



ALLOCATION POLICY

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ACTIVITY STANDARDS

These Activity Standards set out the primary functional areas and activities that the Agency will regulate and inspect. Assessments should focus on:

- Outcomes;
- Achieving good practice; and
- How well the Guiding Standards are being met in each of the activities – for example, how well the Guiding Standard on equality of opportunity is being met in the activities that relate to the allocation of properties and the assessment of homeless applicants.

A copy of the Performance Standards (November 2001) is kept at the back of the Policy Register for reference.

ACTIVITY STANDARDS 1: HOUSING MANAGEMENT

- AS1.1 **Access to housing** We ensure that people have fair and open access to our housing list and assessment process. We work with others to maximise and simplify access routes into our housing.
- AS1.2 **Lettings** We let houses in a way that gives reasonable preference to those in greatest housing need; makes best use of available stock; maximises choice; and helps to sustain communities.
- AS1.3 **Tenancies** We offer the most secure form of tenancy compatible with the purpose of the housing. The agreement makes clear the rights and duties of the tenant and landlord. We act to uphold these rights and duties in a fair and responsible manner.
- AS1.4 **Housing support needs** We are responsive to people's individual housing support needs.

Allocations Policy

Eildon Housing Association

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1. INTRODUCTION

Eildon Housing Association is a locally based housing association, with offices in Melrose, Galashiels and Peebles, serving the Scottish Borders and committed to providing a wide range of rented and low cost housing provision for those in housing need throughout all communities in the region.

The Association's development programme aims to satisfy these needs by locating new developments within existing communities to prevent the migration of individuals away from stable communities and those areas in which they would prefer to live. This is of particular importance in rural areas.

The majority of Eildon's housing stock is designed for one or two people, with one bedroom, and approximately a third of this is dedicated to the particular needs of older people in the form of amenity or sheltered housing. With stock transfer from Communities Scotland, and an increasing number of mixed tenure developments including family sized housing, the stock of two and three bedroom properties now comprises almost 25% of Eildon's housing. With all sizes and types of housing, provision of purpose-built or adapted housing for physically disabled people, and housing support for vulnerable people is integrated wherever possible and where the demand is clear.

The principal aim of this allocations policy is to ensure the allocation of satisfactory housing to those with a clear and identifiable need at rents they can afford. In formulating this policy the Association has taken into account guidelines issued by Communities Scotland and the Scottish Federation of Housing Associations, as well as all relevant legislation.

2. OBJECTIVES OF THE ALLOCATIONS POLICY

The allocations policy is designed to meet the following objectives:-

- to be fair, efficient and consistent in allocating tenancies,
- to ensure accommodation is suitable for the applicant's housing need,
- to achieve stable and balanced communities,
- to make best use of the housing stock,
- to consider health and social factors and the capacity to improve an applicant's quality of life,
- to facilitate mobility for reasons of family support and employment,
- to complement the housing provision of other Registered Social Landlords in the Scottish Borders.

3. EQUAL OPPORTUNITIES

In promising a policy of equality of opportunity and access to its housing, the Association will ensure no applicant for housing receives less favourable treatment on the grounds of age, disability, ethnic or national origin, family circumstances, marital status, political or sexual orientation, race, religion or gender. Applicants are asked to provide details of their gender, disability and ethnic origin in order that this section of the policy can be monitored although provision of the information is entirely voluntary.

4. WHO MAY APPLY FOR HOUSING?

Eildon accepts applications from any person or household over 16 years old, who is in housing need.

No minimum period of residence is required. However consideration will be given to those having specific reasons for seeking housing in a particular town or village:-

- either currently living or working in the area,
- wishing to remain in or move to the area to give or receive support including that to and from family,
- incoming workers,
- other social or health reasons.

No restriction is placed on acceptance of applications due to ability to pay or property ownership. However the availability of other housing options will be considered when determining the relative priority of otherwise equivalent applications.

The Application Form

An application must be made on the Association's application form or other approved common application form which may be developed by housing partners in the Borders area and help is available to anyone who has difficulty completing the form. As the initial assessment of priority is based on the information provided by the applicant, efforts are made to design an application form which is 'user friendly' while gathering sufficient information. Incomplete applications are followed up by letter or telephone to ensure that applicants less able or familiar with forms receive equal consideration. Where an applicant seeks re-housing on medical or health grounds, he/she will be required to complete a health self-assessment form which is automatically sent to all applicants.

5. HOUSING LISTS

The Association operates a computerised housing applications package, recording full details of an application which has been assessed. The system records, and cross references, applicants' details, the size and type of house required or for which the applicant would be considered, and the locations where housing is being sought. The database holds and sorts information to meet the needs of the allocations policy and procedures. Hence for every property type, size and location, the system will produce a list of applicants in order of priority as indicated by the number of points awarded.

Housing lists are held for each settlement in the Borders where the Association has, or intends to provide, housing, according to type and size of house required, and in order of priority as indicated by the points system.

a) Areas of Choice

Applicants may choose the areas in which they wish to live and may specify a particular development. While every effort is made to consider individual preference the slow turnover in some developments may result in a very long waiting time if the applicant is very restrictive in their choice. Applicants will be advised of the type of housing available within the areas preferred and of other vacancies.. Where applicants are interested in several areas their application is cross referenced to all relevant lists.

b) Types and Size of House

Applications are held on a computer database, which records location preferred, type and size of housing required. Each application considered for a more specialist type of housing, e.g. elderly amenity, will also be registered in the 'general needs' category to ensure equal consideration of those with particular needs for all types of housing.

GENERAL NEEDS

All Eildon housing is classified by bedspaces required, from single person to eight person. Double bedrooms can only be occupied by two persons under the following circumstances:

- adult couples over the age of 16,
- 2 children under the age of 8, of different sex
- 2 children of same sex

ELDERLY AMENITY HOUSING

This is specially adapted housing for older people linked to the Scottish Borders Council's Bordercare Community Alarm system, for single persons and couples over 60 years old.

SHELTERED AND VERY SHELTERED HOUSING

Sheltered housing is designed for older people who, while able to look after themselves in their own home, benefit from a housing support and optional meals service. Very sheltered housing is similar to sheltered housing with a more extensive staff presence providing a higher level of housing support. The Association has very sheltered housing in Galashiels, Melrose and Hawick.

Additional factors will be taken into account for those to be considered for sheltered and very sheltered housing which emphasises the health and social considerations in maintaining and maximising the independence of older people.

HOUSING FOR PEOPLE WITH PHYSICAL DISABILITIES

The Association recognises that individuals in the community require access to housing which is suitable for those with physical disabilities, and their families, and endeavours to include this in each development. A separate housing list is held for these specially designed flats and houses. Applicants with a disability will receive priority in allocating these properties, over any other person on the housing list. Supplementary information from doctors, occupational therapists or social workers may be required to support applications for housing in this category. The Association also works closely with Borders Disabled Persons Housing Service.

In the event of the individual who requires the wheelchair adaptations no longer residing in the accommodation, the remaining tenant/s will be actively assisted by the Association to obtain alternative accommodation either within Eildon's own stock or by working in partnership with other registered social landlords.

Where there is a demand for such wheelchair accommodation the remaining tenant/s will be given priority equivalent to that of the applicant at the top of the list for the wheelchair housing currently occupied by the remaining tenant/s. Such situations will be handled sensitively by Association staff who will recognise that while the wheelchair adaptations are no longer required, other family members may well have lived there for many years in what has been their home too.

Any cases which can not be assisted in this way will be referred to the Committee of Management for further consideration.

HOUSING WITH SUPPORT

A housing list is also held for those requiring housing with support, whether within a specified project, or in self-contained housing. Those individuals will also be included on the general needs housing list. Consideration is given, where practical, to integrating people with particular support needs into the community through allocation of housing within mainstream housing development, ensuring the availability and provision of appropriate support. This includes people with learning difficulties, people with mental health problems, people with physical disabilities and vulnerable young people. A percentage of the Association's housing (approx. 10%) is reserved for those requiring support, while recognising that these support needs will vary according to the client, and through time. Within this quota the Association will consider leasing accommodation to be managed by care or support agencies, to provide accommodation for their clients. This housing is considered outwith the priority pointing system and allocation will involve housing management and housing support staff, or support agencies.

ACCOMMODATION REGISTERED WITH THE CARE COMMISSION

Accommodation at 92-96 Craw Wood [for people with dementia] and 29-30 Station Avenue [for adults with a learning disability] which is registered with the

Care Commission is let outwith this policy on the basis of full multidisciplinary assessments

TRANSFERS

To facilitate the operation of the allocations policy in relation to transfer applicants, details of Eildon tenants seeking a transfer can be separately identified, to be considered with other applicants for housing in a particular location.

c) Review of Housing lists

Each application will be reviewed at least annually within a rolling review programme, and may be reviewed more frequently in the areas of highest demand or turnover. Applicants indicating a change of circumstances will have their application re-assessed and will be advised of their new priority status. All applicants are advised to inform the Association of any changes in circumstances as these occur.

Applicants who do not respond to the review letter within 21 days will have their application cancelled.

6. DECANT ACCOMMODATION

The Association reserves the right to use an unlimited number of properties as accommodation for tenants who need to be decanted on a temporary or permanent basis. If required, these moves will have priority over all other types of allocation or transfer.

7 SHORT SCOTTISH SECURE TENANCY

Accommodation will normally be allocated on the basis of a Scottish Secure Tenancy [SST] In the following circumstances, a Short Scottish Secure Tenancy will be utilised

A] An order for recovery of possession has been made against the prospective tenant [or any prospective joint tenant] in the previous three years

B] The prospective tenant [or any prospective joint tenant] or anyone whom it is proposed will reside with the prospective tenant is subject to an Anti-Social Behaviour Order granted on or after September 30 2003

C] Temporary accommodation to people taking up employment in the area of the Scottish Borders. Such a let would be for the express purpose of enabling the individual/s to seek permanent accommodation in the area

D] The house is let to a person expressly on a temporary basis pending development affecting the house

E] The accommodation is a direct let on a temporary basis of not less than 6 months to someone who is homeless

F] Accommodation let on a temporary basis to someone requiring or in receipt of housing support services

G] The Association does not own but has leased the accommodation

Where a short SST has been created under Clauses A, B, F it will normally convert to a full SST after a period of 12 months. Tenants have a right of appeal to the courts where they believe the Association should have provided them with a full Scottish Secure Tenancy Agreement.

In the case of shared housing, an Occupancy Agreement will be utilised in accordance with legislation

8. ASSESSMENT OF HOUSING NEEDS

Eildon allocates between 200 and 250 properties to let each year to housing list applicants, including re-lets from existing housing and new lets.

With a few exceptions, the housing list for all areas is in excess of the available properties to let. Each application is therefore assessed with reference to a points schedule aimed at giving highest priority to applicants in the greatest housing need.

This can be broadly described as assessing need in 5 main categories:-

- a) security of present accommodation,
- b) condition of property,
- c) health or medical needs,
- d) overcrowding or underoccupation,
- e) social and environmental factors.

The Association will accept applications from any person aged 16 or over seeking housing.

Intentional change of circumstances

If the Association is satisfied that the person has intentionally changed their circumstances in order to secure a higher position on the list, it may withhold the additional points which would normally be awarded.

Other factors which may be considered

Where applicants have the same number of housing needs points, priority will be given following consideration of factors such as the mix of tenants in a development; the alternative housing options available to the applicant, and to the length of time the applicant has experienced the housing need (generally calculated from date of application).

9. NOMINATIONS AND PROTOCOLS

Eildon had a formal nominations agreement with the local authority which set out its commitment to working closely with the local authority to complement its role in alleviating housing need in the Borders. Following the transfer of housing stock by the

local authority the Association is working closely with its staff to finalise a protocol in respect of Section 5 [homeless] referrals

The Association also has a nominations agreement with the Borders General Hospital Trust in respect of properties at 1-39 Huntlyburn Terrace in respect of individuals who by virtue of their employment are key workers within the health care sector and require to be provided with accommodation at the Borders General Hospital.

10. ALLOCATION OF TENANCIES

Prior to making any offer of tenancy, an application for housing will be further assessed, including information from home visits, landlord references, and the availability to the applicant of other housing options. These factors will be considered when determining the relative priority of shortlisted applicants.

a) Re-lets

When an existing property becomes available for re-let those applicants from the appropriate housing list with the highest number of points are contacted to see if they are still in housing need. The purpose of the home visit is to verify and update the information on the application forms; to discuss the applicant's housing needs against the available housing and alternatives; to clarify preferences; and to provide information on rents, benefits, etc.

The points assessment may be revised following the home visits. An Offer of Tenancy will be made to the applicant with the greatest need as determined by the policy. An offer of housing may be withdrawn if relevant information had not been disclosed by the applicant.

The applicant will be invited to view the flat or house before signing a tenancy agreement. An applicant will be given 3 days to respond to an offer of tenancy after which the offer may be withdrawn.

b) New Lets

For new developments in rural areas [ie all areas excluding Galashiels, Hawick, Jedburgh, Peebles, Kelso, Tweedbank, Selkirk and West Linton] 75% of the properties will be pre-allocated at the point the development contract is signed. It is anticipated that this measure will assist in providing earlier confidence to local communities that the Association is working to house those in housing need who seek to live in particular communities. Retaining a quarter of properties for later allocation will help ensure that account can be taken of changes in circumstances or lack of awareness of the development itself. This measure will also help ensure that where tenants have any particular requirements, which need to be taken account of at design stage, these can be followed through as part of the building work as a Stage II adaptation.

Home visits will be carried out to direct applicants, transfer applicants, with sufficient priority for the area and types of housing about to be completed. Following any revisions of points following the visits, a short list of highest priority

applicants will be made to whom offers of tenancy are proposed. Offers of tenancy will be made to those with the highest priority while also considering the particular social and support needs of prospective tenants to achieve a balanced mix of tenants within the new development.

Prospective tenants will be invited to view an example of the new house or flat which they have been offered.

Where an applicant does not live within reasonable travelling distance of the Association's offices, the Association will request another housing association in the applicant's home area to carry out a home visit on Eildon's behalf, identifying those areas of the application where clarification or further detail is required.

c) Refusal of Offer of Tenancy

The Association accepts that an offer of housing may be refused by an applicant. If the reason for refusal is such that the Association considers it unlikely that it will be able to meet the aspirations of the applicant then this will be discussed with the applicant.

d) Previous Tenancies

Where an applicant has a current tenancy, or has previously held a tenancy, the Association shall, with the permission of the applicant, seek a reference from the present or previous landlord regarding the conduct of the tenancy. The Association accepts applications from tenants in and will allocate housing providing they have a repayment arrangement, have kept to it for at least three months and such payments are continuing. Where the amount of the outstanding liability is less than one month of the annual amount payable (or which was payable) no account can be taken of such arrears in the allocation of accommodation.

e) False Information

Applicants are required to declare on their application form that all information supplied is true and are asked to take care to submit accurate information about their circumstances. Should it come to the Association's attention that false or misleading information has been given, or information withheld in order to obtain a tenancy, action will be taken to recover possession of any property for which a tenancy has been granted.

Where the Association can demonstrate that an applicant has deliberately sought to distort or omit information to gain advantage [over other housing applicants] an application will be suspended. The length of the suspension will require to relate to the degree of falsification, its potential impact on any allocation, the circumstances of the applicant and their housing needs in relation to availability of housing. A maximum of 6 months suspension will apply.

f) Information to Committee Members

Statistical information on applicants and allocations will be provided bi-annually to the Committee of Management to allow it to monitor the implementation of this policy and be satisfied that performance standards are being met.

11. SHARED OWNERSHIP

The Association will, as far as possible, apply the assessment of housing need to applicants for shared ownership. However, there are other factors of which account needs to be taken in determining priority where demand for the properties exceeds supply. This is summarised below:

- a) Priority will be given to applicants whose total household income is such that they would not be able to buy a suitable new property in the normal way.
- b) Within the above category, particular priority will be given to:-
 - i) First Time Buyers - this may include applicants who were joint owners of property but who are being forced to sell because of marriage breakdown, etc.
 - ii) Public Sector Tenants, i.e. applicants renting property owned by Local Authorities, Housing Associations
 - iii) Public Sector Applicants, i.e. those on the waiting list of the above landlords.
- c) Applications will be accepted from those not in any of the above categories. Although they will be accorded lower priority, their present housing circumstances will be taken into account when their applications are assessed.
- d) Where there is more than one applicant for a property and they fall into the same priority category, the person whose application was received first will be offered the property.
- e) The Association considers that sharing owners cannot support rent and mortgage outgoings which exceed 40% of net household income. Offers to sell will not be made where this would be the case. The Association also wishes to ensure as far as possible the financial security of the applicant and will seek confirmation from employers concerning length of employment, security and annual income, with the consent of the applicant.

12. TRANSFERS AND EXCHANGES

a) Transfers

At the point of lodging a transfer request a home visit will be made to discuss the reasons for the request and to look at options which may include seeking to adapt the property

Requests for transfer by Eildon tenants to other Eildon property will be considered under the following categories:-

- Required for health reasons (supported by health self assessment form)
- Required for social reasons, e.g. to be nearer family, employment, etc.
- Changes in household size
- Management transfers to resolve identified estate management problems e.g. harassment on the grounds of age, disability, race or ethnic origin,

sexual orientation or gender.

Conditions

- i) They will not be considered for transfer to a property which would result in overcrowding or underoccupation of that property.
- ii) Requests for transfer will be considered alongside housing list applicants and they are within 5 points of the next applicant
- lii] Prior to allocation to a tenant with preserved Right to Buy in any development involving private finance, the Association will confirm this is in accordance with agreements negotiated with the lender.

c) Exchanges

The Association encourages requests for exchanges with tenants of local authority, housing association or other landlords where this will improve the housing circumstances of both parties. Conditions regarding exchanges are detailed in the Association's Exchange Policy. The key principles regarding exchange eligibility are that applicants will not be allowed to exchange if

- 1.1 The Association does not have the written consent of all tenants involved in the exchange (this would include each joint tenant). Written consent will also be required from any person who has occupancy rights under the Matrimonial Homes (Family Protection) (Scotland) Act 1981. All those with tenancy or occupancy rights need to agree to the move.
- 1.2 The Association exchange applicant(s) has lived at their current address for less than a year. We apply this restriction as we aim to house applicants suitably in the first place. We may relax this eligibility criterion if there are urgent medical or social grounds for an exchange.
- 1.3 Either applicant has had rent arrears during the six months previous to the proposed exchange date or has other outstanding housing related debts (this includes legal fees and rechargeable repairs). This eligibility requirement may be relaxed if:
 - a. there are urgent medical/social grounds for an exchange
 - b. the arrears are caused by delays outside the exchange applicant's control e.g. the delayed payment of Housing Benefit
 - c. the arrears are under control, for example, the exchange applicant has made regular payments to reduce the arrears under a formal written agreement for the past six months.

If this exchange restriction is relaxed, then the exchange applicant(s) must agree in writing, before the exchange takes place, to pay these rent arrears after they have moved to their new home. The Association will take legal action to recover these arrears from tenants if they are not paid.

- 1.4 There is evidence that either party to the exchange has seriously breached their tenancy agreement in the last 12 months or is the subject of current legal action by their landlord for a breach of the tenancy agreement (this includes action for rent arrears). This is because an exchange to alternative accommodation would have the effect of ending the legal proceedings. An exception may be made where the exchange has been requested in order to relieve the problem which led to the breach of tenancy.
- 1.5 The condition of the current property (including any garden area) occupied by either party to the exchange is not of an acceptable standard as defined by the Association in its Lettable Standard document. Association tenants are expected to bring the property up to the acceptable standard and to carry out or pay for any rechargeable repairs before an exchange request is approved unless the incoming tenant is prepared to agree in writing that they will carry out the required work.
- 1.6 The exchanging tenants are not prepared to accept the condition of the other property as seen. The Association will carry out safety checks of the gas and electrical installations and of smoke alarms installed by the Association. Thereafter tenants exchanging must accept the property in its physical condition as at the time of the exchange. We will not carry out any repairs that are the responsibility of the current Association tenant.
- 1.7 The exchange will result in the under-occupation or overcrowding of a property taking future housing needs into account.
- 1.8 Either of the parties to the exchange do not need the adaptations or additional services provided (such as elderly amenity, sheltered or wheelchair adapted houses).
- 1.9 It is the professional judgement of Association staff that an exchange to a particular property is not in the best interests of either the exchange applicant or the Association. This situation will be discussed with the exchange applicants and the reasons explained before a final decision is made.
- 1.10 The Association receives an unsatisfactory landlord report for a tenant of another landlord. We also reserve the right to refuse permission for an exchange where we have concerns about the suitability of the incoming tenant or the ability of the incoming tenant to sustain a tenancy successfully. This includes the likelihood that, in the professional opinion of our staff, housing the exchange applicant will cause annoyance, harm or risk to Association tenants, staff or others living around or about.
- 1.11 The Association and the landlord of the other party (if relevant) have not agreed beforehand in writing to the exchange taking place.

d) H.O.M.E.S. (Housing Organisations Mobility and Exchange Scheme)

The Association participates in the HOMES system to enable tenants to seek moves outside their local area.

13. SUCCESSION

The Housing (Scotland) Act 2001 provides for additional succession rights to a Scottish Secure Tenancy [SST] by a qualified person on the death of a tenant.

1. The first priority goes to [a] a tenant's surviving spouse or [b] cohabitee or [c] same sex partner. In the case of b and c, the house must have been the persons only or principal home throughout the period of 6 months prior to the tenant's death
2. The second priority, if no one in the above category qualifies or if the tenancy is declined by him/her goes to a member of the tenant's family aged 16 or over provided that the home was their only or principal home at the time of the tenant's death.
3. The third priority, if no one in the above category qualifies, or if the tenancy is declined by him or her goes to a carer who is providing, or who has provided care for the tenant or a member of the tenant's family at the tenancy. The carer must be aged 16 or over and have given up his or her previous only or principal home to be qualified to succeed to the tenancy.

In all of the above cases the house of the deceased person must have been the only or principal home for the qualifying person.

SUBSTANTIALLY ADAPTED OR DESIGNED HOUSES FOR THE USE OF PERSONS WITH SPECIAL NEEDS

Only spouses, cohabitees, same sex partners, joint tenants or persons with special needs can succeed to tenancies in this category. Others who would have succeeded, had the house not been substantially adapted or designed, do not have a right to succeed to the tenancy but have a right to suitable alternative accommodation. [Alternative suitable accommodation would be considered taking full account of Part 2 of Schedule 2 of the Housing [Scotland] Act 2001 which defines suitable accommodation.

CARERS

The Association would normally expect someone who is seeking to succeed to a tenancy as a carer would be able to provide details of the amount and type of care provided along with independent information from either the tenant's GP or social worker. The Association would normally also expect proof of entitlement to, or claiming of, any of the following benefits – disability living allowance, constant attendance allowance, attendance allowance, severe disablement allowance or invalid care allowance

The Association's Succession Policy contains fuller information on this issue.

14. SUSPENSION FROM THE HOUSING LIST

In certain circumstances, the Association will not make an offer of rehousing pending certain events. The Association aims to keep suspensions to a minimum, to be clear

about when they will be used, on whose authority and for how long. Suspensions need to balance the Association's aim of social inclusion alongside that of transparency, fairness and accountability to local communities.

Any decision to suspend an application will be taken either by the Housing Manager or the Director of Housing and Care Services, on the basis of available factual information, with a clear documented audit trail. Any decision to suspend an application will be communicated in writing to the applicant, setting out who has made the decision, why the decision has been made, how long it will last, what action the applicant needs to take in order for the decision to be changed. Applicants will also be advised of their right of appeal against this decision.

CIRCUMSTANCES UNDER WHICH AN APPLICATION WILL BE SUSPENDED

1. Tenancy-Related Debt

Where there is a debt equivalent to three or more months rent and there has been no maintained agreed arrangement lasting three months or longer to pay off the debt. In such circumstances, the application will be suspended until the debt outstanding is reduced to the equivalent of no more than one months debt or an agreed repayment arrangement has been maintained for at least three months ..Most commonly the debt will be rent arrears, but other tenancy related debt will also be taken into account. This will include unpaid service or factoring charges, charges for carrying out repairs which were the tenant's responsibility or charges for clearing out or cleaning a property which was left in poor condition. In all such cases the Association will have documentation which clearly shows that the applicant had been made aware of these charges and the debt remains outstanding.

Tenants or former tenants may have debts relating to the renting of a garage or lock up. Since these can be rented without being a tenant these are not considered tenancy related debts and can not form the basis for any suspension from the housing list, irrespective of the amount of debt outstanding. Similarly debts not directly relating to a tenancy, for example mortgage arrears, council tax arrears can not be taken into account in considering any suspension from the housing list.

Where an applicant has been making payments for three months but has not been paying the full agreed amount during that period, the Association will require to look at why the full amount has not been paid. Depending on the reasons, which will require to be substantive, eg change of circumstances, a re-negotiation of the amount to a more realistic level will be better than automatically suspending the application.

Where the arrears can be demonstrated to be as a result of errors made by housing benefit administration then the Association will ensure the applicant is assisted in managing this and will not preclude rehousing being offered.

2. ANTI-SOCIAL BEHAVIOUR

Where on the basis of documented evidence, the Association has initiated legal action to recover possession on the grounds of anti-social behaviour on Grounds 3 or 4 of Schedule 2, Part 1 of the Housing [Scotland] Act 2001, any application for rehousing by the tenant/s will normally be suspended, pending a conclusion to the legal action.

Where the Association, or another landlord is seeking an Anti-social Behaviour Order

[ASBO] which relates to the conduct of the tenant, applicant or anyone proposing to reside with them, any application for rehousing will normally be suspended until the application for it has been determined

3. HOUSING SUPPORT NEEDS

Where there are clear indications from an official source, or it is the considered opinion of our staff that an applicant would not be able to sustain a tenancy successfully, an application may be suspended pending the outcome of a housing support assessment and setting up of an appropriate package of support

15. ACCESS TO INFORMATION/CONFIDENTIALITY

The confidentiality of applicants' and tenants' personal information revealed in their application forms, learned through interview or in contact with the applicant or tenant, will be scrupulously respected by any member of staff in possession of, or having access to, the information.

Under the Data Protection Act 1998 an applicant has the right to see any information stored about him or her on computer. The Association will respond to any request, to view the information held on computer, or to have sight of any personal records maintained by the Association.

16. RIGHT OF APPEAL AND COMPLAINTS

Any applicant who wishes to query the assessment of their application by housing management staff may do so in the first instance with the Housing Manager. It is hoped that any problems will be thus resolved, promptly and informally. If the applicant remains dissatisfied, he or she will have the right of appeal, in writing, first to the Director of Housing and Care Services, and thereafter to the Committee of Management which shall appoint three members of the Committee of Management, normally including the Convenor of Housing Services, to consider the complaint or appeal and to call a hearing.

Any applicant who is dissatisfied with the allocations procedures and the way in which they have been administered, and wishes to make a complaint, has the right to do so. The applicant will be advised of the Association's complaints procedures with final right to complain to the Public Services Ombudsman. Complaints or comments about the policy, as distinct from the procedures, should be directed in the first instance to the Director of Housing and Care Services and thereafter to the Committee of Management.

17. MONITORING AND REVIEW

The Role of the Committee

It is the role of the Committee of Management to oversee the Allocations function of the Association. Its role can be defined as having responsibility for:

The formulation of the allocations policy.

Monitoring the policy and practice.

Consideration of any proposed allocation falling outwith the policy.

Ensuring standards are maintained and the Association meets Communities Scotland / SFHA performance standards.

Dealing with appeals.

The Association's Committee of Management will regularly monitor the effectiveness of this policy, through the presentation of regular reports on housing lists statistics and allocations made. It will review the policy on an annual basis to ensure it continues to meet its aims and objectives.

18. POINTS SYSTEM

In order to ensure that the Association houses people whom it intends to house, and to handle the great diversity and large number of applicants (around 1500 on the housing list, and around 800 new applicants each year) a systematic method of ordering priority has to be established.

A points system has been endorsed by Communities Scotland and the SFHA in "Raising Standards Allocations" as the most embracing, objective and accountable method of determining priority. It is also an essential tool in a computerised housing list system to permit the shortlisting of priority applicants. The applicant's circumstances are judged by giving points weighting their circumstances according to the degree of housing need placed on the circumstances by the Association's policy. (see Assessment of Need for the categories of need considered by Eildon)

However, the Association wishes to preserve its flexibility and discretion where appropriate and hence the system, used to shortlist high priority applicants, is not intended to be inflexible and the home visit will be used to revise and refine the assessment.

Appendix to Allocations Policy : Points Schedule

Category A: Security of Present Accommodation

		No of Points Allocated
1.	HOMELESS i.e. of no fixed abode , or in hospital unable to return home owing to accommodation being unsuitable	40
2.	THREATENED WITH HOMELESSNESS	
	Notice served on short assured or other tenancy	35
	Property being repossessed	35
	Tied housing where applicant is within 2 months of being required to move	35
	Forced sale of property, e.g. due to financial difficulties or marital break up	35
	Required to leave by relatives / friends in immediate future	25
<i>NOTE</i>		
<i>To be awarded these points, written confirmation of circumstances will be required from solicitor, landlord, employer, statutory agency or householder.</i>		
<i>Applicants awarded point as 'Homeless' or 'Threatened with Homelessness' should not be awarded further points under Categories B or C.</i>		
3.	TEMPORARY ACCOMMODATION for example	
	Local Authority Accommodation for Homeless Persons	35
	Supervised shared temporary lodgings, , Women's Aid Refuge	35
	Bed and Breakfast,	35
4.	INSECURE TENANCIES	
	Tied housing where applicant is within six months of retirement or of employment terminating	10
	Short assured (or other) tenancy of 6 months, not renewable	10
	Tied housing	4
	Lease of less than 6 months	10
	Short tenancy/lease of more than 6 months, or renewable	4
	If tenancy is furnished	add 2
	Caravan (security may vary)	4-10
5.	LIVING WITH RELATIVES/FRIENDS/LODGINGS WITH NO TENANCY AGREEMENT	
	If applicant's household comprises parent(s) and dependent child(ren)	10
	Applicant and partner (previously living together) living apart due to lack of suitable housing	8
	If applicant has had home of their own but returned to live with relatives or friends because of relationship break up/changes in circumstance	6
	Applicant and partner wish to form separate household (may or may not be currently living together)	6
	Applicant wishes to set up separate household	4
6.	SECURE ACCOMMODATION	
	Hostel where applicant has own room and some degree of permanence	4
	Local authority housing	0
	Housing Association or Trust	0
	Owner/occupier	0

NOTE

As some of these categories attract high level of points the Association will investigate the circumstances leading up to the applicant's present housing situation. If the applicant has given up accommodation which they could reasonably have continued to occupy, points may be withheld or reduced.

Category B: Overcrowding and Underoccupation

It is considered that a bedroom each is required for:

- each couple living together
- a parent in a single parent family
- each adult aged 16 or over
- each child aged 8 or over who otherwise has to share a bedroom with a child of the opposite sex
- no more than 2 people should have to share a bedroom

In line with this formula

For each bedroom short of the required number	10
For more than one bedroom in excess of requirements	5 (max 10 pts)

NOTE

Points for overcrowding are only awarded for accommodation occupied by the applicant and his or her household; Points will also be awarded upon proof of pregnancy [either by GP, Health Visitor letter or ante-natal card]

- If the applicant is divorced or separated, points are only awarded in this category if the applicant has regular, confirmed, overnight custody of the child (ren) for at least two nights each week.
- Points for underoccupation are only allocated where the applicant is the main householder
- One room caravans and bedsits are considered to be living spaces, and hence lack a bedroom for the purpose of allocating overcrowding points.

Category C: Unsatisfactory Housing Conditions

	No of Points Allocated
1. LACKING BASIC AMENITIES	
No separate living room	3
No kitchen/cooking facilities	3
No inside toilet	3
No piped hot water supply	3
No bath or shower	3
Inadequate means of heating	3
2. STATE OF REPAIR	
Dampness	3
Plaster/joinery repairs required	3
Roof leaks - minor	3
affecting principal rooms	5
Electrical faults/substandard wiring	5
Poor decorative order (not tenant's responsibility)	3
Structural defects	5
Other items (depending on severity)	1-5
3. DANGEROUS OR AWKWARD INTERNAL OR EXTERNAL ACCESS	
Elderly persons or applicants with child(ren) under 10 years only or where an applicant is visually impaired	3
4. SHARING FACILITIES WITH OTHER HOUSEHOLDS (NOT RELATIONS)	
Sharing one or more of:	
living room, kitchen, bathroom	5
Sharing bedrooms	2
Sharing facilities with relatives where applicant has previously lived outwith the family home	5

NOTE

Points are given where the applicant has to share facilities with person(s) who are not part of their permanent household and to whom they are unrelated. They may also be awarded to an applicant living in the family home if the applicant's relationship with the family has broken down and is causing mental or physical stress.

Sharing Facilities points are not available to couples living in the same house during a marriage break-up, as this situation receives recognition at Category E(c).

Category D: Health Needs

	No of Points Allocated
1. HEALTH CONDITION CAUSED OR AGGRAVATED BY CURRENT HOUSING CONDITIONS	
Where re-housing will substantially improve or alleviate a health condition from which the applicant or a member of his/her household is suffering	15-25
Where re-housing will slightly improve or alleviate the health condition	4-10
2. WHERE THE APPLICANT OR A MEMBER OF HIS/HER HOUSEHOLD'S POTENTIAL TO FUNCTION INDEPENDENTLY (or their carer's capacity to care for them) WOULD BE	
Substantially improved by re-housing	15-20
Slightly improved by re-housing	4-10

NOTE

Awarding of points in the above category will rely principally on the Housing Officer/Manager's assessment of the Health Self-Assessment Form completed by the applicant. Further information to assist this assessment may be sought from medical or paramedic practitioners.

Points awarded in this category will take into account a deteriorating medical condition and mental health problem.

However points will not be awarded for pregnancy, marital break up, neighbour disputes causing stress or dampness causing asthma unless this is confirmed in an independent report.

Category E: Environmental, Financial or Social Factors

Applicants may have reasons for applying for re-housing which are not covered in the previous categories.

	No of Points Allocated
1. SOCIAL REASONS	
a VIOLENCE/HARASSMENT	
This may be racial, sexual, result of violence from within the home or from neighbours	
Continuous	16
Intermittent	10
b SEPARATED FAMILIES	
Families with dependent children forced to live apart because of lack of suitable accommodation	8
c NON VIOLENT RELATIONSHIP BREAKDOWN	
Whilst in the marital home	8
d SUPPORT	
Need to give or receive support from relatives or friends	
Essential	8
Desirable	4
Need to receive enhanced housing management support (as assessed by Housing Support Service) to sustaining tenancy / independence	8
The Association will seek information from the applicant about the name and address of the relative who will give or receive support, and will obtain permission from the applicant to seek confirmation from the relative that they are willing to give/receive support and support the application for housing on these grounds.	
e EMPLOYMENT	
Moving to take up employment in the area	8
f TRAVELLING DIFFICULTIES	
Current housing prohibits access/visiting rights to children to be exercised	6
g Applicants who need to be closer to place of work/educational establishment, or essential services, e.g. Day Centre	4
NOTE	
<i>The Association may seek confirmation or support from social workers, doctors, employers, solicitors or other relevant persons prior to awarding points in the above categories.</i>	
2. ENVIRONMENTAL FACTORS	
a Elderly persons unable to manage large garden	3
b Applicant with child(ren) under 10 years living above 1st floor level	4
c Pensioners (over 60) living above 1st floor level without use of a lift	3
d Remoteness	
More than 3 miles from amenities without a car	3
As above, applicant over pensionable age	6
1-3 miles from amenities, no car and over pensionable age or where there is more than one person in the household	3
3. FINANCIAL FACTORS	
a Rent or mortgage costs such that an applicant experiences financial hardship or is unable to take up employment (e.g. costs exceed or would exceed 40% of disposable income)	4
b Travel to work, childcare, or medical costs increased by current housing and causing financial hardship	2

Sheltered Housing/Very Sheltered Housing

Where an applicant is being considered for a sheltered or very sheltered housing vacancy the following factors will be given particular weighting:

- Physical isolation from shops, transport or essential services (more than 1 mile)
- No social or family support.
- Would benefit on social grounds from sheltered or very sheltered housing, e.g. suffers emotional isolation, loneliness, lack of friends, etc.
- Would benefit on health grounds from sheltered or because of increased physical frailty and would receive benefit from secure physical environment and amenities.