



Rural Stirling

Housing Association

Allocations Policy

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| Rural Stirling Housing Association, Stirling Road, Doune, FK16 6AA. Registered as a Scottish Charity No. SC037849 | |
| Policy Name | Allocations Policy |
| Policy Category | Housing Services |
| Date Policy approved by Management Board | 23 rd May 2019 |
| Review Period | 3 years |
| Review Due | May 2022 |

1. Introduction and policy context

Rural Stirling Housing Association aims to provide affordable housing for people in housing need throughout the north and west of the Stirling Council area. We currently have 602 homes for rent, and over 70 planned for development. There is a huge demand for affordable housing to rent in the rural Stirling area. The number of properties we have available to let is far fewer than the number of people looking for housing. The purpose of the allocations policy is to provide a framework which we will use to let the limited number of houses we have available in a fair and consistent way.

2. Key policy objectives

Aims

- Give priority to people in housing need
- Help prevent rural homelessness and deal with it when it arises
- Make the best use of the housing available
- Help to sustain and support the rural communities we work in

Operating principles

When we deal with applications for housing and when we make decisions on who we will let our houses to we are committed to:

- meeting legal and good practice standards
- making sure everyone who applies to us for housing is treated in a fair and equal way that is free from discrimination
- providing information that is clear and easy to understand
- providing high quality housing options information and advice to ensure that applicants are fully informed of the range of choices available to them
- offering advice and support to help prevent homelessness
- working with the Stirling Council to meet housing need in the rural Stirling area through nominations and section 5 referrals
- we will consult with service users on all reviews of this policy in accordance with the Housing (Scotland) Act 2001 and the Association's Customer Engagement Strategy
- working with partners to make it easier to access social housing in the Stirling Council area
- ensuring that our staff are trained in all aspects of this policy
- monitoring our performance against the aims and objectives of this policy
- having a clear and accessible system in place for customers who are unhappy with the service or a decision we have made

3. Information and Publicity

A free copy of this policy will be made available to anyone who requests it.

We will provide all applicants with a summary guide of this policy which explains in plain language how we allocate our houses.

We will publicise how to apply for housing and how we allocate properties:

- at our office
- on our website
- in council offices and libraries
- in offices of other housing providers
- through local community newsletters

4. Admission to the list

Anyone who is 16 years of age and over and is from the UK is eligible to make an application (by completing a standard application form), have their needs assessed and to be placed on the Association's housing list.

For those out with the UK legislation includes the following categories as eligible for allocation:

- anyone granted refugee status
- anyone granted exceptional leave to remain
- anyone granted indefinite leave to remain
- anyone who is an a national of an EU country who is employed and registers with the workers registration scheme or has the right to reside in the UK.

In these circumstances specific legal information and advice will be requested.

5. Rights to access personal information

Applicants are entitled under the Housing (Scotland) Act 1987 to view information that they provide in their application.

Applicants may also access personal information as allowed by the Data Protection Act 1998.

6. Allocating tenancies to close relatives of staff and Board members

All applicants are asked to declare any relationship to staff and Board when they complete their application. Any allocations made to close relatives of staff or Board must be approved by the Association's Board of Management before the formal offer is made. The Board will seek to ensure that the allocation has been made strictly in accordance with the allocations policy.

7. Legal and Regulatory Context

Compliance with the Law and Good Practice

In developing this policy, we have taken account of legal requirements as well as current guidance produced by the Scottish Government, Stirling's Local Housing Strategy and Stirling Council's Rapid Rehousing Transition Plan.

7.1 The legal requirements governing how housing associations allocate their houses are found in the following pieces of legislation:

- The Housing (Scotland) Act 2014
- The Housing (Scotland) Act 1987 (as amended)
- The Housing (Scotland) Act 2001
- The Homelessness etc, (Scotland) Act 2003
- The Human rights Act 1998
- The Data Protection Act 1998
- The Equality Act 2010
- The Immigration and Asylum Act 1999 (as amended)

These pieces of legislation lay down the rules that social landlords must follow, and they cover the following issues:

- admission to the housing list
- the types of applicants we need to give reasonable preference to when allocating houses
- homelessness rules and preventing homelessness
- factors we need to ignore when allocating houses
- specific restrictions
- consultation requirements
- information and publicity; and
- rights of access to personal information
- allocating tenancies to close relatives of staff or Board Members

7.2 Groups which must receive reasonable preference

The types of applicants the Association must give reasonable preference to when allocating houses are:

- homeless persons and persons threatened with homelessness and who have unmet housing needs.
- people who are living under unsatisfactory housing conditions and who have unmet housing needs.
- tenants of houses which are held by a social landlord and which the social landlord selecting its tenants considers to be under occupied.

7.2.1 Homeless persons and persons threatened with homelessness

Are those assessed as being Statutory homeless by their local authority. Set points will be awarded to reflect reasonable preference.

A person is homeless if they have no accommodation in the UK or elsewhere or has accommodation, but it would be unreasonable for them to occupy it.

A person is defined by the 1987 Act as being threatened with homelessness if it is likely that they will become homeless within two months.

The Association will give reasonable preference to applicants who are considered to be statutorily homeless by a local authority.

7.2.2 Unsatisfactory housing conditions

Unsatisfactory housing conditions include:

- the physical condition of the property.
- the suitability of the property for the applicant

The Association will give reasonable preference for the following circumstances:

- properties below the tolerable standard
- properties in major disrepair or lacking basic facilities
- domestic abuse and harassment
- health and disability
- overcrowding and sharing facilities
- social and welfare issues

(Appendix 1 which sets out how we award points).

7.2.3 Existing social housing tenants considered to be under occupying

Reasonable preference will be given to current tenants of social landlords whom the Association considers to be under occupying their home.

7.2.4 Unmet housing need

The 2014 Act qualified categories of people who must be given reasonable preference (apart from the under-occupying category) with the requirement that they have unmet housing needs. Unmet housing needs is:

‘...where the social landlord considers the persons to have housing needs which are not capable of being met by housing options which are available.’

In all cases the following will be considered:

- the applicant's circumstances; and
- the existing housing options which are available and accessible to them.

For example, it may be possible to meet housing need by adapting someone's current home.

An applicant's income cannot be taken into account when assessing priority need and an applicant cannot be considered to be in a position to meet their housing need because their income would allow them to buy their own home or rent a home in the private rented sector.

7.3 What we can't take into account

The law states what factors we must ignore the following matters:

- the length of time an applicant has lived in an area
- the age of the applicant (unless allocating a house that was built or specifically adapted for someone of that age)
- the applicant's income.
- any non-housing debt (i.e. council tax arrears)
- any housing debt (i.e. rent arrears, rechargeable repairs, legal fees) that is:
 - not owed by the applicant (i.e. not the tenant of the property to which the debt relates) or,
 - has been repaid in full or,
 - no more than one month's charges
- if the housing debt is more than the equivalent of one month's rent, it must be disregarded if the applicant has
 - made an arrangement to repay it;
 - has kept to the arrangement for 3 months; and
 - continues to keep to the arrangement

7.4. Specific restrictions

The law also covers 3 specific requirements that the Association can't impose. These are:

- we can't say that applications need to be active for a minimum period before we can consider that person for housing
- we can't say a divorce or judicial separation needs to be obtained
- we can't say that applicants should no longer be living with another person before they are considered for housing.

7.5. Taking property ownership into account

As set out in Section 5 of the 2014 Act, property ownership can be taken into account when allocating housing.

When allocating housing the Association will take account of ownership and/or value of heritable property owned by the person applying for housing, or a person who normally lives with the applicant, or by a person who is proposed will live with the applicant, including land or anything built on land or that has previously been owned in the UK or abroad.

In accordance with legislation, property ownership will not be taken into account in the following circumstances:

- the owner cannot secure entry to the property e.g. the property is structurally unsafe or where squatters are living in the property.
- where it is probable that occupying the property will lead to abuse from someone currently living in the property.
- where it is probable that occupying the property will lead to abuse from someone who previously resided with the applicant whether in that property or elsewhere.
- where occupation of the property may endanger the health of the occupants and there are no reasonable steps that can be taken by the applicant to prevent that danger.

8. Rapid Rehousing

The Homelessness and Rough Sleeping Action Group (HARSAG) report on Ending Homelessness was published in June 2018.

Recommendations included a clear national directive of travel to a model of 'rapid rehousing' by default. This means:

- someone who is rough sleeping or at risk of rough sleeping should be housed in settled mainstream accommodation as quickly as possible (rapid rehousing).
- someone who has complex needs and is rough sleeping or at risk of rough sleeping should be housed in settled mainstream accommodation with the necessary wraparound support as quickly as possible (Housing First).
- someone who is rough sleeping or at risk of rough sleeping for whom rapid rehousing or Housing First would not be suitable should be provided with accommodation that deals with their particular needs with the specialist support required.

Stirling Council's Rapid Rehousing Transition Plans (RRTP's), submitted to the Scottish Government in December 2018, includes targets for reducing time spent in temporary accommodation and increasing access to settled accommodation, specifically:

- reducing the average time homeless applicants spend in temporary accommodation from 33 weeks to 16 weeks within the next five years.
- increasing the number of Registered Social Landlord lets to homeless households from 36% (in 2017/18) to 55% within the next five years. This figure will increase should any proposed new housing developments not take place.

The Scottish Government acknowledges RRTP's are likely to involve upping the proportion of social lets to homeless households on a transitional basis and that this should form part of a broader 'whole housing system' approach to maximise appropriate move-on options to homeless households.

The Association will ensure that homeless people are given reasonable preference in line with the requirements of Scottish Governments Code of Guidance on Homelessness and Stirling Council's RRTP's.

The Association will also take account of Scottish Government practice guidance, Social Housing Allocations in Scotland 2019, and ensure that homelessness is not the main way to be allocated social housing, and recognise by giving an appropriate level of priority to those in urgent housing need, we can play a key role in preventing homelessness.

9. Scottish Social Housing Charter

The Scottish Housing Regulator sets out the outcomes that all social landlords should be delivering for their tenants. The outcomes are set out in the Scottish Social Housing Charter and include:

- Equality
- Communication
- Participation
- Housing Options
- Access to social housing
- Tenancy sustainment
- Homelessness

10. Stirling's Local Housing Strategy

Account has been taken account of outcomes and actions identified in Stirling's Local Housing Strategy, in particular:

- making the best use of existing housing stock
- work with partners to prevent homelessness
- ensuring services are available to all
- enable customers to see information, advice and support easily
- ensure the provision of Housing Options advice

11. Housing Options

11.1. The Association's application form enquires whether applicants have considered the following:

- low cost home ownership, mid- market rent or shared ownership
- contacting Stirling Council Homelessness Team for detailed advice if facing homelessness
- requesting adaptations for the property

11.2. All applicants, when advised in writing of their housing priority, are advised to access the online housing option's facility 'The Hub' <http://www.housingoptionshub.co.uk/index.php/hub/stirling> which provides detailed advice and information about housing options available in Tayside, Fife and central Scotland (including the Stirling council area).

11.3 Pre-let interviews are carried out with all short-listed applicants. Where appropriate, the above advice is discussed.

11.4 Tenancy sustainment visits are carried out with all tenants. Housing options advice is provided as required, as part of these visits.

11.5 Applicants who are social housing tenants of any Registered Social Landlord can apply to exchange homes. The Association subscribes to HomeSwapper <https://www.homeswapper.co.uk> a UK mutual exchange service for tenants.

Tenants are advised of this service in the Tenants' Handbook, RSHA website and in Rural Matters newsletter. Tenants are also advised of HomeSwapper by their Housing Officer at pre-let visits or in the office.

12. How this policy was developed

This policy has been developed to allow the Association to let its houses in accordance with its strategic objectives and in line with legislation and good practice. We have consulted with community councils, applicants and our tenants as well as Stirling Council and Loch Lomond and Trossachs National Park and have taken their views on board before finalising this policy.

13. How does Rural Stirling allocate its houses?

Demand for the Associations houses far exceeds supply. To ensure equality and fairness is applied we operate a points-based policy in line with the Scottish Government's legislation governing the allocation of social housing.

The housing list is made up of two categories of applicants – direct applicants (people who currently don't have a tenancy with us) and transfer applicants: (existing tenants of the Association who want to move to another property).

The Association makes a decision every year about what proportion of lets it will make to transfer applicants. We do this by assessing relative need and demand.

There is a third category of applicant: people **nominated or referred** to us by Stirling Council. We work closely with the Council to help meet housing needs. We have made an agreement with the Council that we will make available 50% of our lets (once internal transfers have been taken into account) to people that they nominate or refer to us. The Council will make the decision about whether they will nominate someone from their own list or refer a homeless applicant who they have a statutory duty to rehouse. We advise all applicants to make an application to Stirling Council as well as the Association. Copies of the agreements we have made with the Council are available from the office.

14. How we deal with applications

14.1 Processing

- we ask applicants to complete our standard application form. This is available from our office or on our website. We will provide help to anyone who needs help to complete the form. We will provide applicants with a straightforward guide explaining the allocations policy. In order for them to make an informed decision about what options are available to them and to help them understand the likelihood of being housed by the Association, we will also provide:
 - information on property availability and turnover,
 - information about other housing providers in the area
- we process personal information in line with legal requirements. We will not discuss the application with any person or agency without the applicant's consent, or if allowed by law without consent.
- we may contact landlords or lenders (in case of home owners) to confirm application details, or to obtain information about current or former tenancies. We will seek the applicant's consent before doing this.
- we aim to assess and acknowledge completed application forms within 5 working days of receiving all the information we require.

14.1.1 Assessing housing need

All applications will be assessed by two members of staff to ensure that they are properly assessed and fairly dealt with. Points will be allocated in line with the policy (detailed in Appendix 1).

14.1.2 Decision

We will send applicants a letter detailing what points we have awarded

14.1.3 Review

We will review all applications on an annual basis and reassess them if the applicant's circumstances have changed. We will let the applicant know the outcome of this review

14.1.4 Cancellations

We will only cancel applications in the following circumstances:

- if the applicant dies
- if the applicant requests the removal of his/her application in writing.
- if the applicant does not respond to the annual review
- if the applicant fails to respond to efforts to contact them

We will let applicants know we have cancelled their application. If they later get in touch, we will reactivate their application without penalty.

15. Suspensions – Existing Applicants

Although we will not remove applications from the list there are certain circumstances where we will **suspend** existing applications from being considered for rehousing.

Applications are normally suspended for a period of 6 months, and then reviewed. We will tell applicants that we have suspended their application and what they have to do to have the suspension lifted. We will also tell them that they have a right of appeal against this decision.

We will suspend existing applications for the following circumstances:

15.1 Debt

We may suspend applicants with a housing debt (i.e. rent arrears, service charges, rechargeable repairs) to a social landlord (i.e. a council, housing association or co-operative) over a certain level. We will only apply suspensions if:

- the debt is more than the equivalent of one month's rent;
and
- they have not made an arrangement with their landlord to repay this debt;
and
- they have not kept to the arrangement for 3 consecutive months.

15.2 Conduct

We may also suspend applicants because of their conduct or that of their household. This may be because a tenant has not kept to the terms of his or her

tenancy agreement or has been acting in an anti-social manner. In deciding whether to suspend an application on conduct grounds, we consider 3 main factors:

- the nature and seriousness of the conduct
- the likelihood of the conduct continuing
- other options i.e. whether the applicant could be offered a short Scottish secure tenancy

15.3 Making a false statement

Where an applicant has knowingly or recklessly made a false statement in their application form.

15.4 Maximum period of suspensions

Existing applications will be suspended for a maximum period of six months.

15.5 Circumstances in which new applicants will be suspended from receiving an offer of housing from date of application

In certain circumstances new applications will be suspended for two years from the date of application before being considered for an offer of housing. The circumstances include any of the following and must have occurred no more than 3 years prior to the date of application:

- Antisocial Behaviour
 - antisocial behaviour against another person in the locality of a house occupied by them.
 - a course of conduct amounting to harassment of such a person
 - a course of conduct amounting to antisocial behaviour in relation to an employee of the Association in the course of making an application.
- Previous Convictions
 - When an applicant or person residing with them has been **convicted** of:
 - using a house or allowing a house to be used for immoral or illegal purposes.
 - An offence punishable by imprisonment which was committed in or in the locality of a house occupied by them.
- Previous Evictions
 - Where there has been an order of recovery of possession under the:
 - Housing (Northern Ireland) Order 1983
 - Housing Act 1985
 - Housing (Scotland) Act 2014
 - Housing (Scotland) Act 1988
 - Housing (Scotland) Act 2001

- Abandonment or Neglect
 - Where a previous tenancy of the applicant has been terminated by the landlord using the s18 abandonment notice procedure.
 - Where the applicant's interest in a previous tenancy was terminated by a landlord using the s20 abandonment by a joint tenant procedure.
 - A previous tenancy was terminated by the landlord on the basis of ground 3 (condition of property) of the 2001 Act.
- Debt

As set out in section 15.1 above.
- Refusing Previous Offers

Where an applicant has refused more than two offers of housing and the Association considers the refusal of that number of offers to be unreasonable. Suspension for refusal of more than two reasonable offers will be not exceed one year.

16. How we prioritise applications

This section explains the type of allocation system we use to allocate our houses in a way that aims to meet our objectives set out in section 2. It explains:

- the housing needs we aim to meet
- what we mean by housing needs
- How we make decisions on who is allocated a house.

17. Determining priorities

Housing need is assessed and prioritised using a points system. Points are based on the existing housing situation and personal circumstances of the applicant and his or her household. Once they have been assessed applications are placed on our housing list in points order.

18. How are points awarded?

We have 3 categories of points to reflect what we are trying to achieve and legal requirements when we let our houses. These 'policy objectives' are:

- meeting housing need
- making the best use of stock
- creating sustainable communities.

Applicants with housing needs are given points to reflect these. Full details of all points and what they are awarded for is found at Appendix 1.

18.1 Policy objective 1- Meeting housing need

We allocate points to reflect the three categories of housing need that the law says we need to give reasonable preference to. These are:

18.1.1 People who are homeless or threatened with homelessness

We include in this category applicants whose housing circumstances are temporary or uncertain or have no right to a secure tenancy or any other suitable accommodation. We award points on a sliding scale to reflect how severe their circumstances are.

The Council has the statutory duty to assess applicants against a legal framework. Any applicant who has been assessed as homeless with a duty to rehouse will receive a fixed rate of points to reflect this. They will not be awarded any other points from the 'housing need' categories but will be awarded local connection points where appropriate (see policy objective 3 – Creating sustainable communities).

Homelessness in the rural area is often hidden. Research carried out on behalf of the Stirling Homelessness Partnership indicated that people in the rural area are less likely to present as homeless to Stirling Council and instead resolve their housing crisis by moving around the private sector or staying c/o friends and family. This policy aims to ensure that these applicants are given priority and prevent homelessness.

18.1.2. People living under unsatisfactory housing conditions

There is no legal definition of unsatisfactory housing conditions. The term covers a wide range of circumstances such as physical condition of the house, its unsuitability as a result of a medical condition, overcrowding, domestic abuse and harassment.

18.1.3. People living in tied or HM forces accommodation within 6 months of having to leave

Applicants required to leave tied/HM forces accommodation are given high priority because:

- the needs of people leaving this type of accommodation are often multi-faceted e.g. retirement, unemployment, health reasons.
- they are unlikely to be entitled to any other housing need priority i.e. condition of housing.
- to prevent homelessness.

Where an applicant from tied accommodation is short listed for a property and has equal priority to a statutory homeless applicant, the homeless applicant must be offered the property in the first instance.

18.1.4. Condition of property

The tolerable standard is defined by section 86 of the 1987 Act and amended by section 102 of the 2001 Act and section 11 of the Housing (Scotland) Act 2006.

To allow us to award the maximum points in this category the situation has to be verified by the council's environmental health officer.

We will award lower level of points for houses lacking amenities and in poor condition.

We define major disrepair as structurally unstable and/ or in need of substantial repair.

18.1.5. People living in overcrowded houses

Statutory overcrowding is defined by Part VII of the 1987 Act. A house is overcrowded when the number of people sleeping in the house contravenes the room standard and space standard. These definitions count both living rooms and bedrooms as suitable for sleeping.

This Association's standard excludes the living room when measuring overcrowding, and we award points for each bedroom required to alleviate overcrowding.

Our occupancy standard is as follows:

Each couple or single parent should have their own bedroom. This should be a double bedroom

One double bedroom for 2 children of the same sex under 12

One double bedroom for 2 children of the opposite sex under 8

One single bedroom for all other members of the household

Applicants may request a move to accommodation that does not reduce their overcrowding but may meet other needs. However, in these circumstances no overcrowding points will be awarded.

Applicants may need an extra room due to medical circumstances. This will be considered subject to verification from a GP or other health professional.

In assessing overcrowding we take account of people who normally live in the house but are temporarily absent (i.e. in prison, working or studying away)

Where an applicant has regular weekly overnight access of a child or children, they will be entitled to one room no matter how many children are involved.

We will not allow an allocation which would lead to statutory overcrowding, however we will allow overcrowding of up to one bedroom if rehousing would improve the applicant's current circumstances.

18.1.6. Domestic abuse and harassment

Set points will be awarded for any applicant currently experiencing domestic abuse. No proof of abuse is required.

If an applicant indicates that they or a member of their household is at risk of domestic abuse staff will assess the level of risk posed and with consent of the applicant, make a referral to the appropriate support organisation if required.

Set points will also be awarded for applicants experiencing harassment. Corroborating evidence from the Police, current landlord, community safety team, or Victim Support will be required.

18.1.7. Medical needs

Points will be awarded on a sliding scale for applicants whose current home is not suitable for health reasons. **It is important to note that points are not awarded on the health condition itself but whether a move to another house would alleviate or substantially improve the health problems experienced).**

We will not normally award health need points if

- the health need or mobility difficulty is expected to be short term (i.e. after an operation or an accident)
- the applicant's existing home can be adapted and made suitable for their needs

18.1.8. Social and welfare issues

Points will be awarded to applicants whose current house is unsuitable for social and welfare issues

- the applicant is providing long term care/foster care and the current property is not suitable
- a family having to live apart because current accommodation is unsuitable to allow them to live together

18.2 Policy objective 2 - Making best use of stock points

The Association is committed to making best use of social rented stock in the rural Stirling area by seeking to ensure that tenants are matched to houses that best meet their needs. In order to help meet this objective, we will award points as follows;

18.2.1 Under occupation

We will award a set number of points, regardless of the number of bedrooms surplus, to all Scottish social housing tenants.

18.2.2 Two for one tenancies

If two council or housing association tenants with the rural Stirling area want to move in together and are willing to give up their existing tenancies (*awarded only to the applicant with the higher priority*).

18.2.3 Adapted properties

Where an applicant is a social housing tenant within the rural Stirling Council area and is releasing an adapted property which they or their household does not require

18.3 Policy objective 3 - Creating sustainable communities

18.3.1 Local Connection

The Association is committed to supporting the local communities in which it works. We will give a fixed point local connection award to applicants who:

- are living within a local housing area
- are employed or seeking employment in the local housing area

We recognise that people want to stay or move to a particular housing area if they have family or friends who provide them with essential support.

We also recognise that people may wish to move to an area because a member of their household is receiving specialist support or care in the local housing area.

We will award points on a sliding scale to reflect the nature of this support. An applicant's level of priority will be determined by our assessment of the applicant's current support needs (or those of the person they want to give support to) and their individual circumstances.

18.3.2 Local housing areas

Applicants will be able to choose up to two local housing areas for local connection points. If the applicant wants to be considered for housing in any other area, their local connection points will be discounted.

It is important to note that the law states we cannot take into account *how long* someone has lived in an area.

The Association currently has stock in eighteen villages and settlements throughout the Rural Stirling area. We have many applicants in housing need from parts of the rural area where we don't currently have houses. In order to ensure that these applicants are not excluded from consideration for our houses we will award local connection for 'local housing areas' rather than a village. These are defined as the community council areas which are closest the village we have houses. The list of 'local housing areas' can be found at Appendix 2. Applicants can be awarded local connection points for up to two of these areas.

Local lettings Initiatives

The Association aims to contribute to the sustainability of local communities. From time to time we may use local lettings initiatives (LLIs) to help us do this where demand is particularly high and people with a specific need to live in the area have difficulties accessing housing. We will normally operate an LLI when we allocate new build properties **for first lets only**. When we operate LLIs we will:

- carry out an assessment of housing need and demand in the area, and consider the impact of using an LLI
- consult with community representatives and tenants, and our strategic partners
- make sure that it complies with legislation relating to the allocations of social housing
- make clear what we are trying to achieve and publish the “rules” of the LLI so that applicants are aware of how it will work
- monitor the impact of the LLI

19. How we allocate our houses

When a property becomes available to let, a decision will be made to allocate it from either the Associations direct list, transfer list or to request a nomination from Stirling Council. We will make this decision based on the level of need for the house type and area and with reference to our annual lettings targets.

We offer housing based on the specific housing needs and preferences provided on the application form. We will not offer applicants housing in areas that they do not request.

If a property is being allocated from the Associations direct or transfer list, a shortlist will be drawn up of applicants and we will arrange to visit these applicants.

In most circumstances we will only visit applicants who are currently staying in the Stirling Council area. We may ask other social landlords to carry out visits on our behalf if the applicant lives out with the council area or ask those applicants to visit our office. The aim of the home visit is to verify the applicants' housing circumstances and need. **A home visit can mean that applicant's points are reduced or increased.** Once all the visits are carried out, an offer will be made to the applicant with the highest number of points.

Where applicants have equal points on housing need grounds, the offer will be made to the applicant who has been on our list for the longest time.

A clear audit trail will be maintained for each offer and allocation made which will make it clear how a decision has been reached. All offers must be authorised by the Housing Services Manager or Director.

20. Exceptional circumstances:

It is recognised that some applicants have circumstances that are exceptional and 'don't fit' into the normal points system. These cases will be reported to the Board of Management for special consideration.

21. Right to Appeal – application decisions

Applicants who are dissatisfied with decisions made about their application can appeal and seek a review. Applicants have a right to appeal against decisions made on the following:

- the level of points awarded;
- the reasonableness of the suspension imposed;
- the removal of their application from the housing list

Appeals will be processed in the first instance by the Housing Services Manager. Should the applicant remain dissatisfied, the Chief Executive will review the assessment made and points awarded.

22. Complaints

Anyone wishing to register a complaint about how their application has been dealt with should take this matter up with the appropriate member of staff in the first instance. If the problem cannot be resolved, details in writing should be addressed to the Housing Services Manager. Beyond this, applicants have the right to take their complaint to the Scottish Public Services Ombudsman.

23. Mutual Exchanges, Assignment, Succession, Sub-letting and Joint Tenancies

Applications will be granted subject to conditions set out in the Housing (Scotland) Act 2001 and as amended in the Housing (Scotland) 2014 Act.

24. Monitoring and review

We monitor this policy to ensure that policy objectives are being met and the policy is being implemented effectively. We present information on how we deal with applications and how we allocate houses to our Board of Management on an annual basis. We will review this policy on every 3 years unless there are any legislative changes.

RURAL STIRLING HOUSING ASSOCIATION POINTS SCHEME

| 1. MEETING HOUSING NEED | Description | Current Points |
|--|---|---|
| A. Lack of /or insecure housing <u>(only one category can apply)</u> | <p>Awarded to applicants whose housing circumstances are temporary or uncertain; who have no right to a secure tenancy or any other suitable accommodation. Points are awarded on a sliding scale to reflect the applicant's circumstances</p> <ul style="list-style-type: none"> • assessed as statutorily homeless with a duty to rehouse by the local authority (inc those in temporary accommodation) – <i>(applicants assessed as statutory homeless will not be awarded any other points under the other housing need categories or under the 'best use of stock' categories. They can be awarded local connection points)</i> • unable to remain in current home because of domestic abuse or severe harassment • living in private rented accommodation with a valid Notice to Quit/Leave • owner occupier unable to secure access to property • demolition or closing order • living in tied accommodation or HM forces accommodation within 6 months of retiral or discharge | <p>70</p> <p>40</p> <p>40</p> <p>35</p> <p>35</p> <p>60</p> |

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| A. Lack of /or insecure housing (continued) | <ul style="list-style-type: none"> • living c/o friends and family • those leaving the marital home following a relationship breakdown • living in caravans, chalets, houseboats or motor homes • living in private rented accommodation/tied housing/HM forces accommodation - no formal notice to vacate. | <p>25</p> <p>25</p> <p>20</p> <p>20</p> |
| B. Condition of property A maximum of 40 points can be awarded from this category | <p><i>Under our policy a 'house' is regarded as including caravans, chalets houseboats.</i></p> <ul style="list-style-type: none"> • Property falls below the Tolerable Standard (as defined by Local authority Environmental Health) • <u>Lacking amenities</u> <ul style="list-style-type: none"> ○ no central heating ○ no inside WC ○ no hot and cold water supply at WHB ○ no hot and cold water supply at sink ○ no hot and cold water supply at bath or shower ○ no permanent water supply <u>condition of property</u> <ul style="list-style-type: none"> • serious dampness • major disrepair | <p>40</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> |
| C. Overcrowding | <ul style="list-style-type: none"> • household is statutorily overcrowded | <p>40</p> |

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| <p><u>A maximum of 40 points can be awarded in this category</u></p> | <ul style="list-style-type: none"> • for each bed space a household lacks to resolve overcrowding meet the Association's occupancy standard (maximum award is 30) • applicants with regular weekly overnight access to children (<i>n.b. these applicants are not awarded points for 'each bed space lacking'</i>) <p>Applicants sharing facilities or amenities with another household</p> <ul style="list-style-type: none"> • kitchen • bathroom • WC • Livingroom <p><i>(please note that sharing points will not be awarded to single applicants still to leave home for permanent accommodation for the first time)</i></p> | <p>10</p> <p>10 -flat rate</p> <p>5</p> <p>5</p> <p>5</p> <p>5</p> |
| <p>D. Unsatisfactory housing conditions <u>A maximum of 40 points can be awarded under this category.</u></p> | <p>This is a broad category and covers forms of housing need that arise because the current accommodation is unsatisfactory and/or living in it is causing difficulties.</p> <p>Health needs</p> <p>Current home is not suitable for health reasons (<i>please note that priority is NOT based on the health condition itself but whether a move would alleviate or substantially improve the health problems experienced</i>). Points will be awarded to applicants as follows</p> <ul style="list-style-type: none"> • applicant or household member has mobility problems and is unable to continue to live in their current home and it is not practical to adapt | <p>40</p> <p>15</p> |

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| | <ul style="list-style-type: none"> • applicant or household member has a chronic health condition or disability that is severely affected by their current accommodation (and in the case of accessibility issues, adaptations are not possible) • applicants have a chronic health condition or disability that is moderately affected by their current accommodation (and in the case of accessibility issues, adaptations are not possible) | 10 |
| | <p>social /welfare issues</p> <ul style="list-style-type: none"> • applicant is providing long term care/foster care and the current property is not suitable • a family that have to live apart because current accommodation is unsuitable to allow them to live together <i>(only awarded to couples or single parents with full time access with children)</i> • a household with children under 16 who live in a flat or maisonette with a communal close | 20 |
| | | 20 |
| | | 5 (for each child) |

| 2. Making the best use of stock | Description | Points |
|--|---|--------|
| a maximum of 40 points can be awarded in this category | 10 Under occupation: points awarded to tenants of housing association or council properties in the rural Stirling Council area (and to tenants of Forth HA and Ochil View HA) for each bedroom surplus to requirements (max 40) <i>points only awarded if moving to a smaller house)</i> | 60 |
| | | 20 |

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| | <p>11 2:1 tenancies: points awarded if two council or housing association tenants within the rural Stirling Council area want to move in together <i>and intend giving up their existing tenancies (awarded only to the applicant with the higher priority)</i></p> <p>12 Adapted properties: points awarded where applicant is a social housing tenant within the rural Stirling Council area and is releasing an adapted property which they or their household does not require.</p> | 20 |
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| 3. Creating sustainable communities | Description | Points |
|--|--|-------------------------------|
| <p>Points will be awarded for a maximum of 2 local housing areas (max 20 pts)</p> <p>3. Creating sustainable communities (continued)</p> | <p>A fixed award of 10 points will be awarded in this category to applicants who</p> <ul style="list-style-type: none"> • Residency or employment in the local housing area <p>Points will be awarded on a sliding scale to applicants who want to stay in the local housing area or move to the local housing area to give or receive help and support to close family or friends.</p> <ul style="list-style-type: none"> • High –This may include circumstances where: <ul style="list-style-type: none"> ○ There is a risk of deterioration to the applicant or member of household and friend / family if support needs are not met or they are unable to continue living in their own home. • Medium - This may include circumstances where: | <p>10</p> <p>15</p> <p>10</p> |

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| | <ul style="list-style-type: none"> ○ Regular (i.e. minimum of 3 or more days per week) support with childcare that assists applicant or member of household and family or friend with employment and educational circumstances. ○ Regular support with childcare taking account of access arrangements following marriage / relationship breakdown (i.e. minimum of 2 or more days per week). ○ regular support allows an applicant or member of household and family or friend to continue to live independently within the community (this may include where re-housing would help maintain activities and social contacts (living close by family and friends), support with daily household tasks including cleaning and washing, shopping, etc. <ul style="list-style-type: none"> ● Low - This may include circumstances where: <ul style="list-style-type: none"> ○ the provision of occasional support that e.g. including form filling, travel to occasional hospital / doctor appointments, weekly home visit. ○ occasional (i.e. less than 3 days per week) support with childcare. | 5 |
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Local Housing Areas

The Association currently has stock in seventeen villages and settlements throughout the Rural Stirling area. We have many applicants in housing need from parts of the rural area where we don't currently have any houses. So that that these people are not disadvantaged or excluded from consideration for our houses when they become available, we will award local connection points for 'local housing areas' rather than just for a village. We have based these 'local housing areas' on the community council areas which border on to where we **do** have houses. Applicants can be awarded local connection points for up to two of these areas.

This means, for example if we were to be looking to re-let a house in Gargunnock, as well as those currently living in Gargunnock, we would treat applicants living in the neighbouring community council areas: Thornhill & Blairdrummond, Arnprior and Fintry, as having local connection.

| Area we have houses | Local housing Area (Community Council areas) |
|--|--|
| Aberfoyle, Kinlochard & Stronachlachar | Strathard; Port of Menteith; Gartmore; Buchanan; Trossachs |
| Balfron, Strathblane, Killearn | Buchlyvie; Fintry; Killearn; Strathblane; Drymen |
| Buchlyvie | Buchlyvie; Arnprior; Balfron; Gartmore; Port of Menteith |
| Callander | Callander; Kilmadock; Port of Menteith; Strathard; Trossachs; Balquhidder |
| Doune and Deanston | Kilmadock; Thornhill & Blairdrummond; Callander; Dunblane (the part to the west of A9) |
| Drymen | Balfron; Buchlyvie; Croftamie; Buchanan; Gartmore; Strathblane |
| Gartmore | Gartmore; Port of Menteith; Strathard; Buchlyvie; Drymen; Buchanan |
| Gargunnock | Gargunnock; Thornhill & Blairdrummond; Fintry; Kippen; Carron Valley |
| Kippen | Gargunnock; Thornhill & Blairdrummond; Arnprior; Fintry |

| | |
|--------------|--|
| Killin | Killin; Balquhiddier; Strathfillan |
| Lochearnhead | Balquhiddier; Callander; Trossachs; Callander; Killin; Strathfillan |
| Strathyre | Balquhiddier; Trossachs; Callander; Killin; Strathfillan |
| Tyndrum | Strathfillan; Killin; Balquhiddier (and the area to the west of Tyndrum as far as Bridge of Orchy) |