



# Shared Ownership Allocation Policy

**BIELD HOUSING & CARE**

Registered Office: 79 Hopetoun Street, Edinburgh EH7 4QF

Scottish Charity No SC006878

Property Factor Registration No. PF0000146

## Contents

1 About Bield Housing & Care.....	3
2. Extent of Policy.....	3
3. Aims and Objectives of the Allocation Policy .....	3
4. Equality & Diversity .....	4
5. The Points System .....	5
6. Allocations.....	8

## **1. ABOUT BIELD HOUSING & CARE**

1.1 Bield Housing & Care (known as “Bield”) was formed in 1971 as a non-profit organisation. Bield Housing & Care is registered with the Scottish Housing Regulator under the Housing (Scotland) Act 2001, is a Registered Society in terms of the Co-operative and Community Benefit Societies Act 2014 and is recognised as a Registered Scottish Charity (No SC006878). We are also Registered as a Property Factor with the Scottish Government (No PF0000146).

1.2 Our primary objective is to improve the quality of life of older people by offering a diverse range of housing, care and other services

1.3 We offer social rented housing which is operated within a separate allocations policy. More information on this can be obtained by contacting any of our offices or at [www.bield.co.uk](http://www.bield.co.uk)

## **2. EXTENT OF POLICY**

2.0 Our Shared Ownership Allocations Policy covers the allocation of our ‘for sale’ housing stock only where there has been an element of grant-funding.

2.1 Shared Ownership provides an opportunity for older people to be able to retain an element of ownership whilst being able to live in a property which is more suited to their needs. It is in this context that our allocations policy for shared ownership will be different to our social rented housing, as applicants must be able to fund the relevant share in the property they are wishing to be considered for. A rent is payable for the share which is owned by Bield.

## **3. AIMS AND OBJECTIVES OF THE ALLOCATION POLICY**

3.1 Our Allocation Policy aims to ensure that:

- There is open and fair access to our housing,
- Information and assistance is available to applicants to enable them to apply for and express choice with regards to the housing developments applied for. If you would like this

policy or any aspect of the application process in an alternative format please contact us on 0141 270 7200.

3.2 The effectiveness of this policy will be regularly monitored and reviewed

3.3 This Policy will apply from 1 April 2015 and will be comprehensively reviewed in 2019.

#### **4 EQUALITY & DIVERSITY**

4.1 Advancing equality and celebrating diversity are central to our values and mission. At Bield we aim to advance equality of opportunity, eliminate unlawful discrimination and foster good relations between people who share a protected characteristic<sup>1</sup> and those who do not. Our goal is to ensure that these commitments, reinforced by our values are embedded in our day to day working practices with all our customers, colleagues and partners.

4.2 These values are core to Bield's Policies, and to the principles adopted in terms of the management of our housing developments.

4.3 To ensure our services are inclusive and accessible we provide information in different formats and translation and interpretation on request.

4.4 We will take no account of any applicants' current tenure when considering applications.

#### **4.5 Age Criteria**

Due to restrictions contained within the Title Conditions for Shared Ownership properties, occupation will normally be restricted to those aged 60 years or older. We may consider applications from those under 60 where there are specific reasons for doing so, but any allocation would be subject to approval from the Senior Management Team. A register of all such allocations will be retained for audit purposes.

All prospective owners are required to undergo an application process. We would also encourage the completion of the equality monitoring form, which will help us to ensure our services are inclusive.

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<sup>1</sup> The Equality Act 2010 sets out the protected characteristics as: age; disability; gender reassignment; marriage and civil partnership (employees only); pregnancy and maternity; race; religion or belief; sex and sexual orientation.

## **5 THE POINTS SYSTEM**

Points are split into Housing and Personal Factors for which points are awarded based on the circumstances of the applicant seeking to be allocated a shared ownership property with us. In the case of joint applicants, the points will be awarded based on the person with this highest level of needs.

### **PROPERTY FACTORS**

(applicants can be awarded points for each and any of the criteria outlined below)

#### **Over-crowding/sharing**

- |  |   |
|--|---|
| (a) applicant does not have exclusive use of living room | 2 |
| (b) applicant does not have exclusive use of bedroom     | 4 |
| (c) applicant does not have exclusive use of kitchen     | 2 |
| (d) applicant does not have exclusive use of bathroom    | 2 |

#### **Internal Stairs**

House has internal stairs which make access to bathroom or

Bedroom difficult 2

#### **External Stairs**

(applicants will only be allocated points for one factor in the following sections, not multiple points/factors)

- |  |   |
|--|---|
| (a) house has external stairs which make going out difficult                     | 2 |
| (b) house has external stairs which make going out possible only with assistance | 4 |

### **Garden**

- |  |   |
|--|---|
| (a) house with a garden which applicant finds difficult to manage      | 1 |
| (b) house with a garden which applicant finds very difficult to manage | 3 |
| (c) house with a garden which applicant finds impossible to manage     | 5 |

### **PERSONAL FACTORS**

(applicants will only be allocated points for one factor in the following sections, not multiple points/ factors)

#### **Harassment/Security**

- |   |   |
|---|---|
| (a) applicant suffers mild harassment/security problems less than once a week   | 2 |
| (b) applicant suffers mild harassment/security problems at least once a week    | 4 |
| (c) applicant suffers severe harassment/security problems less than once a week | 4 |
| (d) applicant suffers severe harassment/security problems at least once a week  | 6 |
| (e) applicant suffers severe harassment/security problems most days             | 8 |

#### **Social contacts**

- |  |   |
|--|---|
| (a) applicant has social contact with others most but not all days | 2 |
| (b) applicant has social contact with others at least once a week  | 4 |
| (c) applicant has social contact with others less than once a week | 6 |
| (d) applicant has no social contact with others                    | 8 |

**Housework**

- (a) applicant needs a little help with housework 1
- (b) applicant needs quite a lot of help with housework 3
- (c) applicant needs a great deal of help with housework 5

**Meal preparation**

- (a) applicant needs a little help with meal preparation 1
- (b) applicant needs quite a lot of help with meal preparation 3
- (c) applicant needs a great deal of help with meal preparation 5

**Bathroom**

- (a) applicant needs a little help with bathing/ toileting  
1
- (b) applicant needs quite a lot of help with bathing/ toileting  
3
- (c) applicant needs a great deal of help with bathing/ toileting 5

**Shopping**

- (a) applicant needs a little help with shopping 1
- (b) applicant needs quite a lot of help with shopping 3
- (c) applicant needs a great deal of help with shopping 5

**Walking aids**

- (a) applicant needs to use a walking stick 2
- (b) applicant needs to use a walking frame/elbow crutches 4
- (c) applicant needs to use a wheelchair when going out 6
- (d) applicant needs to use a wheelchair at all times 8

## **Assistance**

- (a) applicant needs assistance due to tendency to fall or other illness or condition less than once a week 2
- (b) applicant needs assistance due to tendency to fall or other illness at last once a week 4
- (c) applicant needs assistance due to tendency to fall or other illness most days 6

## **Cancellation of Applications**

Applications may only be cancelled and removed from the housing list in the following circumstances:

- The applicant has requested their application to be cancelled or has not responded to review letters

## **Appeals**

Should an applicant consider that their points do not accurately reflect their current circumstances or that their application has been refused they will be entitled to ask for a review to be carried out. This review will be carried out by a member of staff who was not involved in the original application process and the applicant will be advised, in writing, of the outcome of the review within a period of 20 working days.

## **6 ALLOCATIONS**

Applicants will be visited when a property is likely to become available and they may be considered for it. The purpose of the home visit is to confirm the applicant's circumstances, based on the information provided within their application.

During home visits, staff will discuss issues relating to the development and the housing models they have available, including any additional support needs which have been identified and who meets these needs.

Properties will normally be allocated on the basis of the applicant with the highest number of points, subject to the applicant being in a position to move within a reasonable timescale and meeting the financial contribution required for the share in the property.

The amount required will vary depending on the percentage share and market valuation but the applicant being considered for the property will be advised of this at the initial offer.

In the allocation process for shared ownership properties we will take no account of under-occupancy but statutory over-crowding will not be permitted.

## **ACCESS TO INFORMATION**

All applications and information relevant to them will be processed in accordance with Bield's Data Protection and Confidentiality policies.

Applicants will be able to access all information held about them and any other relevant information in accordance with Bield's Data Protection and Confidentiality policies. Further information on this issue can be obtained from the Owner Services Manager.

Copies of Bield's Complaints Policy are available on our web site or from any of our offices. If an applicant is still dissatisfied after going through our complaints procedure they may complain to the Scottish Public Services Ombudsman