

Kincardine Housing Co-operative

Allocations Policy

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1.0 Aims

Kincardine Housing Co-operative (hereafter referred to as the Co-operative) is a fully mutual Co-operative that owns general needs properties in Portlethen, Stonehaven and Fordoun. Approximately 5% of the properties become vacant each year and are allocated by the terms of the Co-operative's Allocation Policy.

The Co-operative's Allocation Policy aims to provide good quality affordable housing for those in housing need using a fair and accessible system that does not discriminate or exclude individuals, while ensuring the needs and aspirations of the community are addressed.

In order to achieve the aim of the Allocation Policy, it is based on principles set out in the Raising Standards in Housing (A Good Practice Guidance Manual SFHA 2004) and Performance Standards for Social Landlords and Homelessness Functions – COSLA, Communities Scotland and SFHA, 2001.

These principles are as follows.

Housing Need

The Co-operative will prioritise allocations of property to people with high levels of housing need (and/or support need where appropriate) without discriminatory restrictions.

Choice and Empowerment

The Co-operative aims through the provision of good information and advice to give applicants the ability to make informed choices about their housing options and to reduce complexity and bureaucracy where ever possible.

Accountability

The Co-operative aims to be accountable to its members and to the communities it works within for the Allocations Policy and processes.

Sustainable Communities

The Co-operative will aim to make best use of its available stock and use the allocations process to assist in the creation and maintenance of communities where people want to live and remain.

Partnership

The Co-operative will aim to work in partnership with other bodies and other organisations e.g. Combined Housing Registers, local authorities or other Registered Housing Landlords (RSLs) to identify and alleviate housing need.

Equality of Opportunity

In the provision of housing services via Managing Agents and in its engagement of Managing Agents the Co-operative will seek to ensure equality of opportunity and treatment for all persons.

The Role of Governing Body Members

The Co-operative's governing body members will not be involved in the day to day operation of the allocations process but will be involved in the setting, reviewing and agreeing of the Allocations Policy, considering appeals and special cases, and the monitoring of outcomes of the Policy.

Customer Service and Audit Trails

The Co-operative will maintain clear audit trails to show how and why allocations of properties have been made to particular households, whilst having due regard to data protection legislation. The Co-operative will aim to ensure that its overall allocations process is transparent to outside agencies and to people whose applications for housing are unsuccessful. Open communication will be observed with applicants at all stages of the allocations process from the initial enquiry onwards.

Monitoring and Review

The Co-operative will ensure that the results of the allocations process will be regularly monitored, reported and acted upon as part of an ongoing review process.

The Co-operative will distribute its Allocations Policy to appropriate agencies and bodies such as local authorities.

2.0 Objectives

The Allocations Policy links with the following strategic objective contained in the Co-operative's Internal Management Plan:

1. To provide good quality, well maintained houses at affordable rents

3.0 Allocations Policy and Associated Issues

Access to the Co-operative's Housing

There are no restrictions in the Housing (Scotland) Act 1987 as amended by the 2001 Act on the grounds of nationality, residence and/or immigration status to any individual or household making an application to the Co-operative. All applicants are entitled to an assessment of housing need.

As there are no restrictions in law in people subject to immigration control accessing housing association tenancies the Co-operative has no requirement to make enquiries about immigration status when accepting someone onto the housing list. Any person(s) who has attained the age of 16 may apply to the Co-operative for housing via completion of a housing application form with Aberdeenshire Council.

Information and Advice

The Co-operative will aim to provide applicants and potential applicants with comprehensive information and advice in relation to housing options, opportunity for housing with the Co-operative, the method of assessment of housing need and allocation of property and all other issues associated with applications for housing.

Allocation of properties via nomination process

All empty properties will be allocated to applicants nominated by Aberdeenshire Council if they are 'active' on the Council's housing list. In requesting nominations the Co-operative will aim to ensure that nominations are requested from different 'categories' of applicants i.e. a balance between homeless applicants, housing list applicants and transfer applicants as follows.

Housing List nominations	35%
Transfer List nominations	15%
Homeless nominations	50%

A Co-operative Housing Application Form will be completed for each nominated applicant and their level of need will be assessed in accordance with the points system contained at Appendix 1. This is to ensure that a sufficient level of need exists before making any offers of accommodation.

The Co-operative has a Nomination agreement with Aberdeenshire Council which will be monitored and reviewed annually.

If there is a joint tenancy and one tenant member wishes to be re-housed by the Co-operative while the other tenant member wishes to stay in their current Co-operative property the tenant member wishing to move will be treated as a housing list applicant.

Mutual Exchanges

Exchanges between two Kincardine Housing Co-operative tenant members will be permitted provided both parties have conducted their tenancies satisfactorily, including a clear rent account, and provide written undertaking to accept the property as it stands, as the Co-operative will not accept responsibility for any rechargeable repairs or redecoration.

Exchanges between a Kincardine Housing Co-operative tenant member and the tenant of another Registered Social Landlord will be allowed provided the standards above are met and the incoming tenant meets the Co-operative's admission criteria.

Homeswapper

Homeswapper is a national database that holds information on tenants of Registered Social Landlords and local authorities who would like to exchange their tenancy with another tenant. This is better known as a 'mutual exchange'. The Co-operative currently does not participate in this scheme but for a small monthly fee people can access the Homeswapper website directly.

Referrals

The Co-operative will consider referrals from other agencies if it is found that the Co-operative can provide accommodation for the specialised needs of individuals. In such cases the Allocation Policy may not apply. Instead a report would be submitted to the Committee of Management.

Special Supported Housing

The Co-operative recognises the importance of and is committed to promoting housing for those with special support needs who wish to live as independently as possible in the community.

Membership of Co-operative Housing

Applicants who are not tenant members cannot be allocated a Co-operative property unless they have been approved for membership of the Co-operative. Membership will normally be granted as long as they have attained the age of 16, a need for housing has been identified and where the household size is accommodated by the size of property available. Any former tenancy history where there are outstanding monies due or any history of antisocial behaviour will require to meet the requirements laid down below before approval is recommended.

In the case of applicants who are already tenant members, membership approval is not required but the criteria below will still apply before granting an allocation.

Outstanding Monies Due

The following criteria will be applied in relation to outstanding monies.

Where an applicant has monies outstanding amounting to one month's rent or more from a current or a previous tenancy, a repayment agreement will require to be in place with the current or previous landlord and maintained for at least the three successive months preceding the allocation.

Where the applicant is an existing tenant member of the Co-operative the same criteria will apply providing that the repayment agreement is on a basis that is entirely satisfactory to the Co-operative in terms of the recovery of the debt.

Anti Social Behaviour

Where an applicant has been evicted or has had an Anti Social Behaviour Order or an Interim Anti Social Behaviour Order granted against them in the preceding three years, the Co-operative will offer a Short Scottish Secure Tenancy with support.

Assessing Housing Need

In order for the Co-operative to follow the principle of housing people in housing need, it assesses need based upon the following six categories:

- Overcrowding
- Under-occupation
- Condition of property
- Security of accommodation

- Social, geographical and financial circumstances
- Medical

The housing need of each category is given a particular number of points in order to gauge the level of housing need each applicant is experiencing.

Appendix 1 contains the current level of points for each category and general guidance on how the points should be awarded.

The assessment of housing need is carried out to ensure that nominated applicants are displaying sufficient levels of housing need to justify making an offer of housing.

Allocating Accommodation to Homeless People

The Scottish Government has set a target of eradicating homelessness by 2012. In working towards this goal, on 1 April 2008, Aberdeen City and Aberdeenshire Council abolished the priority need assessment for applicants aged 18 - 26 years old.

The Co-operative recognises it has a duty to house homeless people and works in partnership with local authorities to achieve the 2012 target in the following ways:-

Homeless applicants will be requested for 50% of all nominations.

The Co-operative will provide any information requested from a local authority in respect of its housing stock to allow the local authority to request an allocation to a homeless applicant in a particular area.

Formal nominations agreements will include clear protocols in respect of Section 5 referrals.

The Co-operative will liaise with the local authorities to monitor, review and contribute to homeless allocations and strategies aimed at housing homeless people in the areas in which the Co-operative operates.

People from Black and Ethnic Minorities, Migrant Workers and Lesbian, Gay, Bisexual and Transgender People

There are no restrictions in the Housing (Scotland) Act 1987 as amended by the 2001 Act on the grounds of nationality, residence and/or immigration status to any individual or household making an application to a housing co-operative. The Co-operative therefore has no requirement to make enquiries about immigration status when accepting someone onto their registration list and is not restricted legally to allocating housing on the basis of a person's immigration status.

To ensure people from ethnic minorities' migrant workers and lesbian, gay, bisexual and transgender (LGBT) people have equal access to its housing; the Co-operative will pro-actively promote itself and aim to make information comprehensive and accessible. The Co-operative also recognises that its Allocation Policy has to be sensitive to housing issues surrounding ethnic minorities, migrant workers and LGBT people, for example, harassment and isolation from social and religious networks.

Refugees and Asylum Seekers

When an asylum seeker receives Refugee Status or another form of leave to remain in the UK, their entitlement to financial support ends. They may have to move out of the accommodation they occupied as an asylum seeker within 28 days. As the Co-operative has no requirement to ask applicants about their immigration status it will accept nominations from applicants with Refugee Status.

People with Physical Disabilities

In general the Co-operative's ability to respond to the housing needs of applicants with physical disabilities will be defined by the availability of suitable stock and demand for properties that require special adaptations.

The Co-operative will keep a comprehensive database of all its properties and their features to ensure applicants are provided with accurate advice. This information will also be made available to Aberdeenshire Council as necessary.

Consideration will be given to carrying out adaptations in the property in order to meet the applicants' needs provided funding is made available.

In the case where the Co-operative is unable to provide appropriate housing, advice will be offered on other housing options with housing providers who have specialised housing stock and the Disabled Persons Housing Service (DPHS).

Sex Offenders

From 1 April 2007, in relation to the Management of Offenders etc. (Scotland) Act 2005, it will be the legal duty of the Co-operative to co-operate with the responsible authorities (a responsible authority can be the police, prison service, social work, council housing offices) in assessing and managing the risk posed by sex offenders. The duty to co-operate is reciprocal.

Responsible authorities must establish joint arrangements for assessing and managing the risks posed by sex offenders. The arrangements, known as the Multi Agency Public Protection Arrangements (MAPPAs) will increase the emphasis on information sharing and practical management of the risks posed by sex offenders.

The Co-operative is committed to working within the Scottish Government's National Accommodation Strategy for Sex Offenders (NASSO) framework, a strategy set up, with the overall objective, to improve public protection by the adoption of a consistent approach to assessment and management of risk and to ensure that appropriate resources are allocated to the management of offenders.

The Co-operative recognises the need to efficiently manage the information it holds on members and applicants identified as sex offenders. It will ensure that all information held on sex offenders is categorised as confidential and held securely within the conditions set out in the Co-operative's Restricted Contact Policy and procedures.

Definition of the word “co-operate”

Sex Offenders - Section 1(2) of the 2005 Act defines “co-operate” to *include the exchange of information.*

People with Support Needs

The Co-operative aims to avoid discrimination against people with support needs.

Thus in the case where individuals with support needs apply to the Co-operative for housing, with no existing support in place, efforts will be made wherever possible to contact appropriate support agencies, subject to the individual's consent.

Supporting People

The Co-operative recognises that when allocating housing it must take into account Supporting People legislation. This will require the development of appropriate support packages, the details, provision and funding of which must be written into the Scottish Secure Tenancy Agreement.

Complaints Procedure

All applicants will have the right to appeal against any decision taken during the allocation process. Information will be issued on the Co-operative's official Complaints procedure.

Balanced Communities and Promoting Choice

The Co-operative recognises that it plays an important role within the communities in which it has properties.

The Co-operative must also be sensitive to how the Allocation Policy continues to impact upon the communities in which it operates. To this end analysis of allocations will be carried out as necessary if concerns arise that there is an over-concentration of households with high levels of vulnerability or dependency, which is putting at risk the stability of the community. In such circumstances the Committee of Management of the Co-operative will consider a special letting initiative to address the situation.

In the case of a new build development or the bulk acquisition of properties, a scheme of allocations will be devised to encourage the setting up of a balanced and sustainable community.

Also, in order to offer a degree of choice and aspiration amongst people looking for housing, letting initiatives may also be considered to allow applicants a degree of choice and also promote the best use of the housing stock.

Schedule 7 of the Housing Scotland Act (2001)

The Co-operative may grant a tenancy to Employees, Committee Members, former Committee Members and close relatives of the aforementioned but only where the application has been processed and meets the following requirements.

- The allocation fully meets the Co-operative's published allocations criteria.
- The person has had no involvement in or influence over the process by which the Co-operative allocated the tenancy in question

- The allocation has been specifically agreed at a full meeting of the Co-operative's Committee of Management excluding any members who have a declared interest.
- The Membership approval request has not been signed by a person who is related to the applicant(s)

4.0 Training

The Co-operative through its Internal Management Plan is committed to training and developing its committee members and its Managing Agent's staff to their full potential in order to deliver a high quality of service in all areas of its business to tenant members and the public.

5.0 Equal Opportunities

The Co-operative will ensure that its Allocations Policy and practices will not unfairly discriminate against any individual, household or group on the grounds of gender, gender identity or marital status on racial grounds, or on grounds of disability, age, sexual orientation, language or social origin, or other personal attributes, including beliefs or opinions such as religious beliefs or political opinions.

The Co-operative will ensure that its Allocations Policy is made available in alternative formats on request such as large type face, Braille, alternative languages etc and that it has access to interpretation services as required.

6.0 Monitoring and Reporting

Reports will be prepared quarterly for the Committee of Management to monitoring of the applications for housing and allocations process covering the following criteria:

- Performance on quota of allocations against targets
- Housing Need Characteristics of applicants
- Number of void properties
- Length of vacancies and rent loss

7.0 Review

The Co-operative will carry out an annual review of its Allocations Policy to ensure that it reflects all legislative and good practice obligations. Every third year it will carry out a major review and will include consultation with tenant members and applicants in this process.

The housing lists will be reviewed annually to give applicants the opportunity to verify the information that is held about them.

8.0 The Legal Framework

Housing (Scotland) Act 1987
Housing (Scotland) Act 2001
Anti Social Behaviour (Scotland) Act 2004
Control of Payments and Benefits: Schedule 7 of the Housing (Scotland) Act 2001
Data Protection Act 1998
Race Relations Act 1976 - Racial Discrimination and Equal Opportunity
Matrimonial Homes (Family Protection) (Scotland) Act 1981
Sex Discrimination Act 1975
Disability Discrimination Act 1995
Industrial and Provident Societies Act 1965
Human Rights Act 1998
Homelessness (Scotland Act) 2003

9.0 References

Raising Standards in Housing – A Good Practice Guidance Manual SFHA 2004
Performance Standards for Social Landlords and Homelessness Functions
Self Assessment for Registered Social Landlords

10.0 Related Policies and Documents

Membership Policy
Void Policy
The nomination agreement with Aberdeenshire Council
The Equal Opportunities Policy
Policy on Payments and Benefits to Members, Employees, and their close Relatives
(Schedule 7 Part1 of Housing (Scotland) Act 2001
Internal Management Plan
Complaints Policy

POINTS SYSTEM

Appendix One

1. Security of Present Accommodation	No. of points
a. No fixed address or roofless/temporary homeless hostel Only staying a few nights in one place.	40
b. Threatened with Homelessness:	
- Notice to quit served	35
- Property being repossessed	35
- Asked to leave by family/friends/landlord	35
*Documentary evidence will be required for all of the above.	
c. Temporary accommodation	
- Hostel, Women's Aid refuge or travelling or non-static caravan.	20
- Bed and breakfast or hotel	15
- Living in institution or leaving supported housing	15
- Lodging or staying with friends	15
d. Insecure tenancies.	
- Tied housing or force discharge where applicant within 1 year of retirement or employment ending.	10
- Lease of less than 6 months	10
- Mobile home/static caravan	10
- Staying in relative or friend's home with no written agreement	10
e. Secure accommodation	
- Local authority or Housing Association tenant or owner-occupier.	0
- Private let for more than 6 months	0

NOTE: Points are only awarded under one of the above headings and applicants in categories a) and b) will not be awarded points under sections 2 or 3.

POINTS SYSTEM

2.. Overcrowding and Under Occupation

No. of points

a. Overcrowding

It is considered that a bedroom is required for:

- A couple living together.
- A parent in a single parent family
- A person over 14 years of age.
- Children of opposite sex and who are 8 years and over should not share a bedroom.
- Children of the same sex and 10 years apart in age should also not share a bedroom.
- No more than 2 people should share a bedroom.
- People who need a separate bedroom for medical reasons (verification required)

If one applicant is divorced or separated, points are only awarded in this category if the applicant has full or joint custody of the child(ren).

For each bedroom short of the required number 10

b. Under occupation

- For one room in excess of requirements 5
- For two or more extra rooms. 10

3. Unsatisfactory tenancy conditions

a. Lacking basic amenities

- No separate kitchen 3
- No cooking facilities 3
- No bath or shower 3
- No inside toilet 3
- No piped cold water supply 3
- No piped hot water supply 3

b. Points will be awarded for sharing kitchen and toilet facilities where the applicant is staying in:

- Non-homeless hostel, Womens Aid Refuge
- Travelling or non-static caravan.
- Bed and Breakfast and hotel.
- Institution leaving supported housing (except prison)
- Staying care of, with relatives, friends or in parental home or lodgings 3

c. No full central heating. 3

d. Evidence of damp, condensation or water penetration 3

e. Older person (over 54) unable to manage large garden. 3

NOTE: Unsatisfactory housing condition points will be verified during the house visit.

4. Social Needs

a. Domestic violence 20

For the purposes of this policy, domestic violence shall mean: verbal, psychological, physical Or sexual abuse at the hands of a member of the household.

b. Harassment/Racial harassment 20

Harassment points will only be awarded if harassment is directed at the applicant or the Applicant's family and not where there is a general neighbour problem in a block or area.

c. Non violent relationship breakdown whilst in the marital home 10

d. Travelling difficulties.

Applicants who need to be closer to place of work/educational establishment or essential Services, such as a day centre currently more than 10 miles away.

- With access to own transport 2

- Reliant on public transport 5

e. Isolation

Distance from public transport and local amenities:

- More than 1 mile away and less than 3 miles away 3

- More than 3 miles away. 5

f. Financial difficulties

Rent or mortgage costs such that the applicant experiences financial hardship i.e. costs exceed 40% of disposable income.

5

5. Medical Needs

Medical needs are assessed using a combination of the following categories

Minor or non debilitating condition

A condition that does not result in any risk to the person concerned and does not restrict normal activity. May include anxiety and depression that is not the subject of medical treatment.

Moderate medical conditions

Where the person concerned has a degree of restricted mobility or has some difficulty in managing normal activities. May include general frailty in the case of an older applicant. Does not require any particular facilities or amenities within the home.

Severe Medical Condition

Person may be at risk through falls, blackouts, fits or other sudden and serious illness. Mobility may be severely restricted, preventing them from carrying out normal activities without aids or assistance. Progressive illness or diseases should be reviewed regularly and priority awarded to take into account likely changes in the condition over an annual period.

Current Housing Marginally Unsuitable

Present housing circumstances do not significantly contribute to present ill health or frailty and not likely to cause deterioration in condition or avoidable restriction of activities. However re-housing may contribute to comfort and well being or person concerned.

Current Housing Moderately Unsuitable

There are aspects of current housing which are unsuitable for person's present and potential health condition. Rehousing could significantly contribute to the well being a mobility of the person.

Current Housing Wholly Unsuitable

Continuation of living in present circumstances is likely to lead to further breakdown of person's health and re-housing is an essential part of addressing the medical problem.

Kincardine Housing Co-operative

Assessed as nil award i.e. none of the above are applicable.	0
Minor medical condition/marginally unsuitable housing	5
Minor medical condition/moderately unsuitable housing	10
Minor medical condition/wholly unsuitable housing	15
Moderate medical condition/marginally unsuitable housing	10
Moderate medical condition/moderately unsuitable housing	20
Moderate medical condition/wholly unsuitable housing	25
Severe medical condition/marginally unsuitable housing	15
Severe medical condition/moderately unsuitable housing	25
Severe medical condition/wholly unsuitable housing	40