

**Allocations Policy**

**September 2024**

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Our Vision, Values & Strategic Objectives

**Our Vision**

Excellent housing in vibrant communities.

**Our Values**

**Respect**

We see the positive in everyone, especially our tenants. We treat everyone fairly, regardless of age, race, gender, sexuality or background. We ask for opinions even if we know we might not like what we hear. And we address people’s concerns in any way we realistically can.

**Integrity**

What we say in public is the same as what we say behind the scenes. If we say we’ll do something, we mean it. Our tenants can count on us to solve their problems and make sound decisions.

**Aspiration**

We want the best for all our current and future tenants. We’re not afraid to strive for things that won’t be easy – or try things that haven’t been done before. We seek out opportunities and welcome change. If it doesn’t turn out as planned, we learn and improve again. And then we try again.

**Our Strategic Objectives**

1. Building and sustaining popular neighbourhoods
2. Creating and supporting greater life opportunities for all
3. Developing greener spaces and community wellbeing
4. Being a dynamic and listening community partner
5. Treating people equally and with respect

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# INTRODUCTION & POLICY CONTEXT

# Introduction

Queens Cross Housing Association is a social landlord operating in the North West of Glasgow and our vision is to provide ‘*excellent housing in vibrant communities’.* We have approximately 4,500 rented homes. Our housing stock is made up of a variety of property types including traditional tenement, multi-storey and new build housing.

We are proud to operate in a multi-cultural area and aim to provide good quality rented accommodation to those in housing need. We are committed to building balanced and sustainable communities - where people enjoy living and enjoy peace and security.

# Policy Aims and Objectives

# The aims and objectives of our allocation policy are:

# to let good quality homes at affordable rents to those in greatest housing need

# to provide a choice of housing to meet a diverse range of housing needs and where appropriate assist with housing support

* to promote, maintain and support sustainable communities through our allocation system
* to make the best use of our housing stock in line with good practice (e.g. minimising under-occupation)
* to work with Glasgow City Council to address the needs of people affected by homelessness
* to let our empty properties, as soon as possible, to maximise income
* to provide applicants for housing with comprehensive information and advice about our allocation services and their housing options
* to meet appropriate legal and regulatory standards and promote good practice
* to embed equality issues into our allocation services
* to monitor our allocation services regularly to ensure effective quality controls
* to address allocation appeals from applicants or any complaints about our allocation policy and practice
* to review our allocation policy regularly and in consultation with our tenants, housing applicants and other stakeholders if policy changes are being considered.

	1. **Lettings Plan**The letting plan sets targets of lets that are to be made available to each of the housing groups. This is done to ensure a balance of allocations to each group, ensuring preference to the housing need groups covered in law.

	Key aspects of a letting plan include:
* the possible numbers of houses available for letting; and
* the number of applicants seeking housing

This is reviewed every year and includes analysing the outcome of lettings made to each housing group and the number of empty houses. This assists us to plan strategically so that we can identify and address changing patterns of need as they arise. The Board approve a letting plan annually for the following year.
	1. **Homeless Prevention**
	Our allocation policy is focused on homeless prevention and securing settled housing for homeless households as quickly as possible. Where possible we will prevent homelessness by working with applicants using the housing options approach. We are committed to our duty to accommodate homeless applicants under Section 5 of the Housing (Scotland) Act 2001. We work in partnership with Glasgow City Council (GCC) to assist in meeting the statutory responsibilities including Housing First and the Rapid Rehousing Transition Plan.
	2. **Future Considerations**We recognise the benefits for applicants of operating a Common Housing Register in Glasgow and are committed to working with Glasgow City Council and other RSL partners to achieve this. We work in partnership with Maryhill Housing Association and operate a Common Housing Register and common allocations policy. We would welcome the opportunity to extend this partnership to include other RSLs in the city as we believe that Choice Based Lettings increases choice for applicants and a common allocations system simplifies the application process for those seeking accommodation in Glasgow.

	It is with these future objectives in mind that we have designed this allocation policy to be flexible and adaptable to meet changing needs and demands.

# LEGAL & REGULATORY FRAMEWORK

* 1. **Legal Considerations**There is a comprehensive list of legal, regulatory and good practice guidance that has been taken into account when developing this policy. The primary legislation governing the allocation of social housing is contained within the Housing (Scotland) Act 1987 as amended by the Housing (Scotland) Act 2001 and 2014. The legislation identifies specific groups that we must give reasonable preference to including:
* Social housing tenants who are under occupying their home
* People who are homeless or threatened with homelessness (including those at risk of harassment or abuse) with unmet housing need
* People living under unsatisfactory housing conditions with unmet housing needs e.g. people whose homes are unsuitable because they are below the tolerable standard or because the physical layout is unsuitable for health or disability reasons or those living in overcrowded conditions
	1. **Regulatory Framework**

	The Scottish Social Housing Charter (updated 2017) aims to improve the quality and value of the services that social landlords provide, and supports the Scottish Government's long-term aim of creating a safer and stronger Scotland

	The Charter outcomes particularly relevant to this policy are:

	**Housing Options (Standard 7, 8, 9)**

Social landlords work together to ensure that:

* *People looking for housing can get information that helps them make informed choices and decisions about the range of housing options available to them*
* *Tenants and people on housing lists can review their housing options anytime*
* *People at risk of losing their homes get advice on preventing homelessness,*

**Access to Housing**

Social landlords will ensure that:

* *People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.*The policy must also meet the Charter standards in relation to Equalities (Standard 1) and Tenancy Sustainment (Standard 11).

	1. **Consultation**The Housing (Scotland) Act 2014, Section 4, requires landlords to consult all relevant parties on their allocation policy, and then prepare and publish a report on the consultation and review.

	A separate consultation paper on the review of this policy is available. It outlines the range of methods and opportunities made available for tenants and other to get involved.
	2. **Quality Assurance & Performance Management**In addition to publishing our annual lettings plan and outcomes which is reported to the Board, we also monitor on a monthly basis:

	- number of new applications – including number processed within 5 days
	- number of offers and refusals – including reasons for refusal
	- houses let by applicant group – including number of Section 5 (homeless) lets

	As part of the Lettings Plan we also monitor:
	- number of suspensions – including reason
	- number of appeals and complaints
	- number of management transfers and exceptional needs – including outcomes
	- equality information

	A quality assurance programme is also in place to ensure the integrity and accuracy of the allocations process. Each month the following checks are carried out by the relevant manager:

	- 5% of new applications per month to ensure relevant information has been recorded appropriately and correct priority has been awarded

**–** Where an applicant or applicants are to be bypassed for an offer of a property, this is reviewed and authorised by a manager

- a sample of lets each month are quality assurance checked to ensure integrity and consistency

* 1. **Lets to Staff, Board Members & Associates**Queens Cross is open and accountable in the way that we allocate properties. If a staff or board member or a person closely connected to them are to be allocated a property, a procedure is in place to ensure that there is a clear audit trail. The applicant or anyone associated with them will not be in involved in the letting process. These lets are scrutinised at a senior management level and robustly monitored.
	2. **Use of Personal Data**

Under the Housing (Scotland) Act 1987, applicants have a right to view information that they have given in their application. This must be provided free of charge.

Applicants may also access personal **information** as allowed by the Data Protection Act 2018 and the General Data Protection Regulation.

**Fair Processing Notice**

From the housing application form, we collect the following information:

* Full Name
* Address history for three years
* Housing status – e.g. owner occupier, renting privately, housing association tenant etc.
* Landlord’s details
* Reasons for leaving previous addresses
* Correspondence address
* Gender
* Sex
* Date of Birth
* Telephone numbers
* Email address
* National Insurance Number
* Ethnic Origin
* Religion
* Sexual orientation
* Details of any disability
* Marital status
* Civil partnership status
* Preferred language

**Sharing of your Information**

The information provided to us will be treated as confidential and will be processed by our employees within the UK. We may disclose information to other third parties who act for us. Unless required to do so by law, we will not otherwise share, sell or distribute any of the information provided to us without consent.

**Security**We take steps to make sure all personal information is kept safe and secure. We are registered with the National Cyber Security Centre and all information is kept in password protected systems. All paper records are kept in locked cabinets.

Please refer to our website or contact us for further information on our GDPR Fair Processing Notice.

1. **EQUALITIES & DIVERSITY**

We promote equal opportunities throughout all of our housing services; including our allocation policy and related procedures. We seek to ensure that priority for housing is based on housing need and that our policies are fair and accessible to everyone applying for a home or living within our communities.

* 1. **Equality Impact Assessment (EIA)**

An EIA is a tool to help identify whether or not policies, practices, procedures and services have an adverse impact on a particular community or group of people. We completed an EIA for this allocation policy to identify any barriers that could detrimentally affect under-represented communities or groups who may be disadvantaged by the way we carry out our business.

The EIA process focuses on the ‘protected characteristics’ as outlined in the Equality Act 2010. These are:

* Age
* Disability
* Gender Reassignment
* Marriage and Civil Partnership
* Pregnancy and Maternity
* Race
* Religion or Belief
* Sex
* Sexual Orientation

As a result of the EIA, we have put some positive actions in place and will continue to review these:

* publishing the allocation policy in other formats and other languages, as required
* auditing the allocation policy against equality standards (plain language, accessible formats and so on)
* publicising the allocation policy widely to promote access to our housing list
* working with other organisations to promote equality objectives

 **4. REGISTRATION & OPERATION**

4.1. **Access to Housing Register**

Anyone 16 years of age or over can make an application for housing.

In all cases housing options and advice will be given to assess an applicant’s prospects of housing with the Association or to identify some other housing solution. An applicant may submit a housing application at any time and it will be assessed in accordance with this policy.

The Association aims to advise an applicant within 5 working days of an application form being submitted for inclusion on the housing list. This may take longer if the Association is waiting for further information to be provided by the applicant.

The Association will process housing applications with regard to the provisions within the Equality Act 2010 and will not unfairly discriminate against any individual, household or group on the grounds of the protected characteristics as defined in this Act; age, disability, gender reassignment, marriage and civil partnership, pregnancy or maternity, race, religion and belief, sex, or sexual orientation.

All applications will be dealt with fairly and without prejudice. Applicants can be assisted with the completion of an application form over the phone, by video call or by attending our office. Where mobility is difficult a home visit can be arranged if within the Glasgow area. Other formats of this policy will be made available on request. Should an applicant require translation services to assist in making an application the Association will make these services available free of charge.

4.2 **Suspension from the Housing Register**

In some specific circumstances, applicants may be suspended from the housing register. We have a clear process in place which sets out the criteria for the suspension, the length of time an applicant will be suspended and what they are required to do to reinstate their housing application. Applicants will be advised of this in writing and also of their right to appeal the decision. Homeless applicants who are referred through the Section 5 process will not have their application suspended. We aim to keep suspended applications to a minimum and regularly review and monitor them.

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| **Reason for Suspension** | **Period** | **Criteria for Ending Suspension** |
| If an applicant fails to respond to a re-registration contact | 28 days | Application reinstated with original priority start date if they contact within 28 days. Applications are cancelled after 28 days if there is no response. |
| Current or previous housing debt  | 12 months or when the debt has been repaid in full or when a repayment arrangement has been maintained for three months and the debt is less than one month’s rent, whichever is soonest | Applications will be reinstated when the applicant confirms to us that the debt has been repaid in full or they have maintained a repayment arrangement for at least three months and the debt is less than one month’s rent. When reinstated the priority start date will change to the date of reinstatement. If the applicant makes no contact with us to confirm within 12 months, the application will be closed.  |
| Conviction or eviction for anti-social behavior associated with occupancy of property or within the local vicinity | 2 years | Review after 24 months where it can be shown behaviour has been satisfactory. When reinstated the priority start date will change to the date of reinstatement.  |
| Clear evidence of anti-social behavior associated with the occupancy of property or within the local vicinity | 1 year | Review after 12 months where it can be shown behaviour has been satisfactory. When reinstated the priority start date will change to the date of reinstatement. |
| Giving false information on your housing application  | 6 months | Application will be automatically reinstated after 6 months. When reinstated the priority start date will change to the date of reinstatement. |
| You have abandoned or neglected any tenancy | 1 year | Review after 12 months. When reinstated the priority start date will change to the date of reinstatement. |
| Your home including garden or common areas are kept in an unsatisfactory condition | Until property is brought up to an acceptable standard | Review once the applicant can show the property is in a satisfactory condition. When reinstated the priority start date will change to the date of reinstatement. |
| If we receive an unsatisfactory reference from your current or former landlord for the past 3 years for anyone on your application. | Up to 6 months | When a satisfactory reference is received or when the applicant can show they can maintain a tenancy in a satisfactory way – whatever is the soonest. When reinstated the priority start date will change to the date of reinstatement. |
| Legal action against a current tenant is ongoing | While the legal action is ongoing | Review once the legal action has concluded. When reinstated the priority start date will change to the date of reinstatement.  |

4.3. **Review of Applications**

The housing register will be kept up to date by reviewing applications which have been inactive for 12 months. Applicants who have not placed a bid within the last year will be written to or emailed annually. If they wish to remain on the housing register, they will be asked to review their application and make any necessary changes. Failure to respond within 28 days will result in the application being cancelled. Applicants will be reminded of the need to respond after 14 days.

4.4. **Owner Occupiers**

 We will consider property ownership as part of assessing an applicant’s housing needs and circumstances.We will take into account the ownership and/or value of heritable property owned by the person applying for housing in accordance with Section 5 of the Housing (Scotland) Act 2014. This also extends to anyone currently staying or intending to stay with the applicant. This may result in an owner occupier(s) not being awarded housing priority as it is reasonable for them to occupy the property they own.

We will not take into account property ownership in cases where the owner cannot secure entry to the property (e.g. severe structural faults making the building unsafe); in cases where there is a risk of abuse from someone living or previously lived in the property or elsewhere; in cases where the health of the occupants may be at risk by occupying the property and there are no reasonable steps to prevent the danger. Each case will be looked at individually and supporting evidence will be required before an applicant is admitted to the housing list.

4.5 **Non-UK Nationals, Asylum Seekers & Refugees**Non-UK nationals are expected to provide all necessary documentation to show they have a right to reside in the UK before an application for housing is accepted. An application for housing can be made but it will be placed on hold until the correct documentation is provided to satisfy legislative requirements.

Migrants have differing rights to social housing according to their immigration status. Whilst we welcome applications from those looking to live, work or study in the UK we will ensure the applicant is not subject to immigration control and has an entitlement to a Scottish Secure Tenancy. These applicants require to demonstrate that they have a right to reside and are habitually resident in the UK.

Asylum Seekers applying for housing with Queens Cross will have their applications placed on hold until their refugee status is confirmed by the Home Office.

We will accept applications from refugees directly or via the statutory homeless route (Section 5) and these customers are given reasonable preference on our housing list as defined by the Housing (Scotland) Act 2014.

**5. ASSESSMENT OF NEED & AWARD OF PRIORITY**

This section outlines how we assess the needs of each applicant and let homes in a fair and consistent way to ensure those in greatest need are housed whilst making the best use of our housing stock. Underpinning our allocation policy, is the applicant’s choice to select their preferred areas and house types.

5.1. **Priority Bandings**
After completion, housing applications will be assessed and placed into a priority banding based on their level of housing need and the reasonable preference groups set out by the Housing (Scotland) Act 2014.

There are 4 bandings:

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| **PLATINUM – Urgent Need for Housing** | **Definition** |
| Management Transfer(QCHA tenants only) | Extreme circumstances which mean the applicant needs to move urgently due to a potential risk to life. This includes applicants currently experiencing domestic abuse, hate crimes or other serious harassment. Supporting evidence from Police Scotland or another recognised agency will be required and aspirational moves will not be considered under this category. |
| Exceptional Housing Need | Exceptional housing circumstances that are so unusual they are not covered by this policy and where an applicant requires urgent rehousing. Each case will be looked at on its own merit and we will look for recent supporting evidence. Note: This category will only be used as a last resort after all other housing options have been exhausted.  |
| Housing Support | Applicants in receipt of our Wellbeing services where it has been recognised by the Wellbeing service that the applicant would benefit from moving home, due to their specific support needs. Wellbeing applicants who don’t need to move due to their support needs will be prioritised in the same way as other applicants. This applies to:* Housing First for Young People
* Wellbeing for Good Mental Health
* Wellbeing for People aged 60+
 |
| Regeneration Programme(QCHA tenants only) | Tenants who require to be rehoused due to regeneration activity and a Board decision has been made to demolish or clear the property.  |

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| **GOLD – High Need for Housing** | **DEFINITION** |
| Homeless | * Statutory Homeless by the Local Authority and referred to the association under Section 5 of the Housing Act
* Care Leavers – referred to the association under our protocol with the local authority
 |
| Complex Medical Condition / Disability | * A member of the household has an illness/disability/long term health condition that is seriously affected by their current housing circumstances (i.e. they are housebound, or their life is at risk in their current home) and this would be alleviated if they moved to a specific house type
* Due to an assessed limited mobility a person in the household is unable to access essential parts of the property and it is unsuitable for adaptation (e.g. bathroom upstairs)
* A member of the household cannot be discharged from hospital until a suitable property is provided. (In exceptional circumstances some cases may be re-banded to platinum to enable a direct match to be made.)
 |
| Severe Under Occupation | Social landlord tenants who are under occupying their property by 2 or more bedrooms and want to downsize  |
| Severe Overcrowding | Applicants who require 2 or more additional bedrooms |
| Below Tolerable Standard | Applicant living in a property that has been assessed as being below a Tolerable Standard by the Local Authority  |

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| **SILVER – Medium Need for Housing** | **Definition** |
| Homelessness Prevention | * Relationship Breakdown – where a relationship has broken down and the applicant is living with the person with whom the relationship has broken down.
* Armed Forces personnel leaving active service – can apply one year prior to discharge and 6 months after. Must have completed 3+ year service or 1 full tour of duty.
* Statutory Homeless by the Local Authority but have not been referred to the association under Section 5 of the Housing Act.
 |
| Medical | Applicants who live in unsuitable housing due to a medical condition/disability but are not housebound and their life is not at risk due to their current housing.Note: Assessment is not made on the basis of health but how the accommodation is impacting on the individual’s health. |
| Under Occupation | Social landlord tenants who are under occupying their property by 1 bedroom and want to downsize |
| Over Crowding | Applicants who require 1 additional bedroom |
| Social Needs | Applicants who require to move:* To be near relatives for support
* To access medical treatment/social services facilities
* For employment purposes/to move closer to work
* Due to financial hardship due to benefit changes.
* Due to poor property condition (Private Rented Sector tenants only – evidence required)
* Vulnerable applicants experiencing serious and persistent anti-social behaviour
 |
| Insecurity of Tenure | * Affordability – this applies to private rented tenants who have difficulty paying their rent and are at risk of losing their home. Applicants will normally need to demonstrate that they are spending in excess of 30% of their net income on rent.
* Tenants living in privately rented accommodation who are at risk of homelessness
* Relationship strain within the household
* Separated households within the private rented sector
* Applicants who are sofa surfing or living in temporary accommodation
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| **BRONZE – Low or No Need for Housing** |  **Definition** |
| Other housing need / aspiration | Applicants who are assessed with none of the above housing needs but consider they are unsuitably housed |

5.2. **Assessment of Priority**After careful consideration of the circumstances, applications will be placed in a banding reflecting the level of housing need and priority. An applicant’s priority band start date, which contributes to their position on a property bid list, will be the date the decision was made to place them in the priority band.

A platinum, gold or silver priority band will only be applied where the Association considers that the applicant’s housing needs can be resolved or improved by moving to a property within our stock. Where we cannot resolve or improve an applicant’s housing situation, a bronze band will be applied.

Priority awards will be reviewed regularly and can be downgraded if an applicant refuses offers of suitable housing that meet their needs.

**Platinum Priority:** Applications will only be placed in this banding where there are exceptional and compelling circumstances and no other suitable housing options are available. This is the highest priority awarded to reflect the serious and urgent nature of the housing need. As such, applications in this category may be directly matched to suitable properties that meet their needs.

A Neighbourhood Manager will award this priority and lets within this category, with the exception of Wellbeing lets, will be approved by the Depute Director of Housing or Tenancy Sustainment & Homelessness Prevention Manager.

Applicants who have been awarded platinum banding will be advised that they will be made **one** offer of alternative suitable accommodation within specific areas and then priority may be reduced.

Cases not housed will be reviewed within 12 weeks and the priority may be reduced if a suitable property has been refused or if the applicant has failed to bid for properties which meet their needs. It may be necessary to have a housing options review meeting with the customer to widen their choices to different areas where it is more likely they will receive an offer. These cases will be robustly managed and monitored.

**Gold Priority:** Applications assessed as having high housing needs will be awarded gold priority. This banding reflects the severity of the housing situation and need for an urgent move. Applicants will receive housing options advice on their prospects of being rehoused in their preferred areas/property types. If the applicant refuses 2 suitable offers of housing, their gold priority will be reviewed and may be reduced. Homeless applicants referred to us under Section Five of the Housing Act will be made 1 suitable offer of housing.

Gold medical priority is awarded to applicants where a disability or long-term health condition is having a substantial impact on the independence of a member of the household in their current home, or their life is at risk in their current home . The focus on the medical housing assessment is not on the health condition itself but on the way it affects how the person manages in their home. The person may have been diagnosed with a serious illness or condition but may still be able to live independently in their current home.

**Silver Priority:** When placed in this banding applications are being given reasonable preference priority over other types of housing applicants because they can demonstrate they have a housing need as defined in law. This banding reflects the negative impact the current housing situation is having on someone’s health, independence or well-being.

In exceptional circumstances and only after all options have been considered under our Anti-Social Behaviour Policy, applicants who are experiencing serious and persistent anti-social behaviour may be considered for a silver priority band.  Applicants will be required to demonstrate that they have experienced a pattern of anti-social behaviour, over an extended period of time and that they have taken all available steps to report this to the appropriate parties (i.e., their landlord, the Local Authority, Police Scotland). Evidence of this will be required before a silver band is awarded.

**Bronze Priority:** Applications placed in the bronze banding may find that their current circumstances have assessed them as being adequately housed with no housing need. In these situations, we will provide advice on other options that can be explored. If circumstances change applications can be reviewed at any time.

**5.3. HOUSEHOLD SIZE CRITERIA

5.3.1.** When assessing the size of property a household requires, the Association will apply the following criteria in addition to a **living room, bathroom and kitchen**, the number of bedrooms required by a household will be calculated on the following basis:

* 1 bedroom for each applicant and their spouse or partner
* 1 bedroom for each 2 children (under the age of 10)
* 1 bedroom for each 2 children (under the age of 12) of the same gender
* 1 bedroom for any remaining member of the household and their spouse or partner

49% of the Association’s housing stock has 1 bedroom. Therefore, only in exceptional circumstances would a 2 bedroom property be allocated to a single person or couple. Single applicants occupying a 1 apartment/studio property may apply for a property with 1 bedroom. However, no award of overcrowding priority will be applied unless there is a change in circumstances.

Due to a lack of larger accommodation, the Association will seek to select applicants whose household size makes best use of the housing stock. Households out with the above parameters can still be considered for rehousing if the move would reduce overcrowding e.g. a household is agreeable to allow 2 children over the age of 12 (or adults) of the same gender to share a bedroom.

 When an applicant or a member of their household is pregnant, we will ask them to provide a copy of the MATB1 form (also known as a Maternity Certificate) that is issued by a doctor or midwife after 20 weeks of pregnancy. Once that has been received, we will include the baby when calculating how many bedrooms the applicant requires.

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|  | **5.3.2. Age & Gender Criteria****DWP: 1 bedroom for 2 children (under 16) of the same gender****QCHA: 1 bedroom for 2 children (under 12) of the same gender**The Association recognise that the property size criteria for a family to be suitably housed as determined by the Associations Allocations Policy and the criteria required to be met for qualifying for housing benefits as defined by the Department of Works and Pensions (DWP) has variations which may have a direct impact on some of our tenants and future tenants whose household circumstances requires them to rely on Housing Benefit or Universal Credit to support their rental payments.The Association further recognise that good quality space standards for households supports all round family development including children’s educational needs for private space to study and develop. In view of this, the Association may provide (when available housing stock permits) property size choices for new applicants and existing tenants requesting a house transfer. A degree of choice may be offered to applicants who are affected by the variations in the criteria of the DWP and the Associations Allocations policy. In practice this provision will allow an applicant to consider their own circumstances around family size and ability to pay. A household may be offered a property size which meets the Associations age and gender criteria where the applicant has the ability to maintain the requirements of this tenancy including the rental commitments, alternatively the Association may offer a property which meets the DWP age and gender requirements where a household finds this to be their preferred housing option permitting them to sustain the tenancy with the option of a future housing transfer to larger property when their family circumstances change.Applicants who require this provision MUST state on their housing application the number of bedrooms they wish to bid for. Should there be a change in circumstances and the applicant wishes to have their property size request changed, this should be notified to the Association as a change of circumstances.In ALL circumstances, the housing applicants will be required to meet the full rent liability for the property they rent from the Association irrespective of any Welfare Benefit entitlement restrictions.**5.3.3 Provisions for Children Access and Care Providers**Due to the high demand for our properties, we are unable to allocate properties with extra bedrooms to provide for the access arrangements for children whose parents live apart and overnight accommodation is required for the children. The Association will consider requests for the allocation of a property with one extra bedroom to provide for a professional carer, should that carer be required to stay overnight with the tenant in order for the tenant to sustain their tenancy. Most often this evidence would be from a medical profession or social services, or the carer would be in receipt of carer’s allowance. An extra bedroom will only be awarded where overnight care is required frequently and regularly and where the carer does not live locally. Such offers of property may be subject to the bedroom tax deductions and in all circumstances the tenant is eligible for the full rent liability.**5.4. OVERCROWDING**A household is overcrowded when the number of persons sleeping in the house is such as to contravene the standards specified in Sections 136 (the room standard) and 137 (the space standard) in part V11 of the Housing (Scotland) Act 1987.Priority banding is awarded based on: |
|  | * a household requires 1 additional bedroom silver priority will be awarded.
* a household requires 2 or more additional bedrooms gold priority will be awarded.
 |
|  | If applicants are not tenancy holders the number of rooms that they have exclusive use of will be considered.Applicants who are part of a family unit and who are living apart due to unavoidable circumstances will be awarded priority banding on their current accommodation. |
|  |  |
|  | 5.5. UNDER OCCUPATIONThe Housing (Scotland) Act 2014 recognises under-occupation as reasonable preference. Priority banding is awarded based on:- a household living in social housing under-occupying by 1 bedroom silver priority will be awarded.- a household living in social housing under-occupying by 2 or more bedrooms gold priority will be awarded.Tenants of Registered Social Landlords who are under occupying their current home by two or more bedrooms and wish to apply for properties with one spare bedroom will be permitted to do so, as this will reduce the extent of their under occupation. There is a scarcity of larger family accommodation within Glasgow and by permitting under occupying tenants of social housing to move to smaller properties, essential larger properties will become available for applicants who require them. The Association operates an Under Occupation Incentive Scheme where we may be able to offer financial assistance or support to tenants who live in a large property, have extra bedrooms and wish to downsize. This scheme attempts to stimulate movement within our stock and free up much needed larger properties for families who need them. Details of the scheme can be found in Appendix 2. |

**6.** **LETTING OF PROPERTIES**

6.1. **Letting Process**
We let our properties through a Choice Based Letting system called Find My Home.

6.2. **Advertising Properties**The majority of empty properties will be advertised on www.findmyhome.org.uk – exceptions to this are noted in 6.6. & 6.7 below. Properties will be advertised on a weekly cycle. To ensure efficiency in managing void turnover and to minimise void rent loss, properties will be advertised during the outgoing tenant’s notice period.

The Annual Lettings Plan defines the letting targets for each group. At the point of advertising, we will decide which priority group the property will be allocated to taking account of the lettings plan targets and the best use of the housing stock.

The adverts will clearly identify which group the property is advertised for. It will also detail the size, area, house type and monthly rent.

If there are no eligible bids for a property at the end of the advertisement cycle, it will either be re-advertised the following week or it will be matched to a suitable registered applicant. The bidder or matched applicant with the highest priority/longest date will be offered the property.

In exceptional and emergency circumstances, Queens Cross Housing Association retains the right to withdraw any advertised property from the letting pool without prior notice.

6.3. **Bidding**Applicants will only be able to bid for properties advertised within their category and which meet their mobility needs. Bids will only be eligible where the property is the correct size for the household and meets any special criteria (e.g. applicants with mobility issues and awarded priority for ground floor will not be eligible to bid for properties above the ground floor unless it has lift access).

Applicants are expected to check adverts regularly. To ensure that applicants do not miss property adverts, they can opt to be notified by email when a property becomes available that fits their criteria. If the applicant does not have access to email, then alternative arrangements can be made. In special circumstances, automatic bidding can also be implemented.

Applicants can bid for properties by using the website, by email or by telephone. Applicants will be able to make as many eligible bids as they wish every week.

6.4. **Making an Offer**Once the bidding list closes, a shortlist of applicants is prepared made of those who meet the advert criteria including household size. The property will usually be offered to the bidder with the highest priority, however there may be occasions where we need to bypass an applicant for an offer. More information about this is given in Appendix one. If there are two bidders with the same priority band, then the applicant with the earliest priority date will be made the offer.

Where a property has ‘special features’ (e.g. ground floor, wheelchair access, wet floor shower etc.) preference will be given to applicants who need the feature. If there is no one on the list requiring the feature, then the property will be let to the applicant with the highest priority.

Successful bidders will be contacted to view the property. It must be viewed within the time stated or it will be counted as a refusal unless previously agreed.

If an applicant refuses the property, it will then be offered to the next bidder with the highest priority/earliest priority date.

6.5. **Refusing an Offer**There is an expectation that the applicant will accept the property offered as they have chosen to bid on it.

Platinum priority is awarded to reflect the urgent need for housing. If an applicant with a platinum banding refuses a suitable offer, they may lose their platinum priority and move down to a lower banding.
All other applicants can be made up to 2 offers of housing. Applicants in Gold and Silver bands, who refuse 2 reasonable offers may have their priority downgraded to a lower band.

Homeless applicants will be direct matched to properties. If they refuse the first offer this will be referred back to Glasgow City Council Community Homeless Team who will decide whether it was a reasonable offer. A further offer will be made if this is deemed appropriate by the Community Homeless Team.

Applicants have the right to appeal the decision to downgrade their priority due to refusing properties.

6.6. **Queens Cross Wellbeing Services**Queens Cross offers housing support through 3 separate services:

* Wellbeing for Mental Health
* Wellbeing for People Aged 60+
* Wellbeing Housing First for Young People

Applicants qualifying for these services will be awarded platinum priority banding, where it has been recognised that they would benefit from moving home, due to their specific support needs. Wellbeing applicants who don’t need to move due to their support needs will be prioritised in the same way as other applicants.

Applicants being supported by the Mental Health team and Housing First for Young People team will work closely with their case worker and the relevant housing officer to identify suitable properties to meet their specific needs and make best use of the housing stock.

Further information on the criteria to qualify for these housing support services is available on the Queens Cross website.

6.7. **Direct Offers**The majority of properties will be advertised and let through the Choice Based Letting system. Only in exceptional circumstances will a property be directly matched. This applies to applicants awarded Platinum banding due their extreme circumstances and urgent need for rehousing. It also applies to applicants who are to be service users of our Queens Cross Wellbeing Services (as noted in 6.5) and homeless applicants referred to us by Glasgow City Council.

6.8. **Local Letting Initiatives**

We may consider the use of local lettings initiatives from time to time for specific letting areas with the aim of building a strong and sustainable community.

A local letting initiative would align with the overall principles and objectives of the allocations policy but through an open and transparent framework it would allow for a variance to the policy to take account of local housing needs and circumstances.

A local letting initiative would be set up in line with good practice guidance and relevant legislation.

6.9. **Mutual Exchanges**

We will not unreasonably refuse permission for the mutual exchange of a property. Tenants can apply to exchange within the association or with any other housing association or local authority tenant anywhere in the UK. All parties involved in an exchange must receive permission from their landlord.

Due to the demand and lack of availability of properties, this may be the best option for some applicants. Further information is available on our website or from a member of the housing team.

6.10 **Furnished properties**

To assist new tenants to furnish their new home, we can offer a flexible furniture package. New tenants can choose items from our range of products and repay the cost of these over the first six years of their tenancy. Furniture packages will be discussed with new tenants when a tenancy offer is made.

**7. COMPLAINTS & APPEALS**

7.1. **Complaints**We aim to provide a high-quality housing allocation, advice and information service to applicants. However, we accept that from time to time we will not get it right and we welcome feedback from our customers. The Association has a complaints procedure and this is available on-line or in leaflet format. Staff can assist applicants to make formal complaints if required.

An applicant can use the Complaints Procedure to address the following:

* Delays in responding to enquiries and requests
* Failure to provide a service
* Our standard of service
* The Allocation Policy
* Attitude or behaviour of a member of staff

7.2. **Appeals**Separate from the Complaints Procedure, there is an appeals process within the Allocation Policy to deal with instances where an applicant is unhappy about a decision made about their application.

An applicant can appeal if they think that:

* The priority they have been awarded does not reflect their needs
* They have been unfairly suspended from the housing register or their application has been cancelled unreasonably
* Their priority has been reduced unreasonably because they have refused offers of housing
* The property they have been offered does not match the choice on their application
* They have been offered a property that is in an unacceptable condition
* We have refused to make an offer of housing

**First stage of appeal**

Applicants can submit an appeal within 21 days of the date of a decision. They should contact us in writing to tell us the decision they wish to challenge and why they think we have made the wrong decision. The appeal will be investigated by a Housing Manager, who will respond to the applicant within 10 working days of receiving the appeal.

Where the grounds for appeal are related to the condition of a house and it is not possible to resolve the matter successfully at the initial stage, the house will be offered to the next eligible applicant.

**Second stage of appeal**

If the applicant remains dissatisfied after receiving the response to their appeal, they may request that the appeal is escalated to the Depute Director of Housing. The Depute Director of Housing will respond within 10 working days of receiving the escalated appeal.

**Further steps**

If, after the second appeal stage, the applicant remains dissatisfied, they can consider the following options:

* Taking action at the Sheriff Court
* Contact the Scottish Public Services Ombudsman
* Apply to court for a judicial review
* Pursue an action for damages in court

We recommend that applicants seek advice before considering any of these options. More information can be found at www. scotland.shelter.org.uk

**Appendix One – Bypassing an applicant for an offer of housing**

Following a property being advertised we will, in most cases, offer the property to the applicant at the top of the list of bidders, however there are times when we may decide to bypass an applicant for the property.

The decision to bypass an applicant will be made by or authorised by a housing manager. Where an applicant is being bypassed, they will usually be informed of this decision in writing, with the reason they are being bypassed fully explained. The applicant will have the right to appeal the decision. The property cannot be held whilst the appeal is being considered. If the appeal is successful, this decision will be considered for future bids.

Where a property advert clearly states that criteria are being applied when allocating the property, or that preference is being given to a particular applicant group, the Association will not contact applicants who do not meet the criteria or are not in the preferred group to inform them that their application is being bypassed.

The following is a list of reasons why we may decide to bypass an applicant for an offer of housing:

Current or previous housing debt

Where the applicant has rent arrears or other tenancy related debt and there is no arrangement to repay the debt, or an arrangement has not been maintained for at least 3 months, or the arrears are in excess of one month’s rent. Homeless applicants who are referred through the Section 5 process will not be bypassed for this reason.

A history of anti-social or criminal behaviour

Where there is clear evidence from an official source that the applicant or a member of their household is or has been guilty of serious anti-social behaviour or criminal behaviour and it is likely that housing the applicant will cause harm, risk or significant inconvenience to our customers, others living within the vicinity of the property on offer, our staff, or the applicant themselves. Homeless applicants who are referred through the Section 5 process will be offered a property where their history of anti-social or criminal behaviour will have the least impact on those around them.

Previously abandoned or neglected a tenancy

Where there is clear evidence that the applicant has abandoned or neglected a previous tenancy. Homeless applicants who are referred through the Section 5 process will not be bypassed for this reason.

Poor property condition

Where the applicant has not maintained their current home, garden or common areas to a satisfactory condition. Homeless applicants who are referred through the Section 5 process will not be bypassed for this reason

Unsatisfactory landlord reference

Where we received an unsatisfactory tenancy reference from a current or previous landlord for the main applicant or a member of their household. Only tenancies within the last three years will be considered. Homeless applicants who are referred through the Section 5 process will not be bypassed for this reason.

Former Queens Cross tenants who have been evicted by us

Where the applicant is a previous Queens Cross tenant, or was a member of a former tenant’s household and the applicant’s actions or behaviour contributed to the decision to evict. If the eviction was for rent arrears and an arrangement to repay the arrears has been maintained for a minimum of three months and is continuing and the debt is less than one months rent, the applicant may be considered for housing. Homeless applicants who are referred through the Section 5 process will not be bypassed for this reason

The property type does not meet the applicant’s needs

If the property that the applicant has bid for does not meet their needs. This could be:

* because the property has too many or too few bedrooms for their household
* because it does not have a feature they require e.g. wheelchair access, ground floor, bathing facilities
* because it has adaptations or features that they don’t require e.g. a wet floor shower, access ramps

Homeless applicants who are referred through the Section 5 process will be matched to a property which meets their needs.

Local Lettings Initiative

Where a property falls under a local lettings initiative and the applicant does not meet the criteria specified in the lettings initiative.

Being considered for another property

Where an applicant is being considered for another property, either with us or another landlord.

Registered sex or violent offenders

Where the applicant has been convicted of a criminal offence and the responsible authority has assessed that the property is not suitable. The Association’s link officer and the local authority’s Sex And Violent Offenders Liaison Officer will consider any allocations to sex and violent offenders.

Non-British Citizens with no right to live in the UK or recourse to public funds

Where the applicant is not a British Citizen and they do not have a right to live in the UK or they have no recourse to public funds and no means to pay the rent and sustain the tenancy themselves.

False or withheld information

Where it has been found that the applicant has knowingly given us false information or has deliberately withheld information that is relevant to their application.

Closed or Suspended Application

Where the applicant’s application is currently closed or suspended, but the bid was placed before the application was closed or suspended.

**Appendix Two – Under Occupation Incentive Scheme**

**1. INTRODUCTION**

1.1 Our housing stock of approximately 4,500 properties is made up of a variety of property types including traditional tenements, multi storey flats, deck access and new build housing. Most of our stock is 1 or 2 bedroom (90.5%).

1.2 It is recognised across Glasgow that there is a shortage of large homes for larger families which is creating problems across the city. Glasgow City Council has introduced a City-Wide Transfer Scheme to assist people who have homes that are bigger than they need and would like to downsize. This will help homeless families currently living in temporary accommodation to move into larger homes. The scheme offers a range of incentives and financial assistance to housing association tenants who are willing to move to a smaller home – freeing up the larger home for families who are homeless.

1.3 One of the QCHA Allocation Policy objectives is to make best use of our housing stock. Higher priority banding is awarded to applicants who are under occupying their current accommodation and want to downsize. Therefore, to support our allocation objectives and to complement the GCC scheme, this policy introduces a QCHA incentive scheme to encourage and support under occupying tenants to move to smaller homes.

1.4 The scheme is voluntary. Tenants who are currently under occupying but do not wish to move are not required to participate.

**2. AIMS**

2.1 The Under Occupation Incentive Scheme aims to support tenants who live our larger properties (3+ bedrooms) by providing them with financial assistance and practical support.

2.2 The aim of the scheme is to ensure:

• best use of the housing stock – where tenants live in the right sized home for their needs

• larger properties are released for re-letting to overcrowded families

• relieve of the financial pressures on under occupying households trying to manage a larger property

• help reduce rent arrears

**3. KEY PRINCIPLES**

3.1 This is a voluntary scheme to encourage tenants who are under occupying to downsize to a smaller home. Only tenants who are registered on Find my Home will be eligible. We will carry out a publicity campaign to make under occupying tenants aware of the benefits of downsizing and encourage them to register on Find my Home.

3.2 Outwith Glasgow City Council’s Citywide Transfer Scheme, QCHA’s Incentive Scheme is separate and wholly funded by QCHA. The QCHA Under-Occupation Incentive Scheme is only available to our tenants downsizing within our current stock. The objective of the scheme is to release larger properties which are in high demand, therefore applications will assessed on this criteria and not necessarily a first come, first served basis. It is not intended for this scheme just to assist tenants who are looking for a transfer.

3.3 Priority Banding: In accordance with the Housing (Scotland) Act 2014, our allocation policy gives reasonable preference to applicants who are under-occupying their current home (para 5.5). Under our current policy, applicants wanting to downsize with 2 or more spare bedrooms are awarded Gold priority. They are also permitted to apply for properties with one spare bedroom. Applicants with 1 spare bedroom are awarded Silver priority.

3.4 Rent Arrears: Tenants would not usually be allowed to move house if they have rent arrears. However, in some cases, we will consider allowing tenants in arrears to downsize on the basis that smaller accommodation will be cheaper to rent and run. An Income Assessment will be required to identify the financial benefits. Incentive payments will be offset against arrears.

3.5 Mutual Exchanges: This will continue to be an option for tenants wishing to downsize. However, mutual exchange moves are not subject to downsizing incentive schemes.

3.6 Home Loss & Major Works: Where a tenant is moving as a result of losing their home or decides to move permanently rather than decant – they are likely to be offered some level of compensation for the disturbance. In these circumstances, tenants will usually only be offered one payment – whichever is the greatest.

3.6 Discretionary Awards: Notwithstanding the above, where there are exceptional circumstances, a discretionary downsizing award can still be considered. This will be awarded with approval from the Depute Director of Housing.

**4. FINANCIAL INCENTIVES & OTHER ASSISTANCE**

4.1 QCHA will pay up to £500 per spare bedroom for properties with 3 bedrooms (or larger) that are under occupied – up to a maximum of £1,000. Payments will be offset against any rent arrears and recharges. Downsizing tenants must also have sustained their tenancy to an acceptable standard.

4.2 As an alternative to a financial payment - assistance with removal, decoration, floor coverings, curtains/blinds, white goods may also be available.

4.3 Tenants currently living in a 2 bedroom property wishing to downsize to a studio/one bedroom property will be offered support and assistance but no financial incentive.

**5. IMPLEMENTATON, MONITORING & REVIEW**

5.1 We will review our data and identify tenants who are downsizing. We will approach them to make them aware of the benefits of downsizing but will be clear that the scheme is voluntary.

5.2 We will carry out a publicity campaign to make tenants aware of this incentive scheme. A full staff training programme will be carried out.

5.3 The incentive scheme will be reviewed each year as part of the Allocations Outcome Report.

**6. RESPONSIBILITIES**

6.1 The responsibilities for this incentive scheme lie with:

• The Depute Director of Housing Services who has overall responsibility for ensuring that the Association complies with housing legislation.

• The Tenancy Sustainment & Homelessness Prevention Manager who will be responsible for the implementation and monitoring of the incentive scheme.

• The Housing Officers and Housing Advisors who will assist with the implementation of the incentive scheme.

**7. EQUALITIES**

7.1 A full equalities impact assessment (EDI) has been completed as part of the

Allocations Policy Review. This ensures equality of opportunity for all applicants and protects the needs of those with protected characteristics when policies are

 developed.

**8. CONSULTATION**

 8.1 As part of the Allocation Policy Review Consultation Exercise, which took place

during March/April 2024, we consulted with relevant stakeholders – including Glasgow City Council Neighbourhood, Regeneration & Sustainability Services; local councillors, MPs, MSPs; our tenant representatives – Neighbourhood Groups and Residents Task Force.

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