

PARAGON HOUSING ASSOCIATION LIMITED

Your Guide to Our Allocations Policy



Our Aim

To make the best use of our housing stock by giving priority to those in housing need.

This guide explains the aims of Paragon's Allocations Policy and outlines how it works.

Policy Aims

We aim to make the best use of the housing stock it has available by giving greatest priority to those in housing need.

The Policy aims to provide housing of a correct size and type to applicants in most housing need who should receive priority in being allocated a tenancy, and to exclude the possibility of inconsistency, favouritism or discrimination.

How Does It Work?

We consider applicants from our own direct waiting list and those nominated or referred by the Council.

Our own direct waiting list holds:

- Existing Paragon tenants who wish to transfer to another house, and
- All other applicants.

Council Nominee System

An arrangement is in place with the Council which means that 50% of Paragon's properties, which become available for let in any one year, will be allocated to applicants from the Council's waiting list.

Successful nominees become Paragon tenants. The remaining 50% that becomes available for let will be allocated from our own waiting/transfer list.

Section 5 referrals

In accordance with Section 5 of the Housing (Scotland) Act 2001 we will house homeless people referred by the Councils in our area of operation unless there is a "good reason" not to do so as defined by the Scottish Government guidance and protocol agreements with the Council.

In the event that the Council is unable to make a section 5 referral and the property is ready to let then we will allocate the property to an applicant on our direct waiting list.

Direct Waiting List Points System

Where an application is received directly, the applicant's housing need is assessed using a Points System.

The points system takes into account a number of factors of housing circumstances, giving each points. Points are added together, and the applicant is placed on the waiting list in accordance with the total number of points awarded and by the date of application.

How Are Points Awarded?

Points are awarded as follows:

Registration

You will automatically receive 10 registration points when you apply.

Health Assessment

If you are suffering from a long term serious medical condition which is directly caused or seriously aggravated by your current housing conditions and which would be improved by moving to more suitable housing, you can be considered for Health Assessment points.

A Health Assessment form is available on request. You must complete every question and explain the type of accommodation you wish to move to and how such a move would help your health problem. Our staff will be available to offer advice and assistance.

Your completed application form will be assessed independently, and we will be advised accordingly. There is no need for you to contact your family Doctor direct. However, any additional information you give will automatically be passed to the independent assessor.

Please remember however, that a high medical priority grade is usually only recommended for people with severe and long-term health problems.

Points are awarded according to the severity of the case i.e.

High	-	85 points
Medium	-	40 points

If you are awarded health assessment points you will receive a maximum of one offer of housing suitable for your health issues.

If you refuse this offer the health assessment points will be removed and you will move to your position on the waiting list to which your remaining points level entitles you. If you are awarded health assessment points for a specific type of accommodation, and you do not wish to consider that type of accommodation, no medical points would be given and your application would remain at your position on the waiting list to which your remaining points entitles you.

Paragon tenants applying for a transfer who are awarded Health priority will be considered for the type of housing to meet their needs before non-association applicants where they have the same medical grading and the same total number of points.

Homelessness

If the Council's Homeless Persons Officer confirms that you are statutorily homeless, and not found to be intentionally homeless you will be awarded 100 additional points.

If you are found to be intentionally homeless you will only be awarded insecurity points.

Insecurity

You will qualify for **40 points** if you are not regarded as "statutory homeless" but may become homeless within 2-6 months and do not currently live with a parent or you have been found intentionally homeless.

Others Seeking Permanent Independent Accommodation

If you are over 16 and living with your parents and wish to leave home to establish a place of your own **40 points** will be awarded.

Sub-standard Accommodation

You will qualify for **50 points** if your home lacks one or all of the under-noted facilities:

- lacking a bathroom which has a fixed bath or shower and a wash-hand basin
- lacking a toilet within the house which is for the exclusive use of the occupants
- lacking a kitchen
- lacking plumbed hot water
- lacking electricity
- lacking an adequate piped supply of wholesome water within the house
- lacking an effective system for the drainage and disposal of foul and surface water
- lacking satisfactory provision for natural and artificial lighting, for ventilation and for heating
- lacking structural stability
- lacking satisfactory access to all external doors and outbuildings
- lacking satisfactory thermal insulation
- lacking an electricity system which is adequate and safe to use

Overcrowding

Applicants who are owners/tenants will receive points for overcrowding if they need more bedrooms than they currently have at the moment.

We consider that couples and persons aged 8 years and over should have a bedroom of their own.

However, a parent/guardian may choose to opt for the Welfare Reform Act 2012 under-occupation bedroom criteria. This means that we will allow any two children regardless of sex aged 8 to 10 and two children of the same sex aged 8 to 16 to share a double bedroom.

If your present accommodation is too small you will be awarded **40 points** for each additional bedroom which you require.

Under Occupation

If your present accommodation is too large you will be awarded **30 points** for each extra bedroom which is not required in your home. These points will only be awarded if you are moving to a smaller house. Under-occupation points will only be awarded to tenants of social landlords.

We consider that couples and persons aged 8 years and over should have a bedroom of their own.

However, a parent/guardian may choose to opt for the Welfare Reform Act 2012 under-occupation bedroom criteria. This means that we will allow any two children regardless of sex aged 8 to 10 and two children of the same sex aged 8 to 16 to share a double bedroom.

Children in Flats

If you are a tenant or an owner applicant living in a flat and have children less than 16 years of age you will be awarded **10 children in flats points**.

However, you will not receive children in flats points if you live in a ground floor flat with an external front door access which is for your own use and not communal.

You will not qualify for these points if you are moving from one flat to another flat of a similar type.

Social Points

In very rare cases an applicant may have an exceptional housing need which is not covered by other categories.

1. Care and Support - if you need to be re-housed to provide support or to receive support from a relative. **20 or 40 Points**
2. Harassment and Abuse - if you have experienced proven violence and harassment. **20 or 50 Points**
3. Employment - if you or members of your household require alternative accommodation to take up new employment or currently have to travel more than one hour by public transport. **30 Points**
4. Fostering - if you are being considered for fostering. **30 Points**

In these circumstances extra points may be awarded after consultation with relevant agencies.

Two Tenancies for One

Where there are two tenants, who both hold separate Scottish Secure Tenancies, and wish to move from their existing houses to live together, **30 points** will be awarded to one of the applicants, not both, normally the one with the highest priority.

How is a House Allocated?

We will allocate vacancies to applicants with the highest number of points, taking into account, the area an applicant has requested, type of heating they wish and their family size. Where more than one applicant has the same number of points, preference will be given to the applicant who has been on the list longest.

An applicant may refuse 2 offers of accommodation without loss of points. If a third offer is refused, the applicant will be invited in for a Housing Options Interview and any priority points awarded may be removed if they do not attend the interview.

Who Can Apply for Housing?

Anyone aged 16 and over can make an application. Applicants may be tenants who wish to transfer.

We operate an open waiting list and applications may be submitted for assessment throughout the year.

We aim to re-house those applicants in the greatest need and does not discriminate on grounds of race, colour, ethnic origin, nationality, religion, age, sex, sexuality, marital status, employment status or physical disability.

How Do You Apply?

You can obtain an application form by either telephoning or calling into our office or Website download.

We also participate in the Clackmannanshire Common Housing Register. The partners that are involved are Paragon, Clackmannanshire Council and Ochil View Housing Association.

If you are interested in housing in Clackmannanshire please complete the Clackmannanshire Common Application forms and we will pass your details onto the other participating landlords.

If you are interested in housing in any of our other areas as well as Clackmannanshire you only need to complete the Clackmannanshire Common Application form.

Members of staff are available to help you complete the Housing Application form. They will discuss your housing requirements and other information, which you need to record on the form. Forms are also available at Council One Stop Shop/Community Access Points.

What should you do if you have a Change of Circumstances?

You are responsible for letting us know about any changes in your circumstances that may affect your application e.g. change of address, addition or reduction in family size, change in areas wanted etc. You should contact this office for a change of circumstances form.

This form should be completed and returned to our office and any change in points will be advised to you.

If you are going to be away from home for more than 2 - 3 weeks you should let us know, in case our staff needs to contact you.

What Happens to Completed Applications?

The information is assessed, and applicants are placed on the waiting list in accordance with the number of points awarded. We strive to ensure that people in real housing need will be considered for housing.

However, we only have a limited number of houses which become available for re-letting each year.

In some areas, there are few vacancies in any year therefore it may not be possible to house you quickly in these areas. To increase your chances of being housed as quickly as possible you should make as wide a selection of areas and house types as possible.

Will Your Application be Reviewed?

Your application will be reviewed annually. You will be asked to complete a form to confirm that you want to stay on the housing list.

It is important that you fill in this form and return it to us. If you do not return the form your application will be cancelled.

Cancellation of Applications

Your application will be cancelled:

- Where you request the removal of your application in writing.
- At the annual review. You will be offered the opportunity to confirm the details of your application or update the details, if appropriate. A reminder is issued. If no confirmation or update is received within a specified timescale, your name will be removed from the list, although your application may be reactivated without penalty if you subsequently provide the information required.
- If you fail to provide information to enable our staff to process your application.

SUSPENSION

You will be suspended if:

REASON	SUSPENSION PERIOD
If you are failing to maintain your current house and/or garden and this is, or, has been the subject of action by your landlord within the preceding 12 months. e.g a Notice of Proceedings for Recovery of Possession.	Indefinite suspension period – you can ask to be considered for housing when you can show that your house and/or garden are in a satisfactory condition.
If you verbally or physically abuse or threaten staff.	Verbal abuse – 6 months Physical violence – 12 months
If it is proven that your tenancy related anti-social behaviour.	Minimum period 1 year – you can ask to be reconsidered for housing when you can show that your behaviour has been satisfactory for the last 12 months.
Rent arrears or other tenancy related debt.	<p>If you have rent arrears or other tenancy related debt outstanding, we will establish what, if any, arrangement exists between you and your current/previous landlord. If you have no arrangement in place or have not kept to it for three months you will be suspended until you have kept this for three months and are continuing to do so.</p> <p>After investigation and in special circumstances, the Housing Manager will have the discretion not to suspend an applicant with arrears arising from underpayment of housing benefit due to the Welfare Reform Act 2012 bedroom criteria if it is considered a move of home would alleviate hardship.</p>
If you have deliberately provided false and misleading information to gain an advantage over other applicants,	6 months.

What Sort of Housing will you be Considered for?

You will be considered for housing suitable for your household size and needs, in the areas you indicated on your application form.

In special circumstances we will consider you for one bedroom more than your family size requires. Special circumstances are:

1. Health grounds
2. If you have access to children for overnight stays.

When will You Receive an Offer?

It is not possible to say how long you will have to wait for the offer of a property. This will depend on the popularity of areas and property sizes and types you have chosen, the number of points you have and the number of properties which become available. Staff can offer you detailed advice.

When a suitable property becomes available for you our staff will contact you. When you accept an offer of housing you will normally be offered a Scottish Secure Tenancy (SST) of the property and you will be asked to sign a tenancy agreement.

In some situations, your tenancy agreement may be a short Scottish Secure Tenancy.

Your existing application for housing will be cancelled when you accept a tenancy unless you tell our staff you wish it to remain active.

Payment of Rent

You will be responsible for rent from the date your tenancy commences. If you are currently receiving housing benefit or think you may qualify, you should apply to the local Council Rent Allowance office immediately. Our staff will give you general advice about benefits.

What about Transfers and Mutual Exchanges for Paragon Tenants?

If you are already a Paragon tenant and you want to move to another area where we have housing you can apply for a transfer. You must have conducted your tenancy in a satisfactory manner.

A transfer may be required for a number of reasons, e.g. due to a change in your household size or health reasons. You can apply for a transfer by filling in a Housing Application form and going on the housing list.

Your application will be assessed alongside ALL other applicants in need. Our staff can provide further information. If you are a Paragon tenant, you may be able to exchange your home by mutual agreement with another Paragon tenant or with another tenant who holds a Scottish secure tenancy.

An application form for a mutual exchange can be obtained from the office. Please note that no exchange can take place until we give our written permission.

Do You Have the Right Of Appeal?

If you wish to appeal against a decision made you will be referred to the Depute Director who will look into the matter and reply to you within 10 working days. If you are still aggrieved, you will be able to apply to the Housing Management & Investment Sub-Committee to have the decision reviewed.

The Housing Management & Investment Sub-Committee will consider these within at least 20 working days, normally at the next scheduled meeting provided at there are at least 5 working days available in advance for the preparation of a report.

The Chair of the Sub-Committee will write within 5 working days of the meeting at which the appeal has been heard to let you know the decision.

Complaints

Paragon is committed to providing high-quality customer services. It accepts that despite the best efforts of staff, problems may arise from time to time. If its customers feel dissatisfied with its policies, the way these are implemented or the level and quality of service provided, they may wish to make a complaint. Should such a situation arise staff are committed to investigating the matter fully and ensuring a satisfactory solution is achieved as quickly as possible.

Paragon has adopted the SPSO's complaints handling procedure which sets out the standard approach to handling complaints which is to be used across the housing sector.

Tenants who are dissatisfied with the way that their application for housing has been handled can use Paragon's complaints handling procedure.

Details of our Complaints Policy can be obtained from the office or from our website.

If you are still dissatisfied you will be encouraged to contact the Scottish Public Services Ombudsman, Bridgeside House 99 McDonald Road, Edinburgh EH7 4NS.

Tel: 0800 377 7330
Text: 0790 049 4372
Fax: 0800 377 7331
E mail: ask@spsso.org.uk
Web: www.spsso.org.uk

Why Do We Ask You About Ethnic Origin?

We are required to ensure that there is no discrimination against any applicant because of their race or origins. The information you provide allows statistical information to be made available to ensure we are not being discriminatory. None of the information you provide about your ethnic origins or colour will be used to assess your priority for housing. It is for statistical purposes only, and like all of the information you provide, it is treated with absolute confidentiality.

Contact List of Other Housing Providers

You can ask our staff for a list of other housing providers in the area who may be able to help you.

Summary of Accommodation You Can Apply For

The application form gives you a summary of the accommodation you can apply for from Paragon.

Note: If you have chosen to opt for the Welfare Reform Act 2012 under-occupation bedroom criteria any two children regardless of sex aged 8 to 10 or two children of the same sex aged 8 to 16 will be allowed to share a double bedroom.

Points Summary

A summary of points awarded is shown below:

CATEGORY	POINTS
Registration	10
Statutory Homelessness	100
Insecurity	40
Others seeking permanent independent accommodation	40
Health Assessment:	
High	85
Medium	40
Children under 16 in Communal/upper flats (per household)	10
Sub-standard accommodation	50
Overcrowding (per bedroom)	30
Under-occupation (per bedroom not used) Only awarded to tenants of social landlords	40

Social Points:	
Care and Support	20 or 30
Harassment and Abuse	20 or 50
Employment of Fostering	30
Two Scottish Secure Tenancies for one	30

HOME OWNERS:

Section 5 of the 2014 Housing (Scotland) Act removes the previous prohibition on taking ownership into account in allocating social housing., except in the following circumstances:

- in cases where the property has not been let, but the owner cannot secure entry to the property. This could for example be where it is not safe to enter the property due to severe structural faults or where there are squatters living in the property.
- Where it is probable that occupying the property will lead to abuse from someone who previously resided with the applicant whether in that property or elsewhere.
- Where it is probable that occupying the property will lead to abuse from someone currently living in the property.
- Where occupation of the property may endanger the health of the occupants and there are no reasonable steps that can be taken by the applicant to prevent that danger.

From the 1st September 2019, except in cases where the above criteria apply the Association will not award priority points for over-occupation, or children in flats to owner occupiers.

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August 2019

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