



A partnership between  Queens Cross Housing Association +  Maryhill HOUSING

Allocations Policy

October 2025

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1.0 INTRODUCTION & POLICY CONTEXT

1.1. Introduction

Find My Home is a partnership between Queens Cross Housing Association and Maryhill Housing.

Queens Cross Housing Association is a community-based housing association with nearly 4,500 homes in an area that stretches north from Glasgow city centre along either side of the Forth and Clyde Canal. Our housing stock includes flats, deck access properties and traditional Glasgow tenements.

Maryhill Housing is a charitable, community-based housing association operating in Maryhill and Ruchill in northwest Glasgow. We own over 3,100 homes including tenements, retirement housing and multi-storey apartments.

Find My Home is a common housing register and common allocations system. The Find My Home partnership was launched in June 2024 and allows applicants who are looking to live in the northwest of Glasgow to complete one application to be registered with both associations.

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

1.3. Lettings Plan

Each Housing Association has a lettings plan which 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

Each Housing Association reviews their lettings plan annually. This review includes an analysis of the lets made to each housing group and the number of empty properties that became available in the previous year. This assists the Associations to plan strategically so that changing patterns of need can be identified and addressed as they arise. The Board of each Association approves the lettings plan annually for the following year.

1.4. Homelessness Prevention

Our allocation policy is focused on homelessness 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 welcome the opportunity to extend the Find My Home partnership to include other RSLs in the city as we believe that Choice Based Lettings increases choice for applicants and a common allocations system simplifies the application process for those seeking accommodation in Glasgow.

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

2.0 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 Sustainability (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 others to get involved.

2.4 Quality Assurance & Performance Management

In addition to publishing our annual lettings plan and outcomes, which is reported to the Boards of each Association, we also monitor on a monthly basis:

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

As part of the Lettings Plan we also monitor:

- the number of suspensions – including suspension reasons
- the number of appeals and complaints
- the number of management transfers and transfers for exceptional needs
- 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 Housing Association and Maryhill Housing are open and accountable in the way that we allocate properties. If a staff member or board member or a person closely connected to them are to be allocated a property, a procedure is in place to ensure that there is a clear audit trail and that the allocation has followed the correct procedures. 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 are 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.

2.6.1 Fair Processing Notice

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

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

2.6.2 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.

2.6.3 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 websites or contact us for further information on our GDPR Fair Processing Notice.

3.0 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 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. These are:

- 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

4.0 REGISTRATION & OPERATION

4.1. Access to the Housing Register

Anyone 16 years of age or over can make an application for housing through Find My Home.

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

The Associations aim to process applications within 5 working days of an application form being submitted. This may take longer if the Associations are waiting for further information to be provided by the applicant.

The Associations 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 offices. Where mobility is difficult a home visit can be arranged if the applicant lives 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 Associations 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 a re-registration contact	28 days	Application reinstated with original priority start date if they contact within 28 days. Applications are cancelled after 28 days if there is no response.
Current or previous housing debt	12 months or when the debt has been repaid in full or when a repayment arrangement has been maintained for three months and the debt is less than one month's rent, whichever is soonest	Applications will be reinstated when the applicant confirms to us that the debt has been repaid in full or they have maintained a repayment arrangement for at least three months and the debt is less than one month's rent. When reinstated the priority start date will change to the date of reinstatement. If the applicant makes no contact with us to confirm within 12 months, the application will be closed.
Conviction or eviction for anti-social behavior associated with occupancy of property or within the local vicinity	2 years	Review after 24 months where it can be shown behaviour has been satisfactory. When reinstated the priority start date will change to the date of reinstatement.
Clear evidence of anti-social behavior associated with the occupancy of property or within the local vicinity	1 year	Review after 12 months where it can be shown behaviour has been satisfactory. When reinstated the priority start date will change to the

		date of reinstatement.
Giving false information on your housing application	6 months	Application will be reinstated after 6 months. When reinstated the priority start date will change to the date of reinstatement.
Abandoned or neglected a tenancy	1 year	Review after 12 months. When reinstated the priority start date will change to the date of reinstatement.
Home (including garden or common areas) is kept in an unsatisfactory condition	Until property is brought up to an acceptable standard	Review once the applicant can show the property is in a satisfactory condition. When reinstated the priority start date will change to the date of reinstatement.
Unsatisfactory reference received from a current or former landlord for the past 3 years for anyone on the application	Up to 6 months	When a satisfactory reference is received or when the applicant can show they can maintain a tenancy in a satisfactory way – whatever is the soonest. When reinstated the priority start date will change to the date of reinstatement.
Legal action against a current tenant is ongoing. Legal action includes the serving of a Notice of Proceedings or the commencement of court action due to a breach of the tenancy agreement	While the Notice of Proceedings is valid or court action is ongoing	Review once the Notice of Proceedings has expired or court action has concluded. When reinstated the priority start date will change to the date of reinstatement.

4.3. Review of Applications

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

4.4. Owner Occupiers

We will consider property ownership as part of assessing an applicant's housing needs and circumstances. We will take into account the ownership and/or value of heritable property owned by the person applying for housing in accordance with Section 5 of the Housing (Scotland) Act 2014. This also extends to anyone currently staying or intending to stay with the applicant. This may result in an owner occupier 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 awarded priority for rehousing.

4.5 Non-UK Nationals, Asylum Seekers & Refugees

Applications will be accepted from non-UK nationals, Asylum Seekers and Refugees if they are over the age of 16. 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 has an entitlement to a Scottish Secure Tenancy before making an offer of housing. These applicants are required to demonstrate that they have a right to reside in the UK.

5.0 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 the 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 (Queens Cross Housing Association and Maryhill Housing tenants only)	Extreme circumstances which mean the tenant needs to move urgently due to a potential risk to life. This includes tenants currently experiencing domestic abuse, hate crimes or other serious harassment. Supporting evidence from Police Scotland or another recognised agency will be required and aspirational moves will not be considered under this category.
Exceptional Housing Need	Exceptional housing circumstances that are so unusual they are not covered by this policy and where an applicant requires urgent rehousing due to a potential risk to life. 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 (Queens Cross Housing Association Wellbeing Service users only)	Applicants in receipt of a Queens Cross Housing Association Wellbeing service 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: • Wellbeing Housing First for Young People • Wellbeing for Good Mental Health • Wellbeing for People aged 60+
Regeneration Programme (Queens Cross Housing Association and Maryhill Housing tenants only)	Tenants who require to be rehoused due to regeneration activity and a Board decision has been made to demolish or clear the property.

GOLD – High Need for Housing	DEFINITION
Homeless	• Accepted as Statutory Homeless by the Local Authority and referred to either association under Section 5 of the Housing Act • Care Leavers – referred to either association under our protocol with the local authority
Complex Medical Condition / Disability	• A member of the household has an illness/disability/long term health condition that is seriously affected by their current housing circumstances (i.e. they are housebound, or their life is at risk in their current home) and this would be alleviated if they moved to a specific house type • Due to an assessed limited mobility a person in the household is unable to access essential parts of the property and it is unsuitable for adaptation (e.g. bathroom upstairs) • A member of the household cannot be discharged from hospital until a

	suitable property is provided. (In exceptional circumstances some cases may be re-banded to platinum to enable a direct match to be made.)
Severe Under Occupation	Social landlord tenants who are under occupying their property by two or more bedrooms and want to downsize
Severe Overcrowding	Applicants who require two or more additional bedrooms
Below Tolerable Standard	Applicants living in a property that has been assessed as being below a Tolerable Standard by the Local Authority

SILVER – Medium Need for Housing	Definition
Homelessness Prevention	- Relationship Breakdown – where a relationship has broken down and the applicant is living with the person with whom the relationship has broken down. - Armed Forces personnel leaving active service – can apply one year prior to discharge and 6 months after. Must have completed 3+ year service or 1 full tour of duty. - Accepted as Statutory Homeless by the Local Authority but have not been referred to either association under Section 5 of the Housing Act.
Medical	Applicants who live in unsuitable housing due to a medical condition/disability but are not housebound and their life is not at risk due to their current housing. Note: Assessment is not made on the basis of health but how the accommodation is impacting on the individual's health.
Under Occupation	Social landlord tenants who are under occupying their property by one bedroom and want to downsize

Over Crowding	Applicants who require one additional bedroom
Social Needs	Applicants who require to move: • To be near relatives for support • To access medical treatment/social services facilities • For employment purposes/to move closer to work • Due to financial hardship due to benefit changes. • Due to poor property condition (Private Rented Sector tenants only – evidence required) • Vulnerable applicants experiencing serious and persistent anti-social behaviour
Insecurity of Tenure	• Affordability – this applies to private rented tenants who have difficulty paying their rent and are at risk of losing their home. Applicants will normally need to demonstrate that they are spending in excess of 30% of their net income on rent. • Applicants 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

BRONZE – Low or No Need for Housing	Definition
Other housing need / aspiration	Applicants who are assessed with none of the above housing needs but consider they are unsuitably housed

5.2. Assessment of Priority

After careful consideration of the circumstances, applications will be placed in a banding reflecting the level of housing need and priority. An applicant's priority

band start date, which contributes to their position on a property bid list, will be the date the decision was made to place them in the priority band.

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

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

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

At Queens Cross Housing Association, a Neighbourhood or Housing Manager will award Platinum 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. At Maryhill Housing Association, the Head of Housing and Communities will award Platinum priority and approve lets within this category.

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

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

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

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

but may still be able to live independently in their current home.

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

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

Bronze Priority: Applications are placed in the bronze banding where we consider that they are 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. Bedroom Entitlement

When assessing the number of bedrooms a household requires, the Associations 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 of each Association's housing stock has 1 bedroom. Therefore, only in exceptional circumstances would a 2 bedroom property be allocated to a single person or couple. Single applicants occupying a 1 apartment/studio property may apply for a property with 1 bedroom, however no award of overcrowding priority will be applied unless there is a change in circumstances.

Due to a lack of larger accommodation, the Associations may allow large families to be considered for properties that are out with the above parameters if the move would reduce overcrowding e.g. a household is agreeable to allow 2 children over the age of 12 to share a bedroom. The Associations need to consider the impact of any overcrowding and will only allow this where it is reasonable to do so.

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 & Gender Criteria

DWP: 1 bedroom for 2 children (under 16) of the same gender

Find My Home: 1 bedroom for 2 children (under 12) of the same gender

The Associations recognise that the property size criteria for a family to be suitably housed as determined by the Allocations Policy and the criteria required to be met for qualifying for housing benefits as defined by the Department of Works and Pensions (DWP) has variations which may have a direct impact on some of our tenants and future tenants whose household circumstances requires them to rely on Housing Benefit or Universal Credit to support their rental payments.

The Associations 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 Associations 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 Allocations policy. In practice this provision will allow an applicant to consider their own circumstances around family size and ability to pay. A household may be offered a property size which meets the Associations' age and gender criteria where the applicant has the ability to maintain the requirements of this tenancy including the rental commitments, alternatively the Associations may offer a property which meets the DWP age and gender requirements where a household finds this to be their preferred housing option permitting them to sustain the tenancy with the option of a future housing transfer to larger property when their family circumstances change.

Applicants who require this provision **MUST** state on their housing application the number of bedrooms they wish to bid for. Should there be a change in circumstances and the applicant wishes to have their property size request changed, this should be reported 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 Associations irrespective of any Welfare Benefit entitlement restrictions.

5.3.3 Provisions for Children on 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. We will normally require evidence that the applicant is in receipt of Child Benefit for the child to support the request for an additional bedroom.

The Associations 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. An extra bedroom will only be awarded where overnight care is required frequently and regularly and where the carer does not live locally. We may require evidence of the care arrangements and this evidence would normally consist of a care plan written by a medical professional or social work services.

Such offers of a property may be subject to the bedroom tax deductions and in all circumstances the tenant is responsible 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:

- Where a household requires 1 additional bedroom silver priority will be awarded.
- Where a household requires 2 or more additional bedrooms gold priority will be awarded.

If applicants are not tenancy holders the number of rooms that they have exclusive use of will be considered.

Applicants who are part of a family unit and who are living apart due to unavoidable circumstances will be awarded priority banding based on their current accommodation.

5.5. Under Occupation

The Housing (Scotland) Act 2014 recognises under-occupation as a reasonable preference for housing.

Priority banding is awarded based on:

- Where a household living in social housing is under-occupying by 1 bedroom silver priority will be awarded.
- Where a household living in social housing is under-occupying by 2 or more bedrooms gold priority will be awarded.

Queens Cross Housing Association operates an Under Occupation Incentive Scheme where we may be able to offer financial assistance or support to Queens Cross tenants who live in a large property, have extra bedrooms and wish to downsize. This scheme attempts to stimulate movement within our

stock and free up much needed larger properties for families who need them. Details of the scheme can be found in Appendix 2.

Glasgow City Council operate a Citywide Housing Transfer Incentive Scheme (which is separate to Queens Cross's Under Occupation Incentive Scheme). This scheme aims to increase the availability of larger homes by helping people who live in a property with three or more bedrooms and who want to move to a smaller property. This scheme is available to tenants of both Queens Cross and Maryhill Housing Associations.

6.0 LETTING OF PROPERTIES

6.1. Letting Process

We let the majority of 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 normally be advertised during the outgoing tenant's notice period, where possible.

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

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

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

In exceptional and emergency circumstances, Queens Cross Housing Association and Maryhill Housing retain 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 a ground floor property will not be eligible to bid for properties above the ground floor unless it has lift access).

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

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

6.4. Making an Offer

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

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

Successful bidders will be invited 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 suitable bidder on the shortlist.

6.5. Refusing an Offer

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

Platinum priority is awarded to reflect the urgent need for housing. If an applicant with a platinum banding refuses a suitable offer, they may lose their platinum priority and move down to a lower banding.

All other applicants can be made up to 2 offers of housing. Applicants in Gold and Silver bands, who refuse 2 reasonable offers may have their priority downgraded to a lower band.

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

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

6.6. Queens Cross Wellbeing Services

Queens Cross Housing Association offers housing support through three separate services:

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

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

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

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

6.7. Direct Offers

Properties that are available to general applicants will usually be advertised and let through the Find My Home Choice-Based Letting system, however in some circumstances a property will be directly matched to an applicant. This applies to applicants who have been awarded a Platinum band due to their extreme circumstances and urgent need for rehousing. It also applies to applicants who are to be service users of a Queens Cross Wellbeing Service, care leavers who are referred to Queens Cross by Glasgow Council's Central Continuing Care and Aftercare Service and homeless applicants who are referred to either association by Glasgow City Council.

6.8. Local Letting Initiatives

We may consider the use of local lettings initiatives 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

Mutual Exchanges are not covered within this policy. Each Association has a separate policy for Mutual Exchanges.

6.10 Furnished properties – Queens Cross Housing Association only

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

7.0 COMPLAINTS & APPEALS

7.1. Complaints

We aim to provide a high-quality housing allocation, advice and information service to applicants, however we accept that from time to time we will not get it right and we welcome feedback from our customers. Each Association has a complaints procedure and this is available online or in leaflet format.

We also provide information on how customers can make a complaint to the Scottish Public Services Ombudsman (SPSO), 4 Melville Street, Edinburgh, EH3 7NS (tel: 0800 377 7300). The SPSO will not normally deal with complaints unless customers have followed the Association's complaints procedure.

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
- Attitude or behaviour of a member of staff
- Offer of a property which is in an unacceptable condition (*note: the property will not be held during the complaint process and will be offered to the next eligible applicant.*)

7.2. Appeals

Separate from the Complaints Procedure noted above, 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 band awarded is not a fair reflection of their housing needs
- their application has been unfairly suspended or unreasonably cancelled
- they have not been made a reasonable offer

7.2.1 Appeal process

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

7.2.2 Further steps

Following the appeal process if the applicant remains dissatisfied, they can pursue legal action/judicial review. Before considering this, it is recommended that applicants seek independent legal advice or seek assistance from organisations such as Shelter or Citizens Advice Bureau. More information can be found at www.scotland.shelter.org.uk or www.citizensadvice.org.uk

APPENDIX ONE – BYPASSING AN APPLICANT FOR AN OFFER OF HOUSING

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

The decision to bypass an applicant will be 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.

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

While homeless applicants who are referred to us through the Section Five process cannot be bypassed for some of the reasons listed below, careful consideration will be given to the suitability of any offer, both for the applicant themselves and for surrounding households. Any concerns about the suitability of an offer will be discussed with Glasgow City Council. It may be agreed that an alternative property would be more suitable.

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

Current or previous housing debt

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

A history of anti-social or criminal behaviour

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

Previously abandoned or neglected a tenancy

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

Poor property condition

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

Unsatisfactory landlord reference

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

Former Queens Cross or Maryhill tenants who have been evicted

Where the applicant is a previous Queens Cross tenant or Maryhill 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 Associations' link officers 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.

Change of circumstances

Where the applicant's circumstances have changed and their position on the bid list is no longer appropriate.

Closed or Suspended Application

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

APPENDIX TWO – QUEENS CROSS HOUSING ASSOCIATION'S UNDER OCCUPATION INCENTIVE SCHEME

1. INTRODUCTION

- 1.1 Queens Cross Housing Association has approximately 4,500 properties, made up of a variety of property types including traditional tenements, multi storey flats, deck access and new build housing. Most of our stock is 1 or 2 bedroom (90.5%).
- 1.2 It is recognised across Glasgow that there is a shortage of large homes for larger families which is creating problems across the city. Glasgow City Council has introduced a City-Wide Transfer Scheme to assist people who have homes that are bigger than they need and would like to downsize. This will help homeless families currently living in temporary accommodation to move into larger homes. The scheme offers a range of incentives and financial assistance to housing association tenants who are willing to move to a smaller home – freeing up the larger home for families who are homeless.
- 1.3 One of the QCHA Allocation Policy objectives is to make best use of our housing stock. Higher priority banding is awarded to applicants who are under occupying their current accommodation and want to downsize. Therefore, to support our allocation objectives and to complement the GCC scheme, this policy introduces a QCHA incentive scheme to encourage and support under occupying tenants to move to smaller homes.
- 1.4 The scheme is voluntary. Tenants who are currently under occupying but do not wish to move are not required to participate.

2. AIMS

- 2.1 The Under Occupation Incentive Scheme aims to support tenants who live our larger properties (3+ bedrooms) by providing them with financial assistance and practical support.
- 2.2 The aim of the scheme is to ensure:
 - best use of the housing stock – where tenants live in the right sized home for their needs
 - larger properties are released for re-letting to overcrowded families
 - relieve of the financial pressures on under occupying households trying to manage a larger property
 - help reduce rent arrears

3. KEY PRINCIPLES

- 3.1 This is a voluntary scheme to encourage tenants who are under occupying to downsize to a smaller home. Only tenants who are registered on Find My

Home will be eligible. We will carry out a publicity campaign to make under occupying tenants aware of the benefits of downsizing and encourage them to register on Find My Home.

- 3.2 Out with Glasgow City Council's Citywide Transfer Scheme, QCHA's Incentive Scheme is separate and wholly funded by QCHA. The QCHA Under-Occupation Incentive Scheme is only available to our tenants downsizing within our current stock. The objective of the scheme is to release larger properties which are in high demand, therefore applications will be assessed on these criteria and not necessarily on a first-come, first-served basis. It is not intended for this scheme just to assist tenants who are looking for a transfer.
- 3.3 Priority Banding: In accordance with the Housing (Scotland) Act 2014, our allocation policy gives reasonable preference to applicants who are under-occupying their current home (para 5.5). Under our current policy, applicants looking to downsize with 2 or more spare bedrooms are awarded Gold priority. They are also permitted to apply for properties with one spare bedroom. Applicants with 1 spare bedroom are awarded Silver priority.
- 3.4 Rent Arrears: Tenants would not usually be allowed to move house if they have rent arrears. However, in some cases, we will consider allowing tenants in arrears to downsize on the basis that smaller accommodation will be cheaper to rent and run. An Income Assessment will be required to identify the financial benefits. Incentive payments will be offset against arrears.
- 3.5 Mutual Exchanges: This will continue to be an option for tenants wishing to downsize. However, mutual exchange moves are not subject to downsizing incentive schemes.
- 3.6 Home Loss & Major Works: Where a tenant is moving as a result of losing their home or decides to move permanently rather than decant – they are likely to be offered some level of compensation for the disturbance. In these circumstances, tenants will usually only be offered one payment – whichever is the greatest.
- 3.6 Spare bedroom: Tenants who are under occupying their current home by two or more bedrooms and wish to apply for properties with one spare bedroom may be permitted to do so, if this will reduce the extent of their under occupation.
- 3.7 Discretionary Awards: Notwithstanding the above, where there are exceptional circumstances, a discretionary downsizing award can still be considered. This will be awarded with approval from the Depute Director of Housing.

4. FINANCIAL INCENTIVES & OTHER ASSISTANCE

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

floor coverings, curtains/blinds, white goods may also be available.

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

5. IMPLEMENTATION, MONITORING & REVIEW

- 5.1 We will review our data and identify tenants who are downsizing. We will approach them to make them aware of the benefits of downsizing but will be clear that the scheme is voluntary.
- 5.2 We will carry out a publicity campaign to make tenants aware of this incentive scheme. A full staff training programme will be carried out.
- 5.3 The incentive scheme will be reviewed each year as part of the Allocations Outcome Report.

6. RESPONSIBILITIES

- 6.1 The responsibilities for this incentive scheme lie with:
- The Deputy Director of Housing Services who has overall responsibility for ensuring that the Association complies with housing legislation.
 - The Tenancy Sustainment & Homelessness Prevention Manager who will be responsible for the implementation and monitoring of the incentive scheme.
 - The Housing Officers and Housing Advisors who will assist with the implementation of the incentive scheme.

7. EQUALITIES

- 7.1 A full equalities impact assessment (EDI) has been completed as part of the Allocations Policy Review. This ensures equality of opportunity for all applicants and protects the needs of those with protected characteristics when policies are developed.

8. CONSULTATION

- 8.1 As part of the Allocation Policy Review Consultation Exercise, which took place during March/April 2024, we consulted with relevant stakeholders – including Glasgow City Council Neighbourhood, Regeneration & Sustainability Services; local councillors, MPs, MSPs; our tenant representatives – Neighbourhood Groups and Residents Task Force.

APPENDIX THREE – MARYHILL HOUSING'S VOID INCENTIVE SCHEME

Maryhill Housing offers a cash allowance to tenants who leave their home in very good condition at the end of their tenancy.

The cash allowance is set each year and can be claimed by tenants who are transferring to another Maryhill Housing property or terminating their tenancy with the Association.

To apply for the cash allowance tenants must meet the eligibility criteria of the scheme.

If you would like further details of Maryhill Housing's Void Incentive Scheme, please contact them directly or email enquiries@maryhill.org.uk

CONTACT US

Email us

contactus@findmyhome.org.uk

Call or write to Queens Cross Housing Association

Phone 0808 143 2002

Queens Cross Housing Association, 45 Firhill Road, Glasgow, G20 7BE

Call or write to Maryhill Housing

Phone 0141 946 2466

Maryhill Housing, 45 Garrioch Road, Glasgow, G20 8RG

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