

# AFFORDABLE HOUSING ALLOCATIONS POLICY

## For Orbost Farmhouse

### 1. Key Aims of Policy

- (i) TO PROVIDE homes for families and younger people who cannot afford a mortgage to either purchase on the open market, construct a home or secure suitable rented accommodation in the Dunvegan Community Council area.
- (ii) TO LOWER THE AVERAGE AGE of our community's resident population by reducing the loss of young people and families in the 18-45 age bracket.
- (iv) TO CONTRIBUTE to the viability of the NW economy through the provision of housing to support the local workforce contributing to the regeneration and sustainability of the community.

### 2. How we will use this policy

- All applications for DCT properties will be treated in the same manner, regardless of the applicant.
- All applications will be treated in the strictest confidence in line with GDPR.
- DCT will keep an up-to-date waiting list; all interested parties should ensure that their name is on this list by submitting a formal application. No verbal applications can be considered, and no representation should be made to DCT trustees or staff
- Applications will be dealt with fairly by DCT and its partners/agents. No applicant details will be published or shared without permission.
- DCT will openly advertise all properties for rent locally for at least one calendar month, along with the closing date for applications.
- DCT's property managers – the Communities Housing Trust (CHT) - will undertake the assessments of each application based on this allocation policy, and inform DCT of the successful candidates. No DCT staff or trustees will be directly involved in the assessments\*. Anyone with a direct link to an applicant or who is employed by CHT, will *not* be involved in the process. [www.chtrust.co.uk/](http://www.chtrust.co.uk/)
- All offers and awards by the organisation will be made on an individual basis to a named applicant (or joint applicants) and will not be transferable without the organisation's prior consent. The offer will be open for acceptance for a period of two weeks.
- DCT is registered as a private landlord and landlord registration number will be provided.

*\*DCT is a fully transparent and inclusive community organisation with members drawn from the district within the Dunvegan Community Council boundary. Our trustees provide strong governance to the organisation and all live locally. To avoid any potential conflict of interest in managing the allocation of DCT properties, the DCT board and staff will NOT be involved in the process. DCT's agents, CHT, will manage that process on behalf of DCT by using this specific Allocations Policy.*

## **3. Allocations**

### **3.1: Background information:**

Background info based on evidence of need - CAP and Housing Allocation policy

### **3.2 Project Priorities**

**An initial assessment will be made on each application taking account of the following factors:**

- Difficulties in securing housing opportunities that meet the accommodation needs of their household within the Dunvegan community council area.
- Evidence they are currently working within the Dunvegan Community Council area, or have a job offer
- Household savings and income to demonstrate capacity to meet the cost of the rental
  - A clear understanding of the nature and limitations of the DCT affordable housing on offer.
- Household size in relation to property size
- Need or desire to stay in the Dunvegan area
- Applicant's current housing situation including whether they own or have the use of any other property.

Applications will then be allocated points based on the degree to which they meet the following criteria.

**These criteria are designed to allow allocations to meet the aims outlined at the beginning of this document.**

## **4. Points system based on Community Sustainability and Housing Need**

- 4.1. Sustaining the school roll and increasing the number of younger people is vital for the regeneration of the DCT community, therefore it is expected primary aged children of successful applicants (where applicable) will be enrolled at Dunvegan Primary School. Points will be awarded per adult and children within a household

- 4.2. The organisation aims to support those in housing need who currently live within the community therefore points will be awarded based on length of residence within the DCC, NW Skye, or Wider Skye area
- 4.3. DCT aims to provide housing to people who face financial barriers to buying or building a home of their own, therefore points will be awarded to applicants who do not currently own or have a secure tenancy or use of suitable accommodation, either within the Dunvegan Community Council area or further afield.
- 4.4. Economic retention and regeneration of the community are important for the future sustainability of the community; therefore, points will be allocated to applicants who are currently employed, or have been offered employment, or those who hope to start up a business in the area.
- 4.5. DCT understands that a lack of suitable accommodation locally has caused families to be separated from their support network ; points will be allocated to applicants who wish to return to the area, and those who have family, friends or other support locally.
- 4.6

## 6. Application Process

Applicants will be asked to complete an application form and provide the following supplementary personal and financial information.

- Proof of identity – photographic ID
- Proof of all household income - copies of last three months wage slips, copies of accounts (where self-employed), any tax credits award letters
- Copy of offers of employment
- Proof of savings – a copy of bank statements
- Details of any debt, insolvency.
- No criminal record.
- Proof of current housing tenure – a copy of lease or letter from parents
- Bank statements – a copy of last three months statements
- A reference – either landlord\*, community, employer, or family reference
- Where the applicant is purchasing a plot or house, evidence of a mortgage approval in principle/savings to purchase.

\*Landlord reference: The application form will include a mandate for the tenants to sign confirming that a reference can be sought from the previous and / or current landlord.  
Private landlords: Current landlord references should only be requested once an allocation has been made.

RSL/Local Authority landlords: Landlord references can be requested before allocation the landlord reference request will ask for the following information:

- Dates of tenancy
- Rent payable.
- If rent is/was paid timeously
- If there were/are any arrears and if there is a repayment plan in place that is being kept to

Applications will not be unreasonably withheld based on a former/current rent arrear if the arrear was repaid or a repayment plan is being adhered to. There also needs to be confidence that the tenant can afford to pay the rent.

**Applicants of the Affordable Housing Project should be aware that:**

- If wrong or false information is given, this may result in the offer of housing being withdrawn.
- If the applicant refuses an offer from the DCT as landlord without good reason, then it may affect future applications.

DCT will regularly review the Policy and its operations to ensure it is achieving its aims and welcomes suggestions on how to improve the allocations process.

### **6.1. Other references**

The applicant should provide a letter from their employer, community representative, family member, or associate who can confirm their need to live or continue living in the Dunvegan community.

### **6.2. Applicant summary**

All information relating to the application is recorded on an "applicant summary" for distribution and discussion with relevant CHT staff members. The applicant applications are anonymised so as to ensure impartiality.

### **6.3. Allocations**

Allocations will be made by the Communities Housing Trust, acting as an agent on behalf of DCT, and employing this Policy. CHT is a highly respected affordable housing enabler which works with rural communities across the Highlands. CHT's letting agency registration

number is: LARN 1906024

## 6.5 Conditions

DCT will preserve the community interest in tenanted housing, to ensure there is community benefit; to that end, the organisation will impose conditions to ensure these objectives are met:

1. That all tenants will be required to sign a tenancy agreement; rent will be set by the landlord, DCT, and will be reviewed annually. All tenants will be required to sign a Private Residential Tenancy Agreement and comply with all conditions within the Agreement. <https://www.gov.scot/publications/scottish-government-model-private-residential-tenancy-agreement>

Rent will be reviewed annually and tenants will be given the required 3 months' rent review notice. A deposit will be required to be paid prior to moving into the property and this will be lodged by the landlord with a recognised Tenancy Deposit scheme <https://www.mygov.scot/tenancy-deposits-landlords>

2. That the housing will be occupied as a permanent residence of the tenant, and *not* let as rental accommodation, or used as a holiday home; any changes of circumstance will be communicated to the landlord's letting agent as soon as is practical.

## 7. Offers

An offer will be confirmed in writing, and the tenant(s) will be asked to confirm if they wish to accept the offer or not in writing.

Where a reallocation is required, an offer will be made to the next best scored applicant(s) where appropriate. All applicants are advised accordingly.

In the event of applications exceeding the number of houses available for rent, DCT reserves the right to exercise its discretion in allocating them.

## 9. Administration

9.1 All application information will be retained and disposed of as per GDPR policy.

9.2 All relevant applications and letters to the successful applicant will be saved along with a paper file for tenancy agreements and legal documentation.

## 10. Equal Opportunities

DCT or its agent CHT will not intentionally mistreat any applicant for any reason, either

because of their race, colour, ethnic background, religion, class, sex, age, disability, mental health, sexuality, or family circumstances.

## 11. Confidentiality

Following GDPR, applicants' information on the completed application form will be used to process and assess their application.

We may check the information collected with third parties or with any other information that we already hold. We may also use or pass the information to third parties or use it in different ways as permitted by law.

We will advise our applicants with a GDPR statement to this effect. By signing their application form, we will be assuming that they agree to the processing of their data and any sensitive personal data disclosed following the Information Commissioner's Office (ICO) guidelines.

This Policy will be published on the DCT website, copies can be e-mailed out on request and hardcopies can be provided at the office, address below.

**Dunvegan Community Trust SCIO**

**Gaeltec Community Buildings**

**Lonmore, Dunvegan**

**Isle of Skye**

**IV55 8ZH**

[hello@dunvegantrust.co.uk](mailto:hello@dunvegantrust.co.uk)

**01470517089**

No.	CATEGORY DESCRIPTION	POINTS AVAILABLE	TOTAL
1	<p>Applicant(s) who currently live in DCT community</p> <p>Applicants who currently live elsewhere in Skye</p>	<p>3 Points per 0-30 yr old 2 points per 31-45 yr old 1 point per 45+yr old</p> <p>3 Points per 0-30 yr old 2 points per 31-45 yr old</p>	
2	Applicant(s) already own a residential property in DCC, or elsewhere	<p><b>Yes:</b> 0 points</p> <p><b>No:</b> 3 points</p>	
3	<p>Applicant(s) who previously lived in the DCC community and wish to return to be closer to family, friend, support network</p> <p>Applicant(s) who previously lived elsewhere in Skye and wish to return to be closer to family, friend, support network</p>	<p>4 Points per 0-30 yr old 3 points per 31-45 yr old 1 point per 45+yr old</p> <p>3 Points per 0-30 yr old 2 points per 31-45 yr old</p>	
4	Applicant(s) from elsewhere within the UK	2 points per 0-30 yr old	
5	Applicant(s) in unsuitable / temporary accommodation	<p>Adults living at home in DCC with parents/guardians: 2 points per applicant</p> <p>Living in unsuitable (e.g. sub-standard heating system, high rent, insecure tenancy agreement/temporary accommodation, poor state of repair etc) accommodation: 2 points per applicant</p>	

6	Applicant(s) who have employment / own business or can evidence offer of employment and start date	<b>Yes:</b> 2 points <b>No:</b> 0 points	
---	--	---	--

DRAFT