



# Rural Stirling

HOUSING ASSOCIATION

## Allocations Policy

<b>Rural Stirling Housing Association, Stirling Road, Doune, FK16 6AA. Registered as a Scottish Charity No. SC037849</b>	
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<b>Review Period</b>	<b>3 years</b>
<b>Review Due</b>	<b>June 2016</b>

# **Rural Stirling Housing Association Housing Allocation Policy**

## **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 505 homes for rent, and 22 more in 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
- Working with the Stirling Council to meet housing need in the rural Stirling area through nominations and section 5 referrals
- Making sure that people who apply to us for housing are given good quality information and advice to help them make informed choices
- 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. Legal and good practice framework**

In developing this policy we have taken into account of legal requirements as well as guidance produced by the Scottish Government.

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

The Housing (Scotland) Act 1987 (as amended)  
The Housing (Scotland) Act 2001  
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:

- i) Admission to the housing list
- ii) The types of applicants we need to give reasonable preference to when allocating houses
- iii) Factors we need to ignore when allocating houses
- iv) Specific restrictions
- v) Information and publicity; and
- vi) Rights of access to personal information
- vii) Allocating tenancies to close relatives of staff or committee members

**i) Admission to the list:** anyone who is 16 years of age and over 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.

#### **ii) Groups which must receive reasonable preference**

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

- People who are homeless or threatened by homelessness
- People living in housing below the Tolerable Standard
- People living in overcrowded housing or in large families
- People living in unsatisfactory housing conditions

We also take other factors into consideration and these are dealt with in section seven and at appendix 1 which sets out how we award points.

#### **iii) What we can't take in to 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 and property – and that of other household members
- 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. it is a partner's debt) or,
  - has been repaid in full or,
  - is the equivalent of less than a month's rent
- if the housing debt is more than the equivalent of one month's rent, it must be disregarded as long as the applicant has
  - made an arrangement to repay it;
  - has kept to the arrangement for 3 months; and
  - continues to keep to the arrangement

**iv) 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 considering 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.

**v) Information and publicity:** we must provide all applicants with a summary guide of this policy which explains in plain language how we allocate our houses. We will provide a copy of the full allocations policy and our procedures which lay out how we allocate houses on request. We will not charge for this information.

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

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

**vi) 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.

**vii) Allocating tenancies to close relatives of staff and committee members:** All applicants are asked to declare any relationship to staff and committee when they complete their application. Any allocations made to close relatives of staff or committee must be approved by the

Association's Committee of Management before the formal offer is made. The committee will seek to ensure that the allocation has been made strictly in accordance with the allocations policy.

#### **4. 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 also in line with legislation and good practice. We have consulted with community councils, applicants and our tenants as well as Stirling Council, as the statutory authority, and have taken their views on board before finalising this policy.

#### **5. How does Rural Stirling allocate its houses?**

Unfortunately there are many more people who want a house than we are able to rehouse. We operate a points based policy which aims to give priority to applicants as fairly as possible in line with the Scottish Government's legislation governing the allocation of social housing.

Our policy also aims to ensure the best use of our stock: for example, we match households to the size of property that they need. We also want to help support and sustain the rural communities in which we work. Details of how we aim to achieve are set out later in this document.

People who want to be housed by the Association are asked to complete an application form and once this has been processed they are added to our housing list (details of how we deal with applications are set out in the following section).

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 each of these two categories of applicants. We do this by assessing the relative need and demand from each category.

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 up to 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.

## **6. How we deal with applications**

- **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.

- **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).

- **Decision**

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

- **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

- **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.

- **Suspensions**

Although we will not remove applications from the list there are certain circumstances where we will we will **suspend** 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 applications for the following circumstances:

**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.

**Conduct**

We may also suspend applicants because of their conduct or that of their household. This may 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

**False information**

We may suspend an application where we believe that the applicant has provided false information in an effort to increase their chances of increasing the chances of re-housing.

## **7. How we prioritise applications**

This section explains the type of allocation system we use to allocate our houses in 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.

### **Determining priorities**

Housing need is assessed and prioritised using a points system. Points are awarded on the basis of 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.

If an applicant is received from a household living apart that want to live together, points will be allocated on the basis of whichever applicant has the highest housing need at the point of application.

In allocating our houses the Association must comply with statutory and regulatory requirements. The law states that the categories of applicants we must give reasonable preference to when selecting tenants are:

- People affected by homelessness and those threatened with homelessness
- People living in housing below the tolerable standard
- People living in overcrowded houses or in large families
- People living in unsatisfactory houses.

Along with this, the Association also tries to make the best possible use of its stock and to contribute to the maintenance of sustainable communities and these objective, along meeting the needs of the 'reasonable preference' categories is reflected in how we award points. In addition, when assessing housing need we will have regard to the applicant's circumstances and come to a view on whether they may have intentionally made their housing circumstances worse in order to improve their priority and whether it would have been reasonable for them to follow other options.

### **How are points awarded?**

We have 3 categories of points to reflect what we are trying to achieve 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.



## Policy Objective 1: meeting housing need

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

### **A. 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 and make a decision as to whether they are homeless and whether they have a duty to rehouse them. 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 receive these points even if they have been placed in temporary accommodation by the Council or have been assessed as 'homeless at home'. They will not be awarded any other points from the 'housing need' categories of points, but will be awarded local connection points where appropriate (see policy objective 3 – Creating sustainable communities).

Homelessness in the rural area is a real problem but it 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 which reflects the insecurity of their housing situation and the difficulties this brings.

### **B. People living in housing below the tolerable standard**

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.

Houses are deemed to fail the tolerable standard as defined in law. To allow us to award the maximum points in this category (40) 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 of the property.

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

### **C. 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 livingrooms and bedrooms as suitable for sleeping. Applicants who are overcrowded by this standard will be given a fixed award of 40 points.

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

Our occupancy standard is as follows:

Each couple (that is partners of the same or opposite sex) 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, we will give a fixed award of 10 points and 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.

### **D. People living in unsatisfactory houses**

The law does not define 'unsatisfactory houses'. This Association defines it as people living in difficult circumstances because of two factors:

#### **i) health 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

**ii) 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

## 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 in the following

- **Underoccupation:** we will award points for each bedroom surplus to requirements (in line with the Association's occupancy standard) to housing association and council tenants within the rural Stirling area but only if an applicant is moving to a smaller house. We will also award underoccupation points to tenants of our Strath For partners, Ochil View HA and Forth HA.
- **2:1 tenancies:** points will be awarded if two council or housing association tenants within 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*)
- **Adapted properties:** points are 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

## Policy Objective 3: Creating sustainable communities

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 to move to a particular housing area if they have close family or friend who provides them with essential help or support. 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.

Applicants will be able to choose up to two local housing areas to get local connection points. If the applicant wants to be considered for housing in any other area, their local connection points will be discounted when if we are considering housing them in an house which is not in their chosen local connection areas.

**It is important to note that the law says we cannot take into account *how long* someone has lived in an area. This means that we have to treat applicants who have lived in area for a few months in the same way as applicants who have lived there all their lives.**

### **Local housing areas**

The Association currently has stock in fifteen 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. 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 just for 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 local people have difficulties accessing housing. We will normally operate a LLI when we allocating new build properties **for the first time**. This is because we are building these houses to address local shortages and the government has provided funding on that basis. When we operate LLIs we will:

- carry out an assessment of housing need and demand in the area, and consider the impact of using a 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 LLIs so that applicants are aware of how it will work
- monitor the impact of the LLI

## **8. How we allocate our houses**

When a property becomes available to let, a decision will be made on whether we will allocate it from our own list (either to a direct applicant or an internal transfer) or to make it available to Stirling Council for a nomination or referral. We will make this decision based on the level of need of direct and transfer tenants 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 decision is made to allocate from our housing list, a shortlist will be drawn up of applicants for that house size type and area. We will then arrange to visit these applicants.

We normally 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 outwith the council area, or ask those applicant's 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.

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.

#### **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 Committee of Management for special consideration

### **9. Appeals and complaints**

Anyone wishing to register a complaint or appeal about how their application has been dealt with or against an allocations decision 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.

### **10. 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 Management Committee on a quarterly and 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	Points
<b>A. Lack of /or insecure housing</b> ( <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"> <li>• 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></li> <li>• with no fixed address/roofless</li> <li>• unable to remain in current home because of domestic abuse or severe harassment</li> <li>• living in private rented accommodation with a valid Notice to Quit</li> <li>• Owner occupiers subject to a repossession order</li> <li>• demolition or closing order</li> <li>• living in tied accommodation or HM forces accommodation within 6 months of retiral or discharge</li> </ul>	<p>60</p> <p>40</p> <p>40</p> <p>40</p> <p>35</p> <p>35</p> <p>35</p>

<b>A. Lack of /or insecure housing ( continued)</b>	<ul style="list-style-type: none"> <li>• living in private rented accommodation where rent is unaffordable <i>(defined as where the rent is above the Local Housing Allowance and the household is in receipt of benefits or tax credits (excluding child benefit); or where the applicant is affected by the housing benefit underoccupancy charge – bedroom tax. n.b this will only be awarded to applicants currently live in properties which meet Rural Stirling HA’s occupancy standards)</i></li>   <li>• couples with children or single parent families living c/o friends and family</li>   <li>• those leaving the marital home following a relationship breakdown</li>   <li>• living in caravans chalets or houseboats houseboats</li>   <li>• living in private rented accommodation/tied housing/HM forces accommodation with no formal notice to vacate</li>   <li>• single people or couples living with friends or family who have previously held a tenancy or owned their own home</li>   <li>• owner occupiers whose income is insufficient to allow them to maintain mortgage payments and with insufficient equity to buy alternative accommodation <i>(n.b applicants awarded points under this category must agree to have their financial circumstances assessed by the Association’s income maximisation officer)</i></li>   <li>• 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</li> </ul>	<p style="text-align: right;">35</p> <p style="text-align: right;">25</p> <p style="text-align: right;">25</p> <p style="text-align: right;">20</p> <p style="text-align: right;">20</p> <p style="text-align: right;">20</p> <p style="text-align: right;">20</p> <p style="text-align: right;">15</p>
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<p><b>B. Condition of property</b> A maximum of <b>40</b> points can be awarded from this category</p>	<p><i>Under our policy a 'house' is regarded as including caravans, chalets houseboats.</i></p> <ul style="list-style-type: none"> <li>• Property falls below the Tolerable Standard (-as defined by Local authority Environmental Health) 40</li> <li>• <u>Lacking amenities</u> <ul style="list-style-type: none"> <li>○ no central heating 10</li> <li>○ no inside WC 10</li> <li>○ no cooking facilities 10</li> <li>○ no hot and cold water supply at WHB 10</li> <li>○ no hot and cold water supply at sink 10</li> <li>○ no hot and cold water supply at bath or shower 10</li> <li>○ no permanent water supply 10</li> </ul> </li> <li><u>condition of property</u> <ul style="list-style-type: none"> <li>• serious dampness 10</li> <li>• major disrepair 10</li> </ul> </li> </ul>	
<p><b>C. Overcrowding</b> <u>A maximum of 40 points can be awarded in this category</u></p>	<ul style="list-style-type: none"> <li>• household is statutorily overcrowded 40</li> <li>• for each bedspace a household lacks to resolve overcrowding meet the Association's occupancy standard (maximum award is 30) 10</li> <li>• applicants with regular weekly overnight access to children (<i>n.b. these applicants are not awarded points for 'each bedspace lacking'</i>) 10 -flat rate</li> </ul> <p>Applicants sharing facilities or amenities with another household</p> <ul style="list-style-type: none"> <li>• kitchen 5</li> <li>• bathroom 5</li> <li>• WC 5</li> <li>• Livingroom 5</li> </ul> <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><b>D. Unsatisfactory housing conditions</b>  <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><b>Health needs</b></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"> <li>• 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 40</li> <li>• 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) 15</li> <li>• applicants 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) 10</li> </ul> <p><b>social /welfare issues</b></p> <ul style="list-style-type: none"> <li>• applicant is providing long term care/foster care and the current property is not suitable 20</li> <li>• 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>) 20</li> <li>• a household with children under 16 who live in a flat or maisonette with a communal close 5 (for each child)</li> </ul>	
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2. Making the best use of stock	Description	Points
<p><b>a maximum of 40 points can be awarded in this category</b></p>	<ul style="list-style-type: none"> <li>• <b>Underoccupation:</b> 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></li> <li>• <b>2:1 tenancies:</b> 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></li> <li>• <b>Adapted properties:</b> 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</li> </ul>	<p>20</p> <p>20</p> <p>20</p>

3. Creating sustainable communities	Description	Points
<p>Points will be awarded for a maximum of 2 local housing areas</p> <p><b>A maximum of 20 points can be awarded in this category</b></p>	<p><b>A fixed award of 10 points will be awarded in this category to applicants who</b></p> <ul style="list-style-type: none"> <li>• are currently living within the local housing area</li> <li>• are employed or seeking employment in the local housing area</li> </ul>	<p>10</p>



## Local Housing Areas

The Association currently has stock in fifteen 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 Gargunnoch, as well as those currently living in Gargunnoch, we would treat applicants living in the neighbouring community council areas: Thornhill & Blairdrummond, Arnprior and Fintry, as having local connection.

<b>Area we have houses</b>	<b>Local housing Area (Community Council areas)</b>
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 A9)
Drymen	Balfron; Buchlyvie; Croftamie; Buchanan; Gartmore; Strathblane
Gartmore	Gartmore; Port of Menteith; Strathard; Buchlyvie; Drymen; Buchanan
Gargunnoch	Gargunnoch; Thornhill & Blairdrummond; Fintry; Kippen; Carron Valley
Kippen	Gargunnoch; Thornhill & Blairdrummond; Arnprior; Fintry
Killin	Killin; Balquhidder; Strathfillan
Lochearnhead	Balquhidder; Callander; Trossachs; Callander; Killin; Strathfillan
Strathyre	Balquhidder; Trossachs; Callander; Killin; Strathfillan
Tyndrum	Strathfillan; Killin; Balquhidder (and the area to the west of Tyndrum as far as Bridge of Orchy)