to be awarded to applicants on the Housing Register will be assessed by reference to the Banding System set out in appendix 1.

8.2 Band 1 represents the highest priority and Band 6 represents the lowest.

8.3 Applicants will be allocated to bands according to their circumstances and as their circumstances change as appropriate. Where an applicant could arguably be placed in different bands, the most favourable band to the applicant will be used, except as in 8.5 below.

8.4 Applicants who move out of the Epping Forest District for more than a year will be treated as applicants who have not lived in the District for more than a year prior to application.

8.5 Applicants who, in the opinion of the Council, have sufficient income and/or assets to enable them to purchase accommodation will, generally, be placed in Band 5. The thresholds at which this criterion will apply are where;

- three times the gross household income, plus assets (including savings and property equity), exceeds £180,000 and the applicant qualifies for studio or 1 bedroom accommodation
- three times the gross household income , plus assets (including savings and property equity), exceeds £250,000 and the applicant qualifies for 2 bedroom accommodation or larger accommodation.

8.6 Generally, the Council will move to the lowest Band any applicant of the Council (or member of their household) guilty of any behaviour affecting their suitability as a tenant of the Council. Such behaviour will include serious rent arrears, minor but persistent rent arrears, other breaches of tenancy or licence conditions, damage, neighbour nuisance, harassment or illegal activities. Generally, this will include applicants under a Court Order for possession, Notice of Seeking Possession or a Notice to Quit (except where arrears have been cleared) or who are subject to an Anti-Social Behaviour Order or Anti-Social Behaviour Contract or who have a demoted tenancy.

8.7 Applicants within each band will be prioritised in date order of application to the Housing Register.

8.8 Any vacancy, will be offered, subject to Section 9 below, to the applicant identified by the Council who has the highest priority (based on their Band and date of application) and has expressed an interest in that property.

8.9 The size of housing accommodation to be allocated to applicants on the Housing Register is set out in appendix 2.

8.10 The Council will operate some local lettings schemes and reserve some vacancies as detailed in appendix 4.

## **9. Homeless Households**

9.1 Applicants accepted by Epping Forest District Council as homeless, eligible for assistance, in priority need and not intentionally homeless under the Housing Act 1996 will be able to participate in the Choice Based Letting Scheme, for a period of 8 weeks (4 cycles) after receiving their S.184 decision letter in accordance with the criteria set out in Band One of the Allocations Scheme. If no successful expressions of interest are made by the Applicant, the Council will make the applicant one offer of accommodation when a suitable property becomes available. If the offer is refused, the Council's homelessness duty under the Housing Act 1996 to provide accommodation will be considered to be discharged.

## **10. Joint and Single Tenancies**

10.1 The Council will offer new, potentially, secure tenants Introductory Tenancies in the first instance.

10.2 Joint tenancies will be offered to;

- a) married couples or civil partners provided that both applicants are named on the application form, unless both parties request the tenancy to be granted in a sole name
- b) unmarried couples or civil partners who can demonstrate a relationship similar to marriage or a civil partnership, providing that both request it and the partner of the lead applicant is registered on the application form
- c) applicants and their live-in carers, where the Council considers it to be justified.

In all other circumstances, single tenancies will be offered to the lead applicant.

10.2 Generally, homeless applicants residing at a Homeless Persons Hostel or bed and breakfast accommodation, if offered Council accommodation, will be offered “permanent” Introductory Tenancies, followed by secure tenancies in accordance with the Council’s Introductory Tenancy Scheme.

### **11. Tenancy Start Dates**

11.1 Most applicants will have been given an early opportunity to view the property they are being offered and to give the Council a decision. If they are interested in the tenancy they will either be advised by telephoned when the property is ready for letting or made a formal offer of the tenancy by first class post.

11.2 Generally, for properties becoming ready for letting on Mondays, Tuesdays and Wednesdays, the tenancy start date will be the following Monday. For properties becoming ready for letting on Thursdays or Fridays the tenancy start date will be the second Monday following. However, the Council will have regard to an applicant’s personal circumstances and allow them a reasonable time to reach a decision about the accommodation offered to them.

### **12. Redecoration Vouchers Scheme**

12.1 Internal decorations to a property are the tenant’s responsibility. However, if a property offered to a housing applicant is, in the view of the inspecting officer, in need of redecoration, an allowance for decorating materials will be issued to the incoming tenant after they have signed the tenancy agreement, as a contribution towards costs.

### **13. Removal Expenses**

13.1 The Council will not meet the cost of housing applicants’ removal expenses except as set out in 12.2 below.

13.2 Where an Epping Forest District Council tenant moves from a 3 or 4 bedroom property to a 1 bedroom property owned by the Council, they will be offered £500 to cover removal costs plus £500 for each bedroom ‘released’, subject to a maximum payment of £2,000.

### **14. Renewal of Applications and Deletions from the Housing Register**

14.1 In order to keep the Housing Register up to date, applicants will be required to renew their application when required by the Council. Normally this will be annually and a letter will be sent to their last known address.

14.2 If applicants fail to return their renewal form within 28 days they will be deleted from the Housing Register and given written notification to that effect. If the applicant contacts the Housing Needs Section within 28 days of receiving the written notification, the Council may consider re-instatement.

14.3 Applicants allocated and accepting accommodation through the Allocation Scheme will be deleted from the Housing Register and will need to make a fresh application if they wish the Council to consider a further request for rehousing from them.

14.4 Applicants not responding to requests for information will not have their applications processed.

## **15. Decisions on the Allocations Process**

15.1 The Council gives delegated authority to the Head of Housing Services to take decisions on the allocations process. In turn, the Head of Housing Services delegates most decisions to staff in the Housing Needs Section.

## **16. Reviews**

16.1 If applicants consider they have been unfairly or unreasonably treated having regard to the provisions of the Allocations Scheme they have the right to request a review of their case.

16.2 In the first instance, subject to 15.4 below, applicants must appeal in writing to the Assistant Head of Housing Services (Operations) and will receive a written response.

16.3 If, having received the response of the Assistant Head of Housing Services (Operations), an applicant wishes to make a further appeal; it will be to the Housing Appeals Panel, comprising District Councillors.

16.4 Where the Assistant Head of Housing Services (Operations) had a significant involvement in a decision in respect of a person's housing application, the appeal will be considered directly by the Housing Appeals Panel.

## **17. Equal Opportunities**

17.1 The Council is committed to equal opportunities in the provision of its housing services. It will seek to ensure that no housing applicant receives less favourable treatment on the grounds of religion, disability, sex, race, colour or nationality.

17.2 The Council will have regard to, and implement, the provisions of the Race Relations Code of Practice in Rented Housing, which it has adopted. The Council will also abide by the Race Relations Act 1976.

17.3 As an aid to ensuring that applicants are not discriminated against on the grounds of race, through one of its Overview and Scrutiny Committees, the Council will monitor the racial origin of

- a) applicants on the Housing Register
- b) applicants allocated housing
- c) applicants offered sheltered accommodation

17.4 The practices and procedures of Housing Services will be monitored by the Head of Housing Services to ensure that they do not discriminate directly or indirectly. Changes will be made if it is established that practices or procedures may be contravening the Race Relations Act 1976.

## **18. False and Withheld Information**

18.1 The Council may prosecute any housing applicant who, in connection with the allocation process

- a) knowingly or recklessly makes a statement which is false
- b) knowingly withholds information that the Council has reasonably required them to give.

18.2 The Council may seek possession of a property under Ground 5 of Schedule 2 of the Housing Act 1985 if a tenant has induced the Council to grant a tenancy by knowingly or recklessly making a false statement.

## **19. Information on the Allocations Scheme**

19.1 The Council will

- a) publish a summary of its Allocations Scheme in a leaflet and provide copies free of charge on request to any member of the public
- b) provide copies of the Allocations Scheme free of charge at the
  - (i) Housing Needs Section, Civic Offices, Epping
  - (ii) Area Housing Office, 63 The Broadway, Loughton
  - (iii) Limes Farm Housing Office, 661a Copperfield, Chigwell
- c) enable copies of the Allocations Scheme to be downloaded on the Internet from the Council's web-site:  
[www.eppingforestdc.gov.uk/housing](http://www.eppingforestdc.gov.uk/housing)

19.2 Within a reasonable period of time, the Council will notify applicants on the Housing Register of an alteration to the Allocations Scheme reflecting a major change of policy, explaining in general terms the effect of the change.

## **20. Review of Allocations Scheme**

20.1 The Allocations Scheme will be reviewed annually by the Council's Housing Scrutiny Panel, which shall recommend any changes to the Council's Cabinet.

## **21. Consultation on Changes to the Allocations Scheme**

21.1 Before adopting a new Allocations Scheme or making an alteration reflecting a major change of policy in an existing Allocations Scheme, the Council will notify every Registered Social Landlord with which it has nomination arrangements of the change, and all local Councils affording them a reasonable opportunity to comment on the proposals.



## Bandings

## Appendix One

### Band 1

(a) Applicants with Council or RSL tenancies in the District wanting to move to accommodation with fewer bedrooms.

(b) Applicants living in the District for more than a year immediately prior to application, needing to move on strong medical or welfare grounds or for reasons of disability. \*\*

(c) Applicants accepted by Epping Forest District Council as homeless, eligible for housing assistance, in priority need and not intentionally homeless, who are living in:

- bed and breakfast accommodation secured by the Council, but excluding those referred to another local housing authority under S.198 of the Housing Act 1996.
- Living at the Council's Homeless Persons Hostel, Norway House or the Women's Refuge for 3 months after the date of their homelessness decision under S.184 of the Housing Act 1996
- Properties under the Council's "Fresh Start" scheme Brook Haven or Hemnall House for 6 months after the date of their occupation in that property, where the Council has accepted a duty.

In respect of (c) above, where the Council has accepted a duty, applicants in these three categories will be able to participate in the Choice Based Lettings Scheme for a period of 8 weeks (4 cycles). If no successful expressions of interest are made, the Council will make the applicant one offer of suitable secure accommodation. If the offer is refused, the Council's homelessness duty to provide accommodation will be discharged.

(d) Applicants living in the Epping Forest District for more than a year immediately prior to application, residing in insanitary, overcrowded or unsatisfactory conditions. \*

(e) Applicants whom the multi-agency referral panel for S.A.F.E. (Single Accommodation for Epping Forest) has notified the Council as having been on the project for at least 9 months and are ready to move on.

### Band 2

(a) Applicants having to live apart from other members of their household because of lack of accommodation, but not for personal reasons (i.e. family disputes) where the applicant or their partner have lived in the Epping Forest District for more than a year immediately prior to application.

(b) Applicants in Epping Forest District Council accommodation that is non-secure by virtue of Schedule 1 of the Housing Act 1985, excluding those referred to another local housing authority under S.198 of the Housing Act 1996, accepted by Epping Forest District Council as homeless, eligible for housing assistance, in priority need and not intentionally homeless.

### **Band 3**

Applicants meeting the criteria of Band 4 (a) or (b), and one other criterion in Band 4 (which can also include (a) and (b)).

### **Band 4**

(a) Applicants living in the District for more than a year immediately prior to application, needing one or more additional bedrooms.

(b) Applicants living in the District for more than a year immediately prior to application, needing to move on moderate medical or welfare grounds or for reasons of disability, or needing to move to a particular locality in the District where failure to do so will result in them or others suffering hardship.\*\*

(c) Applicants accepted by Epping Forest District Council as homeless and eligible for housing assistance but not in priority need, living in the District for more than a year immediately prior to becoming homeless.

(d) Applicants of no fixed address, living in the District for more than a year immediately prior to being of no fixed address.

(e) Applicants living in the District for more than a year immediately prior to application, and sharing accommodation with another household.

(f) Households including a child under the age of 15 living in the District for more than a year immediately prior to application who have no access to a garden.

(g) Households including a child under the age of 5 living in the District for more than a year, immediately prior to application living in a flat or maisonette above ground floor.

### **Band 5**

(a) Applicants living in the District for less than a year or outside the District in overcrowded, insanitary or unsatisfactory conditions.\*

(b) Applicants living in the District for less than a year or outside the District needing to move on medical, welfare or hardship grounds or for reasons of disability.\*\*\*

(c) Homeless people over 60 years of age in non-secure accommodation prior to receiving a decision under S.184 of the Housing Act 1996.

(d) All homeless people (by virtue of the Housing Act 1996) who are not eligible for Bands 1 to 4.

(e) Single homeless people accommodated in bed and breakfast hotels who in the view of the Head of Housing Services would benefit from the S.A.F.E Project or the Swan Floating Support Scheme.

(f) Applicants accepted by Epping Forest District Council as homeless, eligible for assistance, in priority need but found to have become homeless intentionally.

(g) Applicants accepted by another local housing authority as homeless and eligible for assistance, including those in temporary accommodation secured by another authority.

(h) Applicants living in the District for less than a year or outside the District sharing accommodation with another household or needing one or more additional bedrooms.

(i) Households including a child under the age of 15 living in the District for less than a year or living outside the District with no access to a garden.

(j) Households including a child under 5 living in the District for less than a year or living outside the District living in a flat or maisonette above ground floor.

(k) Applicants who, in the opinion of the Council, have sufficient income and/or assets to enable them to purchase accommodation as set out in paragraph 8.5 of the Scheme.

## **Band 6**

All other applicants

\*Where the permitted number, in accordance with the provisions of S. 326 of the Housing Act 1985 is exceeded, or the property is in a serious state of disrepair, of poor internal or external arrangement, or the property has been classified as having at least one Category 1 Housing Hazard under the Housing Act 2004 or is lacking one or more of the following; kitchen facilities, inside W.C., utility supplies.

\*\*Medical priority to be determined by one of the Council's Medical Advisers or a company commissioned by the Council to provide medical advice on written evidence and taking into account all known facts relating to the application. Welfare and hardship grounds to be assessed on written evidence by the Housing Needs Manager, in consultation with one of the Council's Medical Advisers and one other member of the Housing Needs Section as appropriate. Welfare issues will encompass care and support needs and social needs, for instance, where a secure base is required for a care-leaver or any other vulnerable person to build a stable life or where a person needs to move to make a fresh start to recover from the effects of violence. Hardship may also include a need to move to give or receive care as well as for access to specialist medical treatment or to take up a particular offer of employment or training opportunity.

\*\*\*Written medical evidence to be accepted by staff in the Housing Needs Section without referral to one of the Council's Medical Advisers. Welfare and hardship grounds to be assessed on written evidence by the Housing Needs Manager.

**Sizes of Properties to be Allocated**

The sizes of properties allocated to applicants on the Housing Register will be based on the composition of their household, generally in accordance with the following table.

<b>Property size</b>	<b>Household Composition</b>
<b>Studio</b>	Single persons
<b>1 bedroom</b>	Single persons or 2 people without children
<b>2 bedroom</b>	Applicants with 1 child Applicants with 2 children of the same sex
<b>3 bedroom</b>	Applicants with 2 children of opposite sex Applicants with 3 or 4 children
<b>4 bedroom</b>	Applicants with 4 or more children
<b>5 bedroom *</b>	Applicants with 5 or more children

\*It should be noted the Council has very few properties with 5 bedrooms in its housing stock

It should be noted in cases where residence of children is shared, where one parent has accommodation available to them comprising at least 2 bedrooms, the other parent, generally, will be afforded 1 bedroom accommodation.

**Priority Transfers**

Priority Transfers for urgent reasons include;

- urgent circumstances where there is clear evidence that an existing tenant's safety is at risk
- facilitate major repairs or refurbishment of a property
- where property is required to be demolished for safety or redevelopment purposes
- in respect of the Council's policy for successor tenants under occupying accommodation
- other transfers of a similar nature as determined by the Head of Housing Services

## **Allocation Quotas/Local Lettings Plans/ /Reserved Properties/Homelessness**

### **Allocation Quotas or Local Lettings Plans for Housing Association Developments**

For some large affordable housing schemes that a housing association develops and/or manages it may be appropriate to look at Allocations Quotas or Local Lettings Plans.

An Allocations Quota is a quota of applicants within specific categories agreed between the Council and the housing association that replaces the usual criteria for nominating applicants.

A Local Letting Plan is an arrangement for the nomination of applicants with specific recognised needs related to the type or design of the new affordable housing.

Where vacancies arise in properties that have been built in rural localities under exceptional planning arrangements (Section 106 Agreements), only applicants who comply with the requirement to have a connection with the locality can be considered.

### **Local Lettings Plans for Council Housing**

Some of the Council's properties have been designated as being particularly suitable for older tenants. This is usually where there is a Scheme Manager or where an emergency alarm has been fitted in a property. Where vacancies arise in such properties, applicants over 60 years of age will be given preference for them.

The Council has one very sheltered housing scheme for frail older people. Nominations for vacancies at this scheme will be through a multi-disciplinary panel on which the Council will have a housing representative.

Where properties have been purpose built or adapted for tenants with specific needs, for instance, physical disabilities, preference will be given to applicants from households in need of that particular type of accommodation.

### **Reserved Vacancies**

The Council will reserve such vacancies, as it considers appropriate to fulfill commitments as set out below;

- up to 5 properties per annum for public sector key workers
- up to 5 properties at any one time for key Epping Forest District Council employees
- for applicants to whom the Council has accepted a duty under the provisions of the Rent (Agricultural) Act 1976
- to reaccommodate the Council's Scheme Managers as necessary
- up to 2 properties per annum for nominees under the Essex Womens' Refuges Mobility Scheme

- 'top up' or move on accommodation for the floating support scheme operated in conjunction with Swan Housing Association.
- move on accommodation for supported housing schemes elsewhere in the county where Epping Forest residents have received placements
- for applicants leaving prison who were Epping Forest District Council tenants immediately prior to being taken into custody
- for applicants who are occupants of an Epping Forest District Council property where a successor tenant has died and they would have succeeded to the tenancy had there not already been a succession. Such applicants to be treated in respect of the property to be allocated by the same criteria as for successor tenants as follows;

where there is no under occupation – allocation of the property currently occupied

where there is under occupation – allocation of an appropriate sized property, except that where there is only one spare bedroom and the survivor has lived in the property for more than 10 years or is over 60 years of age, they be allowed to remain if encouragement to move fails.

### **Homelessness**

To reduce the risk of repeat homelessness, wherever possible, homeless households to whom the Council has accepted a full housing duty will initially be offered supported temporary accommodation, as appropriate, as follows:

- At Hemnall House, Epping. This is owned by the Council and tenants receive support on an outreach basis from the managers of Norway House, North Weald
- The Floating Support Scheme. This is made up of individual bed-sit and one-bedroom properties owned by the Council. Staff from the support service provide tenants with support.
- The Fresh START Scheme. This is made up of privately owned properties in the Epping Forest area, leased to a housing association. Staff from the housing association provide tenants with support
- At a Women's Refuge. This is supported accommodation for women who have been subjected to domestic violence.

Note: where it is not possible to place homeless households in supported tenancies, vacancies in the Council's general needs housing stock will be used but these are likely to be smaller than properties offered to applicants on a long-term basis.