



Allocations Policy

April 2023

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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

- A) Building and sustaining popular neighbourhoods
- B) Creating and supporting greater life opportunities for all
- C) Developing greener spaces and community wellbeing
- D) Being a dynamic and listening community partner
- E) Treating people equally and with respect

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Appendix 1 – Bypassing an applicant for an offer of housing

1. INTRODUCTION & POLICY CONTEXT

1.1. 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.

1.2. 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
- promote, maintain and support sustainable communities through our allocation system
- make best use of our housing stock in line with good practice (e.g. minimising under-occupation)
- work with City of Glasgow Council to address the needs of people affected by homelessness
- let our empty houses, as soon as possible, to maximise income
- provide applicants for housing with comprehensive information and advice about our allocation services and housing options
- meet appropriate legal and regulatory standards and promote good practice
- embed equality issues into allocation services
- monitor our allocation services regularly to ensure effective quality controls
- address allocation appeals from applicants or any complaints about our allocation policy and practice
- review our allocation policy regularly and consulting with our tenants, housing applicants and other stakeholders if policy changes are being considered.

1.3. 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.

1.4. 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.

1.5. 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 would also be willing to work in partnership with other RSLs in the city to develop one common allocation policy. We believe that Choice Based Lettings increases choice for applicants.

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.

2. LEGAL & REGULATORY FRAMEWORK

2.1. 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

2.2. 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).

2.3. **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.

2.4. **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 is 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

2.5. **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 house, a procedure is in place to ensure that there is a clear audit trail. The applicant or anyone associated with them will not be involved in the letting process. These lets are scrutinised at a senior management level and robustly monitored.

2.6. **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:

- Name
- Address
- Gender
- Date of Birth
- Telephone numbers
- Email address
- National Insurance Number
- Next of kin or emergency contact
- Ethnicity
- Religion
- Sexual orientation
- Details of any disability
- Housing Benefit reference number

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.

3. 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.

3.1. 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.

Reason for Suspension	Period	Criteria for Ending Suspension
If an applicant fails to respond to the re-registration contact	28 days	Applicants reinstated 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	Applicants will be reinstated when they confirm to us that the debt has been

	has been repaid or when a repayment arrangement has been maintained for three months, whichever is soonest	repaid in full or they have maintained a repayment arrangement for at least three months. If the applicant makes no contact with us to confirm this 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
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
Giving false information on your housing application	6 months	Application will be automatically reinstated after 6 months
You have abandoned or neglected any tenancy	1 year	Review after 12 months
Your home including garden or common areas are kept in an unsatisfactory condition	Until property is brought up to an acceptable standard	Review once you can show the property is in a satisfactory condition
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 you can show you can maintain a tenancy in a satisfactory way – whatever is the soonest.

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 logged into their application or placed a bid within the last year will be written to annually. If they wish to remain on the housing register, they will be asked to confirm that their circumstances have not changed. Failure to respond will result in the application being cancelled. Applicants will be advised of the cancellation of their housing application.

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 suspended 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 suspended 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:

PLATINUM – Urgent Need for Housing	Definition
Management Transfer (QCHA tenants only)	<ul style="list-style-type: none"> • Extreme and very urgent circumstances requiring supporting evidence from Police Scotland or other recognised agency e.g. Social Work. This includes applicants currently experiencing domestic abuse, hate crimes or other serious harassment. Aspirational needs will not be considered under this category.
Exceptional Housing Need	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> - Housing First for Young People

	<ul style="list-style-type: none"> - Wellbeing for Good Mental Health - Wellbeing for People aged 60+
Regeneration Programme (QCHA tenants only)	<ul style="list-style-type: none"> • Tenants who require to be rehoused due to regeneration activity and a Board decision has been made to demolish or clear the property. Tenants with additional housing needs (e.g. medical or severely overcrowded can opt to bid).

GOLD – High Need for Housing	DEFINITION
Homeless	<ul style="list-style-type: none"> • Statutory Homeless by the Local Authority including refugees (Section 5's) • Care Leavers – managed via the protocol with the local authority
Complex Medical Condition / Disability	<ul style="list-style-type: none"> • A member of the household has an illness/disability/health condition that is seriously affected by the current housing circumstances and 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 Below Tolerable Standard – Local Authority confirmation is required

SILVER – Medium Need for Housing	Definition
Homeless Prevention	<ul style="list-style-type: none"> ● 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.
Medical	<p>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.</p> <p>Note: Assessment is not made on the basis of health but how the accommodation is impacting on the individual's health.</p>
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	<p>Applicants who require to move for:</p> <ul style="list-style-type: none"> ● To be near relatives for support ● Access medical treatment/social services facilities ● Employment purposes/move closer to work ● Financial hardship due to benefit changes ● Poor property condition (Private Rented Sector tenants only – evidence required) ● Vulnerable applicants experiencing serious and persistent anti-social behaviour
Insecurity of Tenure	<ul style="list-style-type: none"> ● Affordability – this applies to private rented tenants and owners who have

	<p>difficulty paying their rent/mortgage and are at risk of losing their home.</p> <ul style="list-style-type: none"> • 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. Applications will be held in date order based on the date the decision was made to place the application in that banding.

Priority awards will be reviewed regularly and can be removed if an applicant refuses offers of suitable housing that meets 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.

Applications will be held in date order from the date the priority band was awarded. 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 priority is awarded to households 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. 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

The majority (60%) of the Association's housing stock has 1 bedroom. Therefore, only in exceptional circumstances would a 2 bedroom house be allocated to a single person or couple. Applicants occupying a 1 apartment property may apply for a 2 apartment. However, no award of overcrowding 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 sex to share a room.

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.

5.3.2. Age & Sex Criteria

DWP: 1 bedroom for 2 children (under 16) of the same sex
QCHA: 1 bedroom for 2 children (under 12) of the same sex

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 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 sex 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 sex 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 the 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 householders 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 OCCUPATION

The 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.

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 be re-advertised the following week for all applicant groups, this means that any applicant can place a bid for it. The bidder 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 1 up and above 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 and are not affected by the suspensions policy. 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 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 Homeless Team who will decide whether this was a reasonable offer. A further offer will be made if this is deemed appropriate by the 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+
- 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. Applicants qualifying for a service who are adequately housed will be awarded bronze priority.

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

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 house. 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.

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 always get it right and 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 removed unreasonably because they have refused offers of housing
- The house they have been offered does not match the choice on their application
- They have been offered a house that is in an unacceptable condition
- We have refused to make an offer of housing

The timescale for submitting an appeal is up to 21 days from the date of the decision being made.

An appeal will be investigated by a Housing Manager, who will respond to the applicant within 10 working days of receiving the appeal.

If the applicant remains dissatisfied with the response the applicant may request that the case is considered by the Depute Director of Housing. This is the final stage of the Appeals process.

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.

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 authorised by a housing manager. Where an applicant is being bypassed, they will be informed of this decision in writing and the reason they are being bypassed will be 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.

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. 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, 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.

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