



Rural Stirling
HOUSING ASSOCIATION

Applying for a Rural Stirling Association Home A Guide for Applicants



*Providing and managing high quality, affordable
homes to meet the needs of communities in
north and west rural Stirling.*

Information and Help

The information in this publication can be made available on request in large print, Braille, or in audio form, and we can also provide translations into other languages. For more information contact us on 01786 841101 or email enquiries@rsha.org.uk

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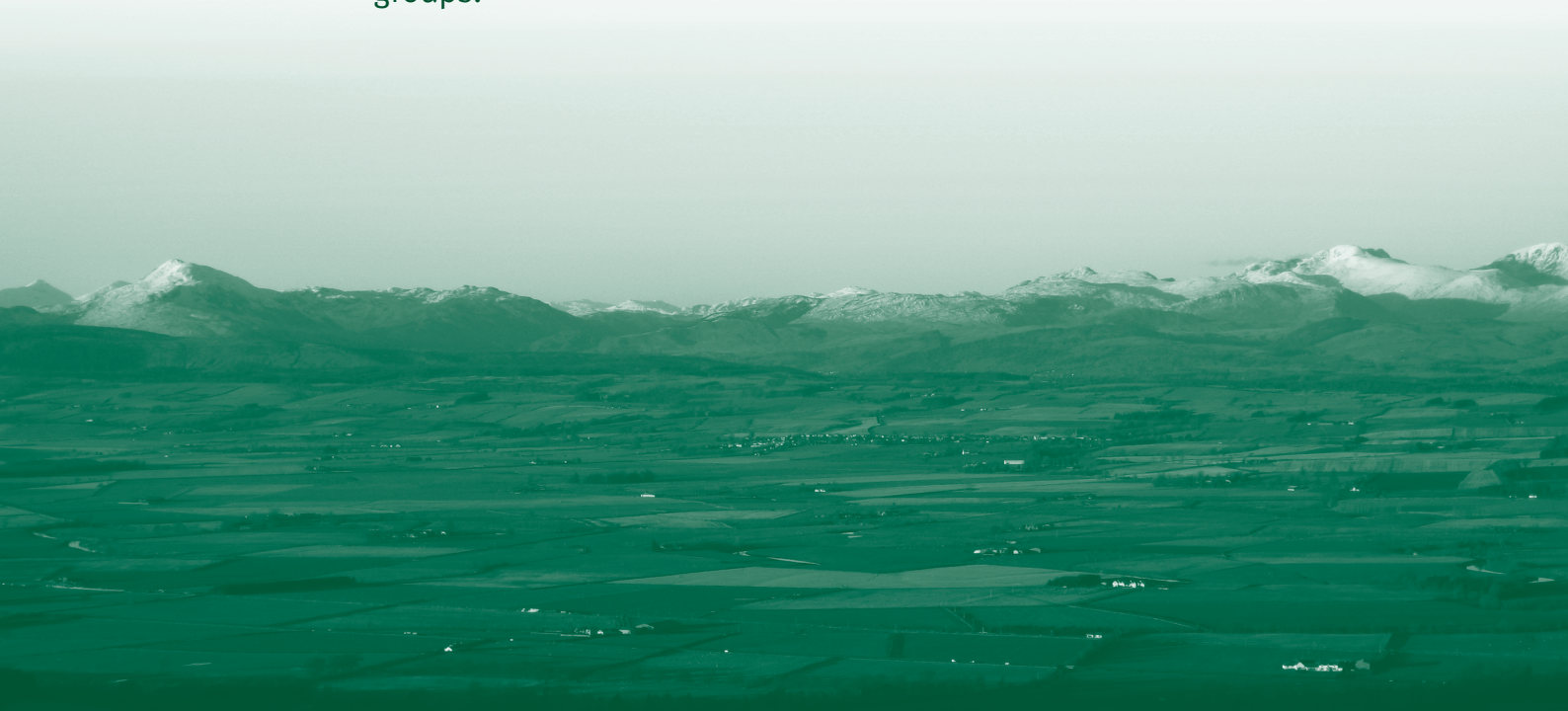
Rural Stirling
HOUSING ASSOCIATION

About Rural Stirling Housing Association

Rural Stirling Housing Association is a Registered Social Landlord and a Scottish Charity. We are regulated by The Scottish Housing Regulator which reports to the Scottish Parliament. We are controlled by a voluntary Committee of Management elected from the membership of the Association at an annual general meeting (AGM) held each September. Membership is open to anyone over the age of 18 (16 if you are a tenant) and costs a £1 for life.

Our main aim is to provide and manage high quality affordable homes to meet the needs of communities throughout rural Stirlingshire.

Rural Stirling's area of operation is the area to the north and west of Stirling Council area, to the west of the A9. We have housing as far north as Tyndrum and as far west as Drymen. We have over 560 homes in management and an ongoing new build housing programme. We have a mixture of general needs, low cost home ownership and properties specifically for special needs groups.



About our homes

Social rented homes

We currently have 542 socially rented houses. The table below shows where they are and what size they are.

Settlement	2apt	3apt	4apt	5apt+	Total
Aberfoyle	19	22	4	0	45
Balfron	20	16	4	0	40
Buchlyvie	12	19	8	2	41
Callander	39	49	17	14	118
Deanston	7	8	8	1	24
Doune	8	30	12	0	50
Drymen	8	6	2	0	16
Gargunnoch	4	5	2	1	12
Gartmore	4	4	0	0	8
Killin	20	22	6	0	48
Kinlochard	0	0	4	0	4
Kippen	14	27	17	1	59
Lochearnhead	10	9	3	0	22
Strathyre	7	3	5	0	15
Stronachlachar	0	0	2	0	2
Tyndrum	7	21	9	0	37
Total rented stock	179	241	103	19	542

We are currently building an additional 8 flats and houses in Balfron and hope to build 14 properties in Strathblane in 2015 ,and 8 in Balmaha in 2016

Our average weekly rents for 2014/15 are:	2apt	3apt	4apt	5apt+
	£65.75	£74.49	£81.26	£86.79

Our rent policy aims to set affordable rent levels whilst covering our costs and remaining comparable with those of other housing providers operating in the area.

In addition to your rent, you must also take account of other costs such as communal landscape maintenance, Council Tax, fuel bills, transport, furnishing the property as well as daily living expenses.

Shared ownership

We also have 26 shared ownership properties spread throughout our area, in Callander, Aberfoyle, Balfron, Buchlyvie, Gargunnoch, Lochearnhead and Strathyre. These are aimed at people who want to own their own home but cannot afford to buy outright. People can purchase a share (typically 25%-50%) and pay the Association an occupancy charge for the part they do not own. If your circumstances change you can increase your share then buy the property outright. When these become available we will approach applicants on our list who have expressed an interest in this form of tenure. They become available very rarely and are in great demand, but you should indicate on the form if you are interested in shared ownership.

Future plans

We hope, depending on the availability of funding, to continue to build socially rented properties. We may also in the future build houses for low cost home ownership and for mid-market (also known as intermediate) rent. These properties would be more expensive than social rented Association homes, but cheaper than private rented properties. These would be allocated to applicants who could afford to pay a higher rent. Please indicate on your application form if you would like to be considered either for low cost home ownership or mid-market rent in the future.

We will provide up-to-date information on new developments on our website, and at our office.

How are houses allocated?

We have developed a policy to use when we want to let our houses. The policy lays out how we will let our houses in a fair and consistent way. If you would like a copy of the full policy, please call the office or download it from our website www.rsha.org.uk.

The key objectives of our allocation policy are:

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

Through our policy we aim to:

- Comply with the law set down by the Scottish Government about the allocation of social housing.
- Meet good practice standards.
- Make sure that everyone applying for housing with us is treated in a fair and equal way, free from discrimination.
- Work with Stirling Council to meet housing needs in the rural Stirling area.
- To provide people applying to us for housing, good quality advice and information about their housing options.
- Ensure our staff are well trained to allocate houses in line with the policy.
- Monitor and report our performance against the aims and objectives of this policy.
- Deal effectively with any complaints that people have about our decisions or how we deliver our service.

We will use our allocation policy to assess your housing need based on the answers you give on our application form. In order to make sure everyone's application is treated fairly we use a points based system.

Who can apply for housing?

Anyone over the age of 16 can apply to us for a house and be added to our housing list.

How do I apply?

We operate an open housing list and applications can be submitted for assessment throughout the year.

In order for you to be considered for housing you must complete and submit an application form. You can get a form from our office or can download it from our website. This booklet will explain how we allocate our housing and tell you how to fill in the housing application form. If you have a health issue or disability that could be improved by rehousing we will send you a questionnaire.

If you need any help completing the form or have any questions please contact us on 01786 841101.

What happens next?

Once we have received your completed application form we will send you an acknowledgement letter within two days to let you know we have it. We apply points to each part of the application and these points are awarded for different things. The tables on page 12-14 tell you the things we award points for and the number of points awarded for each. Full details about how we award points and prioritise applications can be found in our Allocations Policy – please call us on 01786 841101 if you’d like a copy or download it from our website www.rsha.org.uk.

If your form provides us with all the information we need, we will send you a letter telling you what points we have awarded you in five working days. If we need to ask you for additional information this may take longer.

When we assess your housing need and decide on what points you will be awarded we will take account of your circumstances and come to a view about whether you may have intentionally made your housing circumstances worse to increase your priority and decide whether it would have been reasonable for you to have taken a different course of action.

You will then be placed on our housing list. Our housing list is kept in order of priority-points level. You do not build up points for the length of time spent on the list. However if we are letting a house and two or more applicants have the same number of points we will allocate the house to the applicant who has been on our list longest.

We will contact you if we have a suitable house available for let that meets your needs, and if you have a high level of points. **THIS DOES NOT MEAN THAT YOU WILL BE OFFERED A HOUSE.** We normally visit a number of applicants who have a high level of points to verify their circumstances and to check that the right level of points have been awarded. This means that when we visit some applicants’ points go up, some go down so we can’t guarantee at the visit stage who we will be able to offer the house to.

We will contact you once a year to ask you to tell us about any change of circumstances and to check that you want to remain on our list. If you don’t get back to us, we’ll send a reminder. If you don’t reply to that we will cancel your application.

When we write to you we’ll send you up to date information on our stock and about our turnover and how we’ve let any houses. This information will be available to applicants from our office and on our website at all times, and will be updated four times a year.

What if my circumstances change meantime?

You must let us know if anything you told us on your application form changes. For instance you should let us know if you move house. You also need to tell us about any changes to your housing circumstances: e.g. a baby is born; or you receive a notice to quit

your current accommodation; or your health needs change. It is important that you tell us about any changes because this could affect your priority for housing.

We'd like you to let us know about any changes by writing to us or emailing us. If the changes are significant we may ask you to complete a new application form. Your application will be re-assessed and we will tell you about any change in your priority as a result.

What are my chances of getting a house?

There is a huge demand for our housing: the number of properties we have available to let each year is far fewer than the number of people on the list. Unfortunately we can only house a small percentage of those who apply to us. We will produce information on a regular basis showing the number of applicants on our list and the number of properties we have had available to let. This information will be available on our website, from the office and will also be sent to all applicants annually.

Unfortunately it is not possible to give you exact information on how long you will have to wait for an offer of a house and indeed if we will be able to offer you a house. This will depend on the popularity of areas, house sizes and types you have chosen, the number of points you have and the number of houses that become available.

In some cases applicants with a lower level of priority, realistically, may never be offered a home from us because people with higher priority keep on applying and overtaking them on the list.

We would encourage applicants to apply to other landlords and to look at other housing options – including renting privately or low cost home ownership. We can provide some information on other options available in the Stirling council area and other agencies that may be able to help you (see separate leaflet).

What do I do if I am homeless or threatened with homelessness?

Although we will give your application high priority if you are homeless or think you may be homeless soon, our turnover is low and we cannot guarantee that we would be able to help you urgently. We advise you, if your situation is urgent, to contact Stirling Council's homeless team for advice on 01786 237900 or out of hours 01786 470500. The Council's staff will provide information on the housing options available to you and provide support and assistance to find you a home. They will carry out visits in the rural area if you cannot travel to Stirling.

Working with Stirling Council

We work with Stirling Council to address the housing needs of people in the rural Stirling area. We have made an agreement with the Council that we make available up to 50% of our properties to people 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 ourselves in order to increase the likelihood of being rehoused.

What size of housing will I be considered for?

You will generally be considered for housing suitable for your household size and needs in the areas you indicated on your application form.

The number of apartments (i.e. bedroom and living room) in the household's present house will be compared with the number of apartments the household needs. Our policy is that the number of apartments a household needs is:

- A living room which is not used for sleeping plus;
- One bedroom for each husband and wife (or co-habitee).
- One bedroom for every two children of the same sex under the age of 12.
- One bedroom for every two children of the opposite sex under 8 years of age.
- One bedroom for any remaining members of the household.

In certain circumstances we may provide an additional bedroom where we have assessed that this is required for medical reasons (e.g. to accommodate a full-time carer, specialist equipment or where an applicant/partner require to sleep in separate bedrooms for most of the time due to a serious medical condition).

We allow applicants with access to a child/children to have one bedroom for the child/children.

PLEASE NOTE – recent changes to the welfare benefit system mean that you may not have your full rent paid if you are of working age and judged to be underoccupying. At the time of writing the Department of Work and Pensions' (DWP) rules were that:

- Children under 16 of the same sex are expected to share.
- Children under 10 of different sexes are expected to share.
- Parents with access to children will not be allowed a bedroom for the children.
- An additional bedroom will only be permitted 'for medical reasons' in very limited circumstances.

People who the DWP think are underoccupying by one room, will have the housing element of their benefit reduced by 14%, and 25% if they are underoccupying by two rooms. This could mean that a couple or single person living in a two bedroom house having to pay more than £10 a week towards their rent. Our staff can provide up to date information on this – please contact the office.

We have decided to continue to offer applicants the choice of having a bigger property than that allowed by the DWP rules. *However it will be made clear that tenants will be responsible for making sure their rent is paid in full, and that we will take arrears action against any tenant who fails to do this.*

What type of housing will I be considered for?

Most of our properties are 'general needs' and unless you have particular needs you will be considered for one of these.

We have a small number of properties that are designed to amenity standards that are particularly suitable for people with problems with mobility (e.g. barrier-free access and grab rails in bathroom). We will firstly consider applicants who are or who have a permanent household member who needs a home with these features. We will normally try and let a ground floor property to people with mobility issues. Only if there are no suitable applicants on the list will we let it to someone with no mobility issues.

We will not let properties with internal or external stairs to applicants who require ground floor accommodation because of a disability or health condition. The Association has no sheltered accommodation.

What area can I choose?

Our application form asks you to indicate the areas of choice The Association currently has stock in 15 villages and settlements throughout the Rural Stirling area. You can choose as many of these areas as you like – there is no restriction. However we would ask you to be realistic and only choose those areas that you would really consider living in. On the other hand, if you only select areas where we have a limited amount of housing; this may lengthen your waiting time before we are able to house you, even if you have been assessed as having a high level of points.

Please note, on the application form we have listed several areas where we do not currently have properties – please tick these if you would be interested in living there: this information helps us find out what the level of demand is in these areas and helps us plan for the future.

We have many applicants in housing need from parts of the rural area where we don't currently have any houses. So 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 onto where we do have houses. Applicants can be awarded local connection points for up to two of these areas. You'll find more information on page 15 on how this works and what the local housing areas are.

Health and housing needs

If you need to move home because your health or disability makes your current house unsuitable, you may be given extra priority. It is important to note that we do not give priority to people simply for having a medical condition – we focus on why your current home is not suitable and on how moving house would help things.

If you say on your form that you have to move because it doesn't suit you for health reasons, we will send you a 'Health and Housing Need' form. This asks for a bit more detail on your circumstances.

Please note that we will not usually award medical points if your property can be adapted to meet your needs.

If you rent from a housing association or a council, contact your landlord – you may get adaptations in your home on the recommendation of an occupational therapist (OT). Owner occupiers and tenants of private landlords can access grants of up to 100% to cover costs if it has been assessed as medically essential by an OT. Contact Stirling Council's Social Care Team for an assessment and get advice on funding from the Grants Team (for both teams tel: 0845 277 7000).

When will an application be cancelled?

We will only cancel your application if:

- The applicants asks for it to be removed from the list.
- The applicant dies.
- The applicant fails to respond to repeated attempts to contact.

When can an application be suspended?

In certain circumstances we will suspend an application. This means the application will not be considered for rehousing. Our policy states that an application can be suspended for six months where:

- A housing applicant owes arrears of more than one month's rent to a previous landlord, unless there is a payment arrangement in place to repay the debt and that this has been maintained for three months;
- A housing applicant knowingly provides false or misleading information on their application form or deliberately withholds relevant information. If a tenancy allocation has been made on the basis of such information, the Association may seek to repossess the property; and
- It is proven that a housing applicant or member of their household has a recent history of tenancy related anti-social behaviour (e.g. you have been evicted or an ASBO has been served on you).

Transfers and exchanges

If you are already one of our tenants you can apply for a transfer to another house. You may want a bigger or smaller house; or your current property is no longer suitable because of a disability or health issue; or because you want to move a different area for support or employment reasons.

You can apply for a transfer by completing an application form and going on our housing list (TRANSFER APPLICANTS DO NOT NEED TO COMPLETE THE QUESTIONS ON HOUSING HISTORY OR PREVIOUS TENANCIES). Your application will be assessed and considered along with all other applicants. Please note that before allowing a transfer to go ahead you will be expected to make sure that your property is brought up to an acceptable standard.

You can also exchange your home by mutual agreement with either another housing association or council tenant anywhere in the UK. We have a separate policy on mutual exchanges – please contact the office to obtain it or download it from our website. We keep a mutual exchange register in our office and on our website which has details of people wanting an exchange. We are also members of HOMESWAPPER – a web based national mutual exchange register – log on to www.homeswapper.co.uk.

Please note that no exchange can take place until we give you written permission.

Offers, viewing and becoming a tenant

If you are offered a house we will write to you and arrange for you to view it. You will be given three days to decide whether to accept. There are no restrictions on the number of offers you can refuse.

If you accept the house you will be expected to sign the tenancy agreement as soon as the keys are available and pay one month's rent in advance.

You will have to sign a 'Tenancy Agreement' – this will be a Scottish Secure tenancy (SST), unless we have told you otherwise. The tenancy agreement is a legal document which will tell you your rights and responsibilities as tenant, and explain our responsibilities as a landlord. We will explain this in detail to you, but if you have any questions please ask.

You will be responsible for paying rent from the date your tenancy starts. We can help you at the time you sign the tenancy agreement to set up a direct debit payment to make sure that your rent is paid on time.

If you are on benefits or are on a low income, you may be entitled to Housing Benefit to pay all or part of your rent. Our staff will also be able to give you advice about housing and any other welfare benefits you may be entitled to.

Right to buy

If we offer you a house, and it is your first tenancy, or if you have had a break from renting in the social rented sector, you will NOT have the right to buy your new home.

If immediately before taking up a tenancy with us, you were a council or housing association tenant you will have the right to buy, but this right is suspended for most of our stock until 2022, and for the remainder until 2014 – this may be subject to extension. Furthermore any properties which were built or acquired by us after 2008 cannot be purchased through right to buy.

Our staff can give you more details.

Confidentiality

You will be asked for personal information in completing the housing application form. All information given by you is treated as confidential under the terms of the Data Protection Act 1998. Information will not be passed on to, or discussed with, any other person or organisation without your permission.

You have the right to inspect any record kept by us in connection with your own housing application form.

Complaints

If you are not happy with the way your application has been dealt with or the service you have received, please let us know and we will do our best to sort it out. In the first instance please tell the member of staff who dealt with you know that you are unhappy and they will try and resolve the issue. If you are still unhappy, please ask that the matter is dealt with by our **Housing Services Manager**. If the issue cannot be sorted out at this stage you have the right to take your complaint to the **Scottish Public Services Ombudsman**. You can contact them at:

4 Melville Street, Edinburgh EH3 7NS
Tel: 0800 377 7330

Full details of how we deal with complaints can be found on our website or can be obtained from our office.

Appendix 1: Points Scheme

Points are used to help us prioritise applicants in the greatest need of housing. The following tables show what we award points for.

Full details can be found in our Allocation Policy.

1. Meeting Housing Need	Description	Points awarded
<p>a. Lack of/or insecure housing <i>(only one category applies)</i></p>	<p>Applicants whose housing circumstances are temporary or uncertain, who have right to a secure tenancy or any other suitable accommodation: points awarded on a sliding scale to reflect circumstances.</p> <ul style="list-style-type: none"> • Assessed as statutorily homeless with a duty to rehouse by the local authority (including those placed in temporary accommodation)¹ 60 • With no fixed address/roofless 40 • Unable to remain in current home because of domestic abuse or severe harassment 40 • Living in private rented accommodation with a valid Notice to Quit 40 • Demolition/repossession order 35 • Living in tied accommodation or forces accommodation within six months of retiral or discharge 35 • Couples with children or single parent families living care of friends and family 25 • Those leaving the marital home following a relationship breakdown 25 • Living in private rented accommodation where rent is unaffordable¹ 35 • Owner occupiers unable to meet their housing costs² 20 • Living in a caravan, chalet or houseboat 20 • Private rented accommodation/tied housing/HM forces accommodation where there is no formal notice to vacate 20 • Single people or couples living with friends or family who have previously held a tenancy or owned their own home 20 • Single people or couples living with parents but wish to leave home and live independently, who have not previously held a tenancy or owned their own home 15 	

1. Meeting Housing Need	Description	Points awarded
b. Condition of property <i>A maximum of 40 points can be awarded from this category</i>	<ul style="list-style-type: none"> • Property falls below the Tolerable Standard (as defined by Environmental Health) <p>Lacking amenities:</p> <ul style="list-style-type: none"> • No central heating • No inside WC • No cooking facilities • No hot and cold water supply at wash hand basin • No hot and cold water supply at sink • No hot and cold water supply at bath or shower • No permanent water supply <p>Condition of property:</p> <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> <p>10</p>
c. Overcrowding <i>A maximum of 40 points can be awarded from this category</i>	<ul style="list-style-type: none"> • Household is statutorily overcrowded • For each bedroom lacking occupancy standard (maximum award is 30) • Applicants with regular weekly overnight access to children³ <p>Applicants sharing facilities or amenities with another household:</p> <ul style="list-style-type: none"> • Kitchen • Bathroom • WC • Livingroom 	<p>40</p> <p>10 each</p> <p>10 (flat rate)</p> <p>5</p> <p>5</p> <p>5</p> <p>5</p>
d. Unsatisfactory housing conditions <i>A maximum of 40 points can be awarded from this category</i>	<p>Health needs</p> <p>Current home is not suitable for health reasons. 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 • 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) • Applicant has 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) <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 household that have to live apart because current accommodation is unsuitable to allow them to live together⁴ • A household with children under 16 who live in a flat or maisonette with a communal close (maximum award is 10) 	<p>40</p> <p>15</p> <p>10</p> <p>20</p> <p>20</p> <p>5 per child</p>

2. Making the Best Use of Stock	Description	Points awarded
<p><i>A maximum of 40 points can be awarded from this category</i></p>	<ul style="list-style-type: none"> • Underoccupation: points awarded to tenants of housing association or council properties in the rural Stirling Council area as well as tenants of Forth and Ochil View Housing Association for each bedroom surplus to requirements (max 40)⁵ 	20
	<ul style="list-style-type: none"> • 2:1 tenancies: points awarded if two council or housing association tenants within the rural Stirling Council area want to move in together and give up their tenancies⁵ 	20
	<ul style="list-style-type: none"> • 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 require⁵ 	20

3. Creating Sustainable Communities	Description	Points awarded
<p><i>Points will only be awarded if points have previously been awarded in the 'housing need' or 'making the best use of stock categories and points will be awarded for a maximum of 2 local housing areas</i></p> <p><i>A maximum of 20 points can be awarded in this category</i></p>	<p>A fixed award of 10 points will be awarded in this category to applicants who:</p> <ul style="list-style-type: none"> • Are currently living within the local housing area or • Are employed or seeking 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 – 15 points • Medium – 10 points • Low – 5 points 	10

Notes

1. We will define this as where the rent is above the Local Housing Allowance and the household is in receipt of benefits or tax credits; or where the applicant is affected by the 'bedroom tax'. This category of points will only be awarded to applicants who live in properties which meet Rural Stirling's occupancy standard (see p8 'What size of house will I be considered for').
2. We will award points in this category to owner occupiers whose income is insufficient to allow them to maintain mortgage payments and with insufficient equity to buy alternative accommodation. Applicants awarded points in this category must agree to have their financial circumstances assessed by the Association's income maximisation officer before an offer of housing is made.
3. Applicants in this category will not get points for overcrowding.
4. This category of points will only be awarded to applicants with full time access to children.
5. These points will only be awarded to applicants who will be giving up their existing tenancies.

Appendix 2: Local housing area/location and map

Area we have houses	Local Housing Area (Community Council Areas)
Aberfoyle, Kinlochard & Stronachlachar	Strathard; Port of Menteith; Gartmore; Buchanan; Trossachs
Balfron	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 the 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; Balquhidder; Strathfillan
Lochearnhead	Balquhidder; Trossachs; Callander; Killin; Strathfillan
Strathyre	Balquhidder; Trossachs; Callander; Killin; Strathfillan
Tyndrum	Strathfillan; Killin; Balquhidder (we also include the area to the west of Tyndrum as far as Bridge of Orchy)





Rural Stirling
HOUSING ASSOCIATION

Rural Stirling Housing Association Ltd

Stirling Road, Doune FK16 6AA

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