

HJALTLAND HOUSING ASSOCIATION LTD

SHARED OWNERSHIP ALLOCATIONS POLICY

1. Applications and Eligibility

- 1.1 The Association will invite interest in shared ownership schemes through separate shared ownership application forms which are available from the Association to any applicant requesting one.
- 1.2 In wishing to maximise the amount of housing available the Association will give priority to those applicants who currently rent housing association, local authority or other public sector housing. The effect of this is to produce a rented vacancy which can then be allocated to another applicant.
- 1.3 In exercising this priority, the Association will offer the local authority the same nomination arrangements as exist for rented housing. It is understood that the local authority will not always have a list of people interested in shared ownership
- 1.5 As shared ownership is essentially designed for first time buyers, priority will be given to this group of applicants. Applications will not be accepted from those whose financial circumstances allow them to buy outright. Consideration will be given to applicants who have previously been owner occupiers, those affected by a relationship breakdown and applicants whose financial situation has significantly worsened since they became owner occupiers.
- 1.6 Applications will be accepted from one person or two people jointly.
- 1.7 No person or group of persons applying for housing will be treated less favourably than another person or group of persons because of race, colour, ethnic or national origin or because of religion, sex, disability, marital status or sexual preference.
- 1.8 Applications from staff or committee members and/or those who have been staff or committee members are subject to Section 15 of the Housing Associations Act, 1985 and Scottish Homes Guidance Note 96/20. These provisions also apply to close relatives of the above groups. Any allocation made within the context of Guidance Note 96/20 will conform with the Association's policy and procedures, be approved by the Committee of Management, and recorded in a Register in the prescribed format.

EQUAL OPPORTUNITIES

The Association will seek to ensure equality of access in its allocation of housing and will aim not to discriminate against any groups or individuals detailed in para 1.1 of its Equal Opportunities Policy.

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2. Assessment and Allocation

- 2.1 Where schemes are oversubscribed and it is necessary to differentiate between competing needs, the Association will use a group plus points system for allocation. This is considered to be the most appropriate method for allocating houses as it incorporates principles which can be applied in a flexible and fair manner.
- 2.2 All applications received will be acknowledged and assessed in accordance with the rules of eligibility.
- 2.3 The procedure will incorporate an assessment of financial circumstances and will include seeking references from other relevant organisations where it is deemed appropriate. Applicants who are accepted onto the shared ownership housing list will usually be interviewed prior to being considered for any offer of housing.
- 2.4 All applicants will be informed whether or not they will be accepted onto the list
- 2.5 Accommodation will be offered to applicants in order of points within each group (i.e. the person with highest points is top of the list). The person whose application is first on the list for a particular scheme will be invited to attend a private viewing of the completed property and then asked to confirm their intention to proceed.

A non-refundable reservation fee will be charged (currently £200.00)

- 2.6 The Association's solicitor will be instructed to issue the legal documentation required to the applicant's solicitor.
- 2.7 Where the Association wishes to buy-back a shared ownership house for re-sale, this policy will equally apply.

3. GROUPS PLUS POINTS SCHEME

In the assessment of applications, Hjalmland operates a groups plus points scheme, which gives priority to those in greatest housing need, whilst considering the needs of the Shetland community. Applicants may state a preference for the type and location of the property, although it may not always be possible to meet these.

The size of accommodation offered is determined by the size of the applicant's household.

Applications are divided into seven groups:

1. **Sub-standard - including Mobile Homes**
2. **Sharing amenities**
3. **Social Needs**
4. **Overcrowded/Underoccupying**
5. **Insecure tenancies**
6. **Medical**
7. **Support**

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Applicants are eligible for any points within the scheme. Applicants will be placed in points order within the group from which they receive most points.

SELECTION FOR ALLOCATION

The general and transfer waiting lists are each given a proportion of all houses becoming available for letting. Similarly, the seven groups in each of the lists are given a proportion of the houses becoming available within that list. The special needs waiting list is operated in a similar manner.

These proportions vary between each of the lettings areas and are reviewed periodically.

The lettings areas are:-

- Lerwick
- Scalloway
- Elsewhere in Shetland

Group/Area	Lerwick		Scalloway		Elsewhere	
	2006/7	2007/8	2006/7	2007/8	2006/7	2007/8
	%	%	%		%	
General Needs	85	82	85	85	85	90
Transfer	15	18	15	15	15	10
Sub-standard Accommodation	1	1	2	1	3	2
Sharing Amenities	10	15	14	14	14	15
Social Needs	7	8	5	5	11	11
Occupancy	5	9	7	9	7	10
Insecure Tenancy	60	50	60	60	49	47
Medical	9	10	3	5	8	7
Support	8	7	9	6	8	8

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ASSESSMENT OF PRIORITY

In assessing priority between applicants in any one group with similar points, priority of need will be established by:-

- 1 adding points scored from each group.
- 2 adding points to that applicant who has lived longest with their housing condition

4. Points System

GROUP 1: SUB-STANDARD ACCOMMODATION

An applicant's accommodation will be considered to be sub-standard where it falls below the tolerable standard as defined in the Housing (Scotland) Act 1974, Part II, 3.14, or where it lacks a bath, shower, wash-hand basin, or is affected by other major deficiencies. This group is only concerned with the physical condition of the property and not with any difficulties of an applicant.

Structurally unstable OR	
Poor condition - mobile homes	2
Outside WC	2
Water ingress -	2
roof/walls/windows	
No wholesome water	2
No internal bath/shower	2
Chemical toilet	1
Penetrating or rising damp	1
Hazard arising from poor layout -	1
internal	
Hazard arising from poor access -	1
external	
Inadequate kitchen facilities	1
No hot water supply	1
Inadequate heating or lighting	1
Antiquated electrical wiring	1
No wash-hand basin	1
Condensation	1
For each year in sub-standard accommodation	1
	MAX: 5

Pointing Procedure

Applicants are eligible for points from all categories, depending on which amenities are lacked.

Maximum points in group: 25

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GROUP 2: SHARING AMENITIES

An applicant will be eligible for points from this group if, in their present accommodation, the WC, kitchen or bath/shower are shared with people outside their own household. **Applicants may define their own household.**

Category	Pts
a) Applicant aged under 18 and living at home	3
Applicant aged under 18 and living with friends or relatives	7
Applicant aged under 18 sharing private let bedsit amenities	10
b) Applicant aged over 18 and living at home	10
Applicant aged over 18 and living with friends or relatives	15
Applicant aged over 18 sharing private let bedsit amenities	20
c) Applicants under 18 sharing with 4 or more	3
Applicants over 18 sharing with 4 or more	5
d) Written notice to leave	5

Pointing Procedure

The criteria will be applied as follows:

- a) Age of applicant and composition of household:
Single applicants under 18 will be dealt with separately from all other households and will have a different level of pointing.
- b) All other applicants and composition of household
Examples of households might be: elderly parent(s) living with a son, his wife and their children; adult son/daughter living with parents; man and woman living at home of a parent or other householder; etc.
- c) The number of other people who share the amenities
- d) Notice to Leave - an additional five points may be awarded if an applicant has been asked to leave. (Written evidence required)
These points will be withdrawn after the expiry date of the notice.

Maximum points in Group **30**

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GROUP 3: SOCIAL NEEDS

This group is concerned with social needs.

- Category 1: Incoming Workers defined as moving into Shetland from either mainland of Britain or other country **Or** moving to different area within Shetland. **Essential** defined either job specific i.e. emergency service workers **Or** outwith pressured areas workers with either a job or a firm offer of a job. 25
- Category 2: Applicants who are forced to move from an area due to continued racial or sexual harassment, or domestic violence (Clear evidence provided) 20
- Category 3: Applicants who have to travel undue distance to their place of employment when they have no means of transport and there is inadequate public transport or a ferry journey is required. 15
- Category 4: Applicants who are forced to move from an area due to continued racial or sexual harassment, or domestic violence 10

Pointing Procedure

The categories of this group are exclusive. Applicants will not be eligible for points from more than one category.

Maximum points in group: 25

GROUP 4: OVERCROWDED

Applicants will be considered to be overcrowded where there present accommodation falls below the following occupancy standard:

Each member of the household should have their own single bedroom, except where the household consists of:

- a) A couple, single parent or pregnant woman in a double bedroom
- b) Two children under five in a double bedroom
- c) Two children of the same sex under the age of 16, where the age difference is less than 3 years in a double bedroom

- Living with immediate family
- 1 bed space lacked 5
 - 2 bed spaces lacked 10
 - 3+ bed spaces lacked 15
- Living with other people
- 1 bed space lacked 10
 - 2 bed spaces lacked 18
 - 3+ bed spaces lacked 25

Pointing Procedure

Points will be calculated according to the size of the accommodation and the composition of the household and not according to the household's use of the existing space

Maximum points in group: 25

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GROUP 4a: UNDEROCCUPYING

An applicant already living in social rented housing will be considered to be underoccupying where, according to the occupancy standards detailed above, there is surplus space in their present accommodation.

1 bed space lacked	5
2 bed spaces lacked	14
3+ bed spaces lacked	25

Pointing Procedure

Points will be calculated according to the size of the accommodation and the composition of the household and not according to the household's use of the existing space. Points will only be awarded in this category where rehousing the applicant would free their current accommodation into the social rented sector

Maximum points in group: 25

GROUP 5: INSECURE TENANCIES

This group is concerned with the degree of insecurity of the applicant's accommodation, and deals with applicants whose accommodation is short term or where there is a threat or loss of that accommodation.

Category 1: 15

1. Protected tenancy (under 1 year lease, insecure)
2. Owner occupier **obliged** to sell and unlikely to be able to buy suitable accommodation with proceeds and foreseeable income.
3. Tied tenancy.
4. SIC Temporary/emergency accommodation

Category 2: 20

1. Short tenancy (under 1 year lease)
2. Holiday let
3. Short-term protected tenancy.
4. Protected tenancy with Notice to Quit
5. Marriage break-up (accommodation insecure)
6. Lodgings with board/part board-
7. Owner occupier **obliged** to sell and unlikely to be able to buy suitable accommodation with proceeds and foreseeable income. With fixed entry date

Category 3: 25

1. Short tenancy with Notice to Quit
Holiday let with Notice to Quit
Short-term protected tenancy with Notice to Quit
2. Homeless or shifting applicants
(this would be a provisional assessment. Final assessment would be based on the situation in which applicant most commonly finds him/herself).
3. Tied accommodation with Notice to Quit
4. Lodgings with board/part board where Notice to Quit-

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Pointing Procedure

Applicants who stay with parents are not eligible for points from this group. The categories of this group are exclusive and applicants will not be eligible for points from more than one category.

Maximum points in group: 25

GROUP 6: MEDICAL

Applicants are awarded medical points where rehousing is needed as part of the treatment of their condition. Points will be given on the basis of the assessment by an independent medical practitioner, using the following guidelines.

Category1:	5
Category2:	10
Category3:	15
Category4:	20
Category5:	25

Pointing Procedure

An applicant who, on initial assessment, is awarded no points other than medical will be sent a medical questionnaire for immediate completion by his/her doctor. An applicant who is otherwise adequately housed may not be eligible to remain on the waiting list if assessed at Category 1 or 2

Maximum points in group: 25

GROUP 7: SUPPORT

This group is concerned with certain other specific reasons for an applicant wishing alternative accommodation but where the need for rehousing is less great.

Category 1:	Special Needs Accommodation required to receive/provide support of family, friends, or social support groups	25
Category 2:	Residency Access where there is a legal document specifying access rights in which an average of three nights over the year are to be spent with the applicant	15
Category 3:	General Needs Accommodation required to receive/provide support of family, friends, or social support groups, OR Residency Access where there is a legal document specifying regular access rights eg averaging two weekends a month; or written confirmation from the former partner of access rights similar to these or Category 2	10
Category 4:	Residency Access where there is a legal document or written confirmation from the former partner that children visit regularly even if infrequently	5

Pointing Procedure

The categories of this group are exclusive and applicants will not be eligible for points from more than one category.

Maximum points in group: 25

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PET POLICY

Although the Association does not restrict access to the waiting list, in accordance with the Dog Fouling (Scotland) Act 2003 it reserves the right not to allocate properties with shared garden areas to applicants with pets.

INELIGIBLE APPLICANTS

Applications will not be accepted for inclusion on the waiting list where points are assessed below a certain limit, whether at provisional assessment or on subsequent investigation.

The lower limit will be determined for each area by the pressure on the waiting list.

Hjaltland reserves the right to cancel applications, including exchange and mobility applications, on receipt of unsatisfactory references.

FALSE INFORMATION

If an applicant attempts to gain advantage by giving false information or by withholding vital information, Hjaltland reserves the right to remove the applicant's name from the waiting list.

APPEALS

Applicants who have a grievance about an allocation may appeal to the Management Committee, who will arrange an interview to discuss the matter. The final decision on any allocation rests with the Management Committee of Hjaltland Housing Association Ltd.

CONFIDENTIALITY

Applications for housing are confidential, and only staff processing housing allocations have access to housing applications.

Staff allocate houses in accordance with policies drawn up by the Management Committee of Hjaltland Housing Association Ltd.

Where individual applications being considered for allocation fall outwith existing policy, staff will present only such information as is necessary for Members to form a judgement in principle.

Any applicant has a right of access to personal information relating to that person in held in Association files. This is in addition to the rights given to all individuals under the Data Protection Act 1984.

An applicant has the right to see and obtain copies of their housing application and any other information supplied by them about themselves and their family.

The Association will not provide information which indicates its intentions relating to any individual. In addition, information will not be given which is likely, in the Association's view, to result in serious harm to the applicant or any other person, or where it is likely to result in the identity of another person being disclosed, or where the information comes from a health professional, who refused to allow access to that information, or information held for the purpose of prevention or detection of crime or where claims of legal privilege can be maintained.

REVIEW

The lettings policy is reviewed periodically.