

# **FORTH HOUSING ASSOCIATION LIMITED**

## **ALLOCATIONS POLICY**

Governance: Housing Management

Code: HM 03

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Cross Reference: HM 09 Harassment Policy  
HM 11 End of Tenancy Procedures  
HM 12 Nominations Agreement  
HM 14 Rent Arrears Policy  
HM 16 Scottish Secure Tenancy  
HM 19 Start of Tenancy Procedures  
HM 21 Sub Letting  
HM 22 Succession  
HM 25 Voids Procedures

GOV 27 Equal Opportunities Policy



**HAPPY TO TRANSLATE**

This document can be made available in various formats such as in larger print, audio-format and Braille. It can also be made available in other languages, as appropriate.

## **Policy Summary**

This policy has been developed to show how Forth Housing Association manage the allocation of properties.

## **Equalities**

There are three groups which may be affected, either positively or negatively included disabled applicants, pregnant applicants or applicants of an ethnic minority.

## **Privacy**

There is no requirement to do a full Privacy Impact Assessment.

## **Policy Owner**

Name: Mareta Greig

Date of Next Review: August 2026

# **FORTH HOUSING ASSOCIATION LIMITED**

## **ALLOCATIONS POLICY**

### **1.0. Introduction**

1.1 Forth Housing Association has developed its allocation policy to explain how we let houses to:

- applicants on our housing list; and
- tenants wanting to move to other accommodation.

This policy also explains how we process referrals from Stirling Council. (See Section 5)

The allocation policy is very important as it enables us to:

- meet our legal obligations;
- address different forms of housing need; and
- promote our equality objectives.

#### **Notes**

Forth Housing Association is usually referred to as "we" in this policy document.

"Allocation" simply means house letting; allocation and letting are both used in this policy to refer to how we let our houses.

## 2.0. Principles

2.1 The Allocations Policy meets with legislative and good practice requirements, this includes the following:

The law covering allocation practice is contained in the **Housing (Scotland) Act 1987** (as amended).

These rules cover:

- admission to the housing list;
- consultation;
- groups to receive reasonable preference when allocating houses;
- things we ignore when allocating houses;
- specific restrictions;
- information requirements;
- publicity; and
- right to access personal information.

### Admission to the housing list

Any applicant aged **sixteen** years or more is entitled to be admitted to our housing list. In order to come onto the housing list, we arrange for applicants to complete our standard application form. We provide applicants with information about their housing options and also assist them to complete their application form, on request.

In line with our equality commitments, we also offer interpreting services, if needed and meet relevant costs.

### Consultation

We must consult tenants and other groups about:

- our lettings priorities when letting houses; and
- our policies about tenant transfers and house exchanges.

Before making (or altering) our allocations policies, we must consult with the following:

- applicants on the housing list;
- our tenants; and
- other organisations and/or persons we think should be consulted.

We use a range of consultation methods and approaches so that the consultation process extends to cover communities in the Forth area.

We also take account of protected characteristic information as part of the consultation process. This is very important to ensure that consultation procedures are linked to the needs of individual people.

We consider the following documents before making or altering our lettings policy:

- the local housing strategy produced by Stirling Council; and
- allocation guidance published by the Scottish Government.

### Groups to receive reasonable preference when allocating houses

We must give reasonable preference to certain groups when letting houses. The groups to which we must give reasonable preference to when letting houses are:

- homeless persons and persons threatened with homelessness with unmet housing need;
- people who are living in unsatisfactory housing conditions with unmet housing needs; and
- tenants of houses which are held by a social landlord whom we consider as being under occupied as defined in this policy.

The terms “unmet needs” refer to those needs that the applicant is unable to meet by any other housing options available to her/him. For example, a disabled person might require to be re-housed by us if another landlord cannot meet their accessibility requirements. In practice, we explore housing options with all applicants, on request, so that they can make informed decisions regarding their housing preferences.

### Things we ignore when allocating houses

When letting houses, we must not consider any of the following factors:

- the time that applicants have lived in our area;
- housing debt if this is/was not owed by an applicant, for instance, rent arrears owed by the applicant’s husband or wife (that is, the tenant responsible for the debt);
- non-housing debt, for example, council tax;
- an applicant’s age unless this involves housing that is designed or specifically adapted for people of a certain age (or people to receive housing support services); and
- an applicant’s income, including any income of household members (see note).

**Note:** We do gather information from applicants, though, to assist them in claiming any benefits to which they are entitled. Our specific rules concerning rent arrears and property ownership are explained below.

In law, we must also disregard whether or not an applicant lives in our area if she/he:

- is employed, or has been offered employment in our area;
- wants to move into our area to look for employment and we are satisfied that this is so;
- wants to move into our area to be close to a relative or carer;

- has special social or medical reasons for being re-housed in our area; and
- wants to live in our area to avoid harassment or the risk of domestic abuse.

Finally, we cannot impose any of the following conditions:

- that applications are to be active for a minimum period before considering applicants for housing;
- that the applicant gets a divorce or judicial separation;
- that the applicant gets a dissolution of a civil partnership or a decree of separation of civil partners; and
- that applicants should no longer be living with another person before they are considered for housing.

#### (a) Rent arrears

If one of our tenants has rent arrears less than one month's rent, then this will not affect any offer of housing. In such cases, though, we establish repayment plans as based on our rent arrears procedure.

If rent arrears are more than one month's rent, we disregard the arrear as long as applicants:

- \* agree an arrangement to repay the debt;
- \* keep to this arrangement for at least three months; and
- \* continue to pay the agreed sum.

As regards arrangements for payment, we link payments to levels affordable to the person in arrears.

If payment agreement plans are neither established – nor maintained – then we consider suspension of offers of houses.

We advise applicants of their appeal rights, via our complaints policy if any offer is suspended. This serves to promote human rights and the right to a fair and independent hearing.

#### (b) Property ownership

Applications from owner occupiers will not be refused, however only owners falling under the following criteria (subject to proof being received) will be deemed to have a housing need:

- where the property has not been let but the owner cannot access it; for example, the property is in such a poor condition that it cannot be lived in, due to, for example, severe structural faults; or where there are squatters living in the property;
- where occupying the property could lead to abuse, from someone still living in the property or from someone who used to live there; and

- where occupying the property could endanger health and there are no reasonable steps that can be taken by the applicant to prevent this.

### Specific restrictions

Specific allocation rules prevent social landlords from restricting offers of housing to applicants.

We cannot, therefore, impose any of the three following conditions before letting houses, namely that:

- an application has been on the housing list for a minimum period of time;
- an applicant obtains a divorce or judicial separation order, or has their civil partnership ended (or obtains a decree of separation); and
- an applicant no longer lives with (or in the same house) as another person.

### Information requirements

We must make and publish an allocations policy and we must provide applicants with certain information about this policy.

Firstly, we must provide applicants with a free summary of our allocations policy. Although we can charge for providing tenants with a full copy of the allocations policy, we do not charge applicants for this. We provide applicants with access to our allocations policy in different formats, as appropriate, including access to an electronic version on our website. Further information about how we publicise information about allocations is described in 3.1.7.

Secondly, we must also explain to applicants how we prioritise lets to our various applicant groups (see Section 4).

Thirdly, we must also explain how we deal with applications from tenants (transfer applications) and tenants wanting to “swap” homes (exchange applications).

Finally, if we alter our allocations policy, we must publish such alterations within six months of making any alterations. And we must also consult with the groups mentioned above if we are making allocations policy changes.

### Publicity

We provide copies of our allocation policy rules at various locations including:

- our office;
- our website;
- Scottish Housing Regulator;
- Stirling Council offices;
- offices of advice and information agencies; such as Shelter Scotland

## Right to access personal information

Applicants are entitled under the Housing (Scotland) Act 1987 to view information that they provide in respect of their housing application. They access this information free of charge.

Applicants may also access personal information as allowed by the Data Protection Act 2018. We may refuse such requests only as permitted in law.

## Regulatory standards

We must meet regulatory standards specified by the Scottish Housing Regulator. This includes complying with the standards set by the Scottish Housing Regulator within the Scottish Social Housing Charter (see Appendix 1).

## Summary

Our allocations policy and related procedures are based on allocation law and must also comply with the Scottish Housing Regulatory framework. Section 4 now describes our allocations policy in detail, in particular how we address housing needs.

## **3.0 Aims and Objectives**

This Section explains what the allocations policy aims to achieve in practice.

These aims are, therefore, very important as they set the **framework** within which our allocation services operate.

In our allocations service, we are committed to:

- meeting legal and good practice standards;
- base our allocation practice on a comprehensive assessment of local housing needs and demand; this includes taking account of the local housing strategy;
- promoting equal opportunities, as well as ensuring that our practices do not discriminate unlawfully or unfairly;
- seeking to create sustainable and inclusive communities, that is, an area in which people want to live and work;
- making best use of our housing stock,
- working closely with Stirling Council to address housing need, for example, in addressing homelessness;



- allocating houses quickly to reduce lost rental income;
- providing housing list applicants with comprehensive advice and information about their housing options, as well as publicising the list widely;
- processing housing applications confidentially in line with data protection legal requirements;
- implementing quality training programmes to ensure effective policy implementation;
- dealing with appeals and complaints concerning this policy using internal systems;
- monitoring our performance through a system of performance indicators;
- reviewing policy every three years, or sooner if required due to legal changes; this is done in consultation with committee, staff, tenants, housing applicants, registered tenant organisations and other service users.

## 4.0 Policy Framework

### Allocation system

This Section covers the following issues:

- processing applications;
- selecting tenants; and
- our points system.

These stages of the allocations policy are implemented through our staff allocation procedures.

### Processing applications

In order to be admitted to the waiting list, we ask applicants to complete our standard application form. We provide support to individual applicants to do this, on request.

Application forms are available at our office, by post, by phone or on our website. We assess and acknowledge completed application forms within **seven** working days of receipt.

We send applicants written details of the status of their application, including their point award. Applications with insufficient information may be subject to delay. This means that applications cannot be processed until the relevant information is received; or

applications may be processed, but not given the full points entitlement until the information is received.

Applicants may contact housing staff during office hours to discuss application details. For example, applicants may want to discuss their re-housing prospects.

We provide support services, as required, to ensure that our allocation services are accessible. For example, we may use interpreters (or signers) for hearing impaired applicants.

We process personal information on the application form in line with legal requirements, including sharing of personal data.

We may contact landlords or lenders (in the case of home owners) to confirm application details. For instance, we may seek information about current or former tenancies. We will obtain applicants' consent before doing this.

In the case of applicants living in our area of operation, we will carry out home visits to confirm application details. This is very important if we cannot obtain references that confirm household details.

In the case of applicants living out with our area of operation, we may ask other landlords and agencies to confirm application details.

These visits take place only at the point when an offer of housing is being considered.

We advise applicants of their right to apply for a joint tenancy. For those applicants who want to do so, we can provide them with information on the pros and cons of joint tenancies.

We review applications once a year. Each application is reviewed based on either its date of registration or the date of the last contact we had with the applicant, whichever is sooner.

We ask applicants to inform us within **fourteen** days if they want to remain on the housing list.

If we receive no response, we issue a reminder letter giving applicants a further **fourteen** days to inform us. We will also attempt to contact applicants by text during this time to ensure we have exhausted contact attempts.

If we receive no response, we remove applications from our housing list.

We have inserted a clause in our standard application form to delete applications if no response is received.

Applicants can re-register at any time simply by completing a new application form.

## Selecting tenants

This Section explains the following issues:

- the type of allocation system that we use to select tenants;
- housing need defined;
- the housing needs that we meet;
- making offers; and
- specific rules.

### The type of allocation system that we use to select tenants

This section describes the type of allocation system that we use to select tenants. This system has been selected as it enables us to meet our policy objectives outlined in Section 2. The system that we use is known as a groups plus points system.

#### (a) Groups plus points system explained

This system has three key elements.

Firstly, it involves having a select number of groups and applicants are placed into one of the specified groups depending on their housing needs.

Secondly, applicants receive points for housing need and their priority is determined not just by points but by the priority given to each of the groups.

Thirdly, applicants can specify their housing preferences thus allowing us to take account of their personal choices.

Our points system and the targets of lets to each group is summarised in Appendix 2.

#### (b) Benefits of the groups plus points system

The main benefits of adopting this system are that it:

- allows us to address the range of housing needs contained in allocation law (the reasonable preference groups) as well as other housing needs;
- enables us to identify changing levels of housing need and to alter targets of lets to each group accordingly; and
- enables a range of needs to be addressed thereby assisting us in promoting balanced and sustainable communities.

**Note:** The term “balanced communities” simply refers to having a wide range of households from different cultural, ethnic and social backgrounds. Sustainable communities can be reflected in areas that are popular places to live and work.

## Housing need defined

Housing need is a complex term that must be defined in relation to certain standards. In this policy, housing need is defined against:

- **legal standards** that define homelessness and threatened homelessness, the tolerable standard and the overcrowded standard;
- **professional standards** such as our unsatisfactory housing conditions standard and our under-occupation standard;
- **social standards** that address applicants' preferences and choices, for example, applicants who want to live nearer relatives. This standard includes environmental and infrastructural issues such as social isolation due to lack of transport or poor facilities; and
- **affordability standards** that relate to the ability of households to pay for current housing costs.

**Note:** We assess housing need on an ongoing basis through our Letting Plan. This Plan evaluates the numbers of applicants on our housing list, their preferences and the housing stock that is available to meet demand.

## The housing needs that we meet

Applicants are awarded points for housing needs with their application then put into one of the relevant groups. Which list an applicant is placed onto is not at staff or applicant discretion and is as per the policy. Applicants with aspirational points only are placed on the general list unless the applicant is a Forth Housing Association tenant and they will be placed on the transfer list.

We have established **six** main groups as follows:

- transferring tenants
- referrals of applicants from Stirling Council (Section 5 referrals or nominations);
- the reasonable preference groups (three in total); and
- the general group.

The main rules concerning each group are explained below.

### Group 1: Tenant applicants (that is, transfer applications)

Tenants who apply for housing are also referred to simply as applicants below and they receive points for any of the housing needs described below. We will however operate a separate transfer list to allow tenants the opportunity to move to more

suitable accommodation, and free up existing properties for applicants. Tenants will receive any points applicable to their housing need, in the same way applicants do.

Tenant applicants will also only be able to request a mutual exchange or re-admission back onto the housing list following a period of 12 months in the Forth Housing Association tenancy or following a change of circumstances.

### Group 2: Referrals of applicants from Stirling Council

We work closely with Stirling Council to prevent homelessness and to re-house applicants affected by homelessness referred to us by the council.

We also work with Stirling Council to re-house other referrals or nominations.

Further information about this arrangement is explained in Section 5.

### Group 3: The reasonable preference groups

Group 3 contains the **three** reasonable preference groups as explained in Section 3. Each group is now explained below.

#### Group A: People affected by homelessness and those threatened with homelessness

Homelessness is defined in law and applicants are assessed against this legal framework.

Applicants who are assessed as homeless persons as per the law (or threatened with homelessness) are considered under our allocation policy.

The term “threatened with homelessness” means being likely to become homeless within two months.

#### Group B: Unsatisfactory housing conditions

Unsatisfactory housing covers the following four types of housing needs:

- housing below the tolerable standard;
- overcrowding;
- harassment and/or abuse; and
- needing an accessible home.

#### Housing below the tolerable standard

Housing does not meet the tolerable standard if it fails to meet any of the elements defined in law.

For example, a house must be substantially free from rising or penetrating damp and must have a sink that has hot and cold water.

Our housing application form contains these elements so that housing below the tolerable standard is clearly identifiable.

We award a fixed point award if a house fails to meet the standard.

**Note:** In our policy, a house is deemed to include caravans and house boats.

### Overcrowding

The statutory overcrowding standard includes the living room, as well as bedrooms, as being appropriate rooms for sleeping.

However, our allocation policy standard excludes the living room when measuring overcrowding.

Household members applying from a Forth Housing Association property who have not been given permission to reside in the property will not be given overcrowding points.

### Our occupancy standard

Our occupancy standard defines the number of rooms that applicants may qualify for, including the type of bedroom.

Each couple (that is, partners of the same or opposite sex) or single person applicant should have their own bedroom. This should be a double bedroom.

Our policy specifies that:

- children of the same gender below sixteen should share a double bedroom; and
- children of different sexes who are aged ten or more should have their own bedroom.
- Where the age gap of same gender/same sex children is 7 years or greater, we will award an additional bedroom.

Applicants may request to move to accommodation that does not reduce overcrowding. We will consider such applications as it may address other housing needs such as social needs, although no points for overcrowding would be awarded. This is important as people may not receive an offer of housing given the relative shortage of larger houses relative to demand.

Applicants may require extra room due to medical circumstances. A points award may be made for overcrowding on this ground subject to a medical health assessment and supporting evidence.

When assessing overcrowding, we also take account of people who normally live in the house but are temporarily absent. For example, this might include family members working away, or people residing in institutions, including prison.

The size of accommodation let to couples living apart but who have shared custody will be made based on actual custody arrangement. When assessing points, children will only be accepted as part of an applicant's household where they reside with the applicant, or the applicant has access to the children at least three nights per week. Verification of the access arrangement along with birth certificates for the child(ren) will be required. Where verification is provided then we will award only one extra bedroom unless the applicant has joint custody verifiable by a court order.

Overcrowding points will be given to a single individual/couple who have a bedroom that is less than 110 sq ft.

We award points for the first bedroom that is required, then further points if two or more bedrooms are required, with the maximum amount of points capped.

We do not let houses to applicants if this were to cause statutory overcrowding.

#### Harassment and/or abuse

We are committed to addressing any form of harassment and/or abuse. We have, therefore, established separate policies that deal with harassment and abuse.

In cases of harassment/abuse, we award an applicant a fixed-point award. This is based on ongoing harassment or harassment which has taken place in the last 6 months prior to consideration of this points award.

We deal with each case sensitively and refer victims of harassment and/or abuse to other relevant services.

#### Medical Needs

We may award points to applicants who require to move to alternative accommodation, including adapted housing, due to:

- medical related conditions; or
- the accessibility needs of disabled people are not met by their present accommodation; or
- an applicant's mental health deteriorating or being exacerbated by their present accommodation

Accessibility needs of individual applicants are assessed through a process of self-assessment via a medical form and proof from a medical practitioner. This is covered as part of our staff procedures and applicants are advised of what they should do when providing information.

We award two levels of points depending on whether there are serious medical needs or other medical needs.

Each case is assessed on merit taking account of the individual's needs measured relative to the condition of their existing home.

Only one set of medical points will be applied to each application. Applicants will receive the highest of these awards. Points will not be awarded for both physical and mental health conditions.

Forth Housing will require further supporting evidence of an applicant's medical history and how your present accommodation is affecting or worsening the situation.

### Group C: Under-occupancy

Reducing under-occupation helps social landlords make the best use of housing stock. In assessing under-occupation, we use the same occupancy standards as for overcrowding.

Transferring tenants may apply to move to housing that lessens present under-occupation even if their new house is under-occupied.

Under-occupation points are only available to social housing tenants and not owner occupiers or private rented tenants. When a tenant of another social landlord applies to us for housing, it is for us to decide whether the applicant is under-occupying their home in line with our definition of under-occupation. Applicants of other RSLs will be loaded for the house size they require for their household composition and will not be loaded for additional bedrooms even if this does less present under-occupation.

We award a fixed point for any tenant who is under-occupying their home.

### Group 4: General Group

Group 4 is made of a range of needs that are not covered by the other groups, including applicants who prefer to live elsewhere.

The needs covered in this Section include:

- insecurity of accommodation (see Note 1);
- applicants wanting to be nearer to specific facilities, namely workplace or educational or health facilities;
- applicants wanting to be nearer relatives or friends to provide or receive support (see Note 2);
- applicants seeking accommodation who are unable to afford present housing costs; and
- applicants sharing amenities, that is, a bathroom (or toilet) and a kitchen (see Note 3); and
- applicants seeking accommodation because they prefer to live elsewhere.



- no fixed abode

**Note 1:** Insecurity of accommodation covers a range of situations, including applicants who:

- are leaving family/marital home following a relationship breakdown. A relationship breakdown is defined as the complete breakdown of a relationship between a married couple, civil partners or joint partners;
- live with friends or relatives and have been asked to leave;
- live in tied accommodation and the employment will end within six months;
- are in the armed forces with a confirmed discharge date within six months; and
- is a young person leaving care with support in place
- are selling an owned property due to be unable to afford the mortgage repayments

**Note 2:** Applicants living outside Forth Housing Association's area of operation will only obtain points in this Section if the facilities or support requirements are within the Forth Housing Association area of operation.

**Note 3:** An applicant sharing amenities may include family members presently living with parents but who want to live on their own.

Tenants that we have allowed to sublet part of their home (or take in lodgers) are not awarded shared amenity points. Their subtenants or lodgers would, though, qualify for such points should they apply for housing.

### Making offers

We offer housing based on the specific housing needs and preferences provided by applicants as detailed on their application form.

Examples of preference factors that we consider are as follows:

- area and street;
- type of house;
- floor level in the case of flats;
- internal amenities, for example, types of heating systems; and
- external amenities such as gardens.

We make applicants two reasonable offers before considering suspending future offers. See Section 7 for further information on suspensions.

We advise applicants, though, about realistic options as demand far outstrips supply of housing in certain areas. In order to facilitate this, we offer detailed information on the likely availability of houses in particular areas. This is based on re-let patterns that we monitor on an ongoing basis.

## Specific rules

Our specific rules cover the following issues:

- housing stock that is designed to meet particular housing needs;
- allocating houses to committee members and/or employees;
- committee members' role in allocation policy development;
- deciding priority if applicants have the same points; and
- management decisions.

### (a) Housing stock designed to meet particular housing needs

We have certain house types that we let to meet particular housing needs; this covers the following:

- housing for wheelchair users;
- supported housing;
- amenity and/or sheltered housing; and
- Bogside, Dunblane Housing.

#### Housing for wheelchair users

This type of housing is designed to meet the needs of disabled people who use wheelchairs. This rule applies either to housing applicants who are wheelchair users, or a member of their household.

#### Supported housing

We may work with housing support agencies to let specific houses to people whose needs will be met by such agencies.

#### Amenity and/or sheltered housing

This housing is particularly designed to address the housing needs of older people

#### Bogside, Dunblane Housing

This housing was funded not by public funds but by funds from the Thomas Brittain Trust. The needs to be addressed are specific needs. Appendix 3 provides further information about this housing.

### b) Allocating houses to committee members and/or employees

Committee members and employees applying for housing are considered using the rules of this policy. This also applies in the case of close relatives of committee members and employees.

We process such applications in line with Association policy and follow appropriate reporting procedures to our regulatory body, namely the Scottish Housing Regulator.

#### (c) Committee members' role in allocations policy development

Committee members do not participate in the allocation of individual houses to applicants; this role is delegated to employees.

Committee members' role is restricted to the important strategic duties of developing the policy – based on staff guidance – and monitoring the implementation of that policy.

Committee members may also be requested to consider individual cases that are not covered by existing policy principles. In such cases, the decision should be aligned to the review of the allocations policy and the new principles incorporated into the new policy.

#### (d) Deciding priority if applicants have the same points

If applicants within the same group have the same points total, we base priority on the date of application.

#### (e) Management decisions

On occasion, applications for housing might involve situations not covered by the allocation rules. In such cases, points will be awarded to take account of such circumstances. The Head of Tenant Services must agree all exceptional circumstances before points can be awarded.

### 4.3. Summary

We process housing applications consistently and ensure that this process is accessible to individual applicants; this promotes, in turn, our equality objectives. We base our allocation system on legal and regulatory provisions, as well as taking account of good practice guidance. We let our homes using a groups-plus-points system that has numerous benefits, in particular, ensuring that applicants' choices are at the heart of the letting process.

#### Referrals from Stirling Council

We work in partnership with Stirling Council to address specific forms of housing need.

This partnership arrangement involves taking referrals of:

- people affected by homelessness; and
- other nominated applicants.

We have established a formal referral procedure (or protocol) with Stirling Council and this forms one of our internal allocation procedures. Information on this can be obtained by contacting either the Housing Officer or Assistant Housing Officer.

### People affected by homelessness

Stirling Council has a statutory duty to address homelessness. This covers individuals who are either homeless as defined in law, or those threatened with homelessness.

In line with law, Stirling Council can refer homeless applicants to Forth Housing Association. Referrals must be accepted unless specified exceptions apply. These exceptions are limited in scope with details explained in the referral procedure.

The aim of the process is support Stirling Council to meet its duties under homelessness law by providing homeless households with an appropriate offer of accommodation.

### Other nominated applicants

We have agreed that Stirling Council may nominate other applicants for consideration for housing and we may do likewise. For example, it may be appropriate for a housing applicant to be rehoused by the Council rather than the Association. This process is also subject to a formal procedural arrangement.

We work in partnership with Stirling Council to address homelessness and other specific housing needs. This is a positive arrangement since both organisations share resources to address common goals.

### Mutual exchanges

Scottish secure tenants may exchange their tenancy with any other Scottish secure tenant. An exchange means “swapping homes” with another tenant.

This may include exchanges with tenants of Forth Housing Association, or tenants of another Scottish Social landlord.

Tenants must first obtain our written consent before the exchange can go ahead.

We may only withhold consent if we have reasonable grounds for doing so.

We have established detailed internal staff procedures that we use to process mutual exchange applications. These procedures explain the grounds that we might use to withhold consent.

We must provide our written response to applications within one month of receiving applications.

If we fail to respond to applications within this time scale, we are deemed to have given consent.

If we refuse an exchange application, we must give reasons in writing. This is required to enable tenants to appeal against our decision.

If we refuse an exchange application, tenants are entitled to appeal to the sheriff court.

We inform tenants of this right in our letters.

### Other tenant rights

Scottish secure tenants have a wide range of rights and – apart from mutual exchanges – some of these rights are relevant to allocation practice. Two examples of these rights are assignation of tenancy and succession to tenancy.

Information about our procedures in relation to these rights is available by contacting our office, or online at [www.forthha.org.uk](http://www.forthha.org.uk).

### Suspensions

We may suspend offers of accommodation to housing applicants in specific circumstances.

We only suspend offers in specified circumstances and have developed a separate suspension policy with related procedures to meet this objective.

This procedure contains information about applicants' rights to appeal our decisions.

Finally, we have developed a suspension leaflet that is made available to housing applicants as part of their application pack.

### Performance management

We monitor the allocations policy to ensure that its objectives are implemented effectively. We monitor quantitative and qualitative issues. These are explained below by reference to quantitative and qualitative monitoring methods.

### Quantitative monitoring

This involves monitoring things by numbers and includes:

- new applications by number, including processing within timescales;
- number of applications reviewed and deleted;
- offers made and whether accepted or refused;
- allocations to each group and by target;
- numbers of appeals/complaints and outcomes;
- numbers of suspensions, appeals/complaints and outcomes; and

- equality information to identify applications, offers and lets by reference to all protected characteristics.

### Qualitative monitoring

This involves monitoring the quality of services that we provide and includes:

- reasons for offers being refused;
- reasons for suspensions;
- quality of allocation advice provision; and
- assessing allocation policy and documentation through our equality impact assessment to ensure that it attains quality standards, for example, being accurate and produced in plain language.

We present information on allocation trends to the Management Committee on a quarterly basis.

We also provide general information on allocation trends to tenants and other service users through our newsletter.

Monitoring the allocations policy implementation is central to effective organisational governance. We have developed a range of quantitative and qualitative performance indicators that enable us to evaluate the effectiveness of allocation services. Critically, this includes indicators that cover equality issues.

## **5.0 Monitoring of the Policy**

- 5.1 The Management Committee will review this policy at least every 3 years and staff are responsible for ensuring that it meets legal and good practice requirements.
- 5.2 The Head of Tenant Services will monitor and report the application of this policy through our quarterly performance reports.

## **6.0 Complaints and Appeals**

- 6.1 Forth Housing Association welcomes complaints and positive feedback, both of which provide information which helps us to improve our services. We use a complaints procedure developed by the Scottish Public Services Ombudsman (SPSO) and the Scottish Housing Regulator.

The complaints procedure allows for most complaints to be resolved by front line staff within a five day limit (first stage), or if the complaint is complex, a detailed investigation will be made by a manager within a 20 day limit (second stage). At the end of the second stage our response will be made by a director. If the customer remains dissatisfied, he/ she may then refer the matter to the SPSO.

At each stage we will advise the customer how the complaint should be taken forward and advise which agency would be most appropriate to consider the case.

## **7.0 Equalities**

7.1 Equality and diversity underpin all our activities and services. When delivering our services, we never discriminate on the basis of sex or marital status, race, disability, age, sexual orientation, language, social origin, or of other personal attributes, including beliefs or opinions such as religious beliefs or political opinions. Full details of our Equalities Policy can be found on our website [www.forthha.org.uk](http://www.forthha.org.uk) or can be obtained from our office.

## **8.0 Data Protection - Privacy**

8.1 We recognise the importance of data protection legislation, including the General Data Protection Regulation, in protecting the rights of individuals in relation to personal information that we may handle, use and disclose about them, whether on computer or in paper format. We will ensure that our practices in the handling, use and disclosure of personal information as part of the processes and procedures outlined in this policy comply fully with data protection legislation. More information is available from our Data Protection Officer

## **9.0 Availability**

9.1 This policy is available on our website and can be made available in a number of other languages and other formats on request.

## **10.0 Review**

10.1 This policy will be reviewed at least every 3 years by the Management Committee and staff are responsible for ensuring that it meets legal and good practice requirements.

## Equality Impact Assessment Screening Questions

### Forth Housing Association Ltd

### Equality Impact Assessment Screening Questions

#### **Allocations**

Will the implementation of this policy have an impact on any of the following protected characteristics?

- |                                   |   |  |
|-----------------------------------|---|--|
| 1. Age                            | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |
| 2. Disability                     | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| 3. Gender reassignment            | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |
| 4. Marriage and Civil Partnership | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |
| 5. Pregnancy and Maternity        | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| 6. Race                           | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| 7. Religion or belief             | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |
| 8. Sex                            | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |
| 9. Sexual orientation             | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |

*If you have answered 'Yes' to any of these points, please complete a full Equality Impact Assessment. If you have answered 'No', you need take no further action in completing an Equality Impact Assessment*



## Equality Impact Assessment Screening Questions

### Forth Housing Association - Privacy Impact Assessment

1. A substantial change to an existing policy, process or system that involves personal information  
Yes  No
2. A new collection of personal information  
Yes  No
- 3.. A new way of collecting personal information (for example collecting it online)  
Yes  No
4. A change in the way personal information is stored or secured  
Yes  No
5. A change to how sensitive information is managed  
Yes  No
6. Transferring personal information outside the EEA or using a third-party contractor  
Yes  No
7. A decision to keep personal information for longer than you have previously  
Yes  No
8. A new use or disclosure of personal information you already hold  
Yes  No
9. A change of policy that results in people having less access to information you hold about them  
Yes  No
10. Surveillance, tracking or monitoring of movements, behaviour or communications  
Yes  No
11. Changes to your premises involving private spaces where clients or customers may disclose their personal information (reception areas, for example)  
Yes  No

*If you have answered 'Yes' to any of these points, please complete a full Privacy Impact Assessment. If you have answered 'No', you need take no further action in completing a Privacy Impact Assessment.*

## **Appendix 1: Regulatory Framework**

The Scottish Social Housing Charter encompasses 16 key outcomes. This policy refers to the following outcomes defined below:

### Outcome 1 – Equalities

Social landlords perform all aspects of their housing services so that:

- *every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.*

This outcome describes what social landlords, by complying with equalities legislation, should achieve for all tenants and other customers regardless of age, disability, gender reassignment, marriage and civil partnership, race, religion or belief, sex, or sexual orientation. It includes landlords' responsibility for finding ways of understanding the needs of different customers and delivering services that recognise and meet these needs.

### Outcome 2 – Communication

Social landlords manage their businesses so that:

- *tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.*

This outcome covers all aspects of landlords' communication with tenants and other customers. It is not just about how clearly and effectively a landlord gives information to those who want it. It also covers making it easy for tenants and other customers to make complaints and provide feedback on services, using that information to improve services and performance, and letting people know what they have done in response to complaints and feedback. It does not require landlords to provide legally protected, personal or commercial information.

### Outcomes 7, 8 and 9: Housing options

Social landlords work together to ensure that:

- *people looking for housing 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.*

Social landlords ensure that:

- *people at risk of losing their homes get advice on preventing homelessness.*

These outcomes cover landlords' duties to provide information to people looking for housing and advice for those at risk of becoming homeless. These duties include helping tenants and people on housing lists to review their options to move within the social housing sector or to another sector.

#### Outcome 10 - Access to social housing

Social landlords 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.*

This outcome covers what social landlords can do to make it easy for people to apply for the widest choice of social housing that is available and suitable and that meets their needs. It includes actions that social landlords can take on their own and in partnership with others, for example through Common Housing Registers or mutual exchange schemes, or through local information and advice schemes.

## **Appendix 2: Points table**

The points table describes the present targets set for each group and then lists the needs factors for which we award points.

**Group 1: Transferring tenants** Target 10%

**Group 2: Referrals of applicants from Stirling Council** Target: 50%

### **Group 3: The reasonable preference groups**

(a) People affected by homelessness and those threatened with homelessness

Target: 5%

(b) Unsatisfactory housing conditions

Target: 20%

(c) Under-occupancy

Target: 5%

**Group 4: The General Group**

Target: 10%

## Points elements

<b>Homeless/threatened with homelessness</b>	<b>100</b>
<b>Unsatisfactory housing conditions</b>	
• Overcrowding	<b>*30 + 5</b>
• Below tolerable standard	<b>40</b>
• Harassment/abuse	<b>35</b>
• Medical points – higher or lower award <b>40 or 20</b>	
<b>Under-occupying</b>	<b>30</b>
<b>General</b>	
• Insecurity of Tenure	<b>30</b>
• Proximity to facilities	<b>10</b>
• Proximity to support	<b>10</b>
• Unaffordable current housing costs (as per LHA rate)	<b>10</b>
• Sharing amenities	<b>20</b>
• Preference	<b>10</b>
• No fixed abode	<b>10</b>
<b>Exceptional circumstances</b>	<b>40</b>

\*Overcrowding – 30 points are given for the first additional bedroom required. A further 5 points will be given if 2 or more bedrooms are required.

## **Appendix 3**

### Bogside Dunblane Lettings Plan

#### 1.0 Introduction

The Bogside, Dunblane development was financed not with public grant funding but a combination of private finance raised by the Association and charitable funds from the former Thomas Brittain Trust. This Trust was established to manage the bequest of the late Thomas Brittain, who required that funds be used for a specific purpose. The Trust was wound up in June 2015 on the agreement of the Office of the Scottish Charities Regulator (OSCR) with the condition that funds be transferred to Forth Housing Association to be used in line with this purpose.

#### 2.0 The purpose of the Trust funds

Thomas Brittain required that funds be used as follows:

For “The relief of those in need by reason of age and ill-health or disability or other disadvantage through the provision or assistance with the provision of sheltered housing or other accommodation within the geographical area of, and with preference to be given to residents living within, coming from or having a close connection with, the former Burgh of Dunblane and the Parish of Dunblane and Le Cropt” (The Deed of Trust)

#### 3.0 The aim of this Lettings Plan

This lettings plan outlines the special circumstances that will be applied to all lettings of homes in the Bogside, Dunblane development.

#### 4.0 Assessment of need, occupancy standards etc.

All aspects of priority assessment, allocation etc, apart from the assessment of local connection priority, will be assessed as per Forth’s standard allocations policy.

#### 5.0 Local connection priority

When seeking to allocate properties within the development at Bogside, Dunblane preference will be given to residents within, coming from or having a close connection with, the former Burgh of Dunblane and the Parish of Dunblane and Le Cropt.

Priority will be given as follows:

- a) First preference will be given to applicants currently resident within the defined area, with properties being allocated to the applicant(s) with the highest points total in the selected grouping.

- b) Where no applicants fall into the above category, second preference will be given to applicants with immediate family currently resident within the defined area. Properties being allocated to the applicant(s) with the highest points total in the selected grouping.
- c) Where no applicants fall into either of the above categories, third preference will be given to applicants who formerly resided within the defined area. Properties being allocated to the applicant(s) with the highest points total in the selected grouping.
- d) Where no applicants fall into any of the above groupings properties will be allocated to other applicants, in line with Forth's standard procedures.