

Allocations Policy

2026

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1. Policy statement

- 1.1 This allocations policy for Mid-Market Rent (MMR) properties sets out the standards and general guidance which Westscot Living (WL) will follow to ensure that properties are allocated to those who are eligible and those most in need of them.
- 1.2 The purpose of this policy is to provide fair access to affordable housing and well managed rented accommodation to those in employment, on low to moderate incomes, or those in housing need. WL also aim to make best use of available stock and contribute to providing balanced and sustainable communities.

2. Roles and responsibilities

- 2.1 The Director of Housing & Community Services is responsible for ensuring adoption of, and adherence to, this policy and its associated procedures relevant to their operation.
- 2.2 The Housing Manager is responsible for:
 - ensuring that this policy is implemented by their staff;
 - ensuring that staff are designated to deal with the allocation of MMR properties;
 - monitoring the systems and practices at local levels in terms of MMR allocations, ensuring there is a consistent and fair approach;
 - Preparing a Local Letting Plan for approval by the Westscot Living Board.

3. References and sources

- 3.1 The following legislation, references and sources are relevant to the development and delivery of this policy and associated procedure:
 - [Data Protection Act 1998](#)
 - [Looked After Children \(Scotland\) Regulations 2009](#)
 - [Equality Act 2010](#)
 - [The Scottish Government HIGN 2010/07 Grant for Mid Market Rent - Administrative Procedures for Grant Providers and Grant Applicants](#)
 - [The Private Housing \(Tenancies\) \(Scotland\) Act 2016](#)
 - [The Letting Agent Code of Practice \(Scotland\) Regulations 2016](#)
 - West of Scotland HA Complaints Handling Procedure
 - West of Scotland HA Data Protection Handbook

4. Equalities

- 4.1 We will not unfairly discriminate against any person within the protected characteristic groups as contained within the Equality Act 2010. To ensure equal access to the information contained in this policy for all, we are happy to

provide copies in Braille, in larger print, translated into other languages or on tape to you or anybody that you know upon request and where practicable.

4.2 WL will seek to ensure that tenancies are managed in a manner that is fair to all sections of the community regardless of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

4.3 Although not a social landlord, WL will adhere to Outcome 1 of the Scottish Social Housing Charter (Equalities):

‘...Landlords perform in all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services’.

5. Consultation

5.1 At the time of writing, there are no MMR tenants or applicants to consult with. However, the policy was circulated to our Tenants Action Group (TAG) for information.

6. Monitoring and compliance

6.1 This policy will be monitored on a regular basis to ensure that the content remains compliant with legislation and reflects best practice. Audits may take place if commissioned by the Director of Housing & Community Services to ensure there is consistent practice and adoption of the policy principles.

6.2 Period of review

6.2.1 Until a new policy is formally adopted this document will remain in force and operational.

6.2.2 This policy will be reviewed in accordance with the policy review programme agreed by CMT.

6.2.3 If there are significant changes to legislation or regulation or there are found to be deficiencies or failures in this policy, as a result of complaints or findings from any independent organisations, the Director of Housing & Community Services will initiate an immediate review.

6.2.4 Where appropriate, key stakeholders such as tenants and interested parties will be consulted as part of any review of this policy.

7. Approval

7.1 This policy is approved by the Board of Management of WL.

8. Operational arrangements

8.1 Access to WL housing

8.1.1 Access to MMR properties can only be gained through registering an application form with WL and meeting the eligibility criteria. We may not maintain a waiting list for our mid-market rented homes except to aid first lets in our new developments. Houses will normally be let to applicants meeting the eligibility criteria, and then on a first come first served basis.

8.2 Eligibility criteria

8.2.1 MMR properties will be let to applicants that meet the eligibility criteria below.

- Applicants' must be on 'low to moderate incomes' with a gross annual income that is not outwith the income thresholds for the MMR scheme they wish to apply for. Specific income thresholds will be detailed in the Local Lettings Plan. Applicants must be able to evidence that they can afford to pay rent in full. Applicants must not have an income lower than the minimum threshold which is set out in the Local Lettings Plan.
- Where an applicant is economically active (is working or has an offer of employment) but their salary is below the income threshold, exceptions may be made in appropriate circumstances at the discretion of the Housing Manager. For example, where an applicant who has a disability does not meet the income criteria and their current housing costs are unaffordable (for instance in the private rented sector) or their current housing is unsuitable to suit their needs, discretion may be applied. In these cases, other benefits will be considered and included in the household income calculation used to assess eligibility (see Appendix 2 for more information).

8.2.2 Whilst MMR as a tenure has been developed with the intention of providing affordable accommodation for those in employment but unable to access other accommodation through home ownership or private rental, income does not have to be exclusively through employment and we welcome applications from all applicants whose household income meets the eligibility criteria. Income can include earnings, benefits or pension income. Applicants without regular income but who have access to significant capital funds may be considered.

8.2.3 We may exercise discretion to accept applicants who exceed these minimum income thresholds where there is little demand for a mid-market rented home following advertising and follow up enquiries. In such cases the thresholds permitted would not exceed 10% beyond the minimum/maximum threshold and would not exceed 10% of overall lets per annum.

8.2.4 Where joint applications have been submitted, income will be calculated as a 'household', combining the salaries of all applicants who wish to be on the tenancy agreement. The total income must not be above the maximum income threshold for the scheme they wish to apply for. The total income must

be comfortably within the minimum income threshold for the scheme they wish to apply for. The Housing Manager can exercise discretion for joint applicants who individually do not meet the minimum income threshold, but whose total household income, including the other joint applicant's salary, will ensure the minimum income criteria is exceeded.

8.3 Local Lettings Plans

8.3.1 As the MMR stock has been developed with the support of grant providers and attached conditions, there will be a Local Lettings Plan to ensure that any local criteria specific to allocations is adhered to.

8.3.2 Each plan will be reviewed on an annual basis by the Board of WL to ensure that the policy reflects local market conditions and housing need.

8.3.3 Where possible WL will also use Lettings Plans to monitor the proportion of lets to people with protected characteristics, such as ethnic minorities and disabled people, to demonstrate that allocations are made equitably and without discrimination.

8.3.4 The current Lettings Plan can be found in Appendix 1.

8.4 Housing Need

8.4.1 Priority for our mid-market rent homes will be given to applicants who meet the basic eligibility criteria and who have the following housing need:

Need	Criteria
Shared facilities	Where applicants share facilities (for example, living with parents/relatives/friends, living with a former spouse/partner following a relationship breakdown, living in hostel/bed and breakfast type accommodation).
Insecure accommodation	Those lacking security of tenure in their current home, or where private rented tenant or a homeowner of a property has a change in circumstances such as health or a relationship breakdown is forcing or requiring a move.
Current RSL tenants or applicants	Those either currently occupying or holding positions on waiting lists in respect of local authority or housing association property (excluding MMR).
Private Renters	Those living in private rented accommodation (excluding MMR).
First time buyers	Those saving for, or aspiring to save for, a mortgage for their first home.

Management Transfers	Management transfers will be considered in exceptional circumstances, for example where the tenant is at risk due to serious harassment or domestic abuse. The Housing Manager or person of at least equivalent seniority has authority to approve these requests.
Ex-service personnel	Veterans who have left the armed forces.

8.4.4 Where there is low demand for our properties, we will consider expanding the criteria to ensure timely relet.

8.5 House types and sizes to be allocated

8.5.1 The minimum number of bedrooms that are required by a household will be based on the following:

Two adults (16 and over) living together as partners	One bedroom
Parent in single parent family	One bedroom
Any adult member of the household, other than applicant or partner, aged 16 years and over	One bedroom
Single child under 16	One bedroom
Two children of the same sex under 16 years old	One bedroom
Two children of opposite sex one or both aged 10 and over but under 16	Two bedrooms
Two children of opposite sex both under age of 10	One bedroom

8.5.2 All the above are restricted to a maximum of two persons sharing a bedroom, with parent(s) having a separate bedroom from their children.

8.5.3 Applicants will be considered for properties which have one bedroom more than the minimum required, where this is their preference and where the applicant meets the eligibility criteria (particularly the minimum income threshold).

8.5.4 Where an applicant expresses a preference for a property with certain features to improve their situation, for example, a ground floor or all on one level property, then this will be taken into consideration when allocating properties. This will be particularly relevant when allocating several properties at a time in new build developments.

8.6 Access - extra bedrooms

- 8.6.1 Where separated parents have joint custody, the children are counted as part of each household where children are resident with one parent for the majority of the week or an equal amount of time as the other parent.
- 8.6.2 Separated parents with access only will be entitled to a property with only one bedroom extra, over and above the minimum bedroom requirement the household would have without the children they have access to, (for example if the applicant has access to children for less than three nights per week and have multiple children of different ages and sex, they will still only be entitled to one extra bedroom). The same arrangements will apply to any adult who has kinship care responsibilities as defined by the [Looked After Children \(Scotland\) Regulations 2009](#).
- 8.6.3 Evidence is required from the applicant that they do have access, such as confirmation from the partner with full access or confirmation from a solicitor.

8.7 Making, receiving, accepting, and refusing an offer of housing

- 8.7.1 Applicants will be given two working days from the date of an offer letter to respond either by refusing the offer, or by making an arrangement to view the property. Failure to do so will result in the offer being withdrawn in writing by WL.
- 8.7.2 An applicant must normally accept an offer and sign the tenancy agreement within one working day of viewing the property, although this may be extended by a further working day in special circumstances. Failure to do so will result in the offer being withdrawn and recorded as a refusal.
- 8.7.3 Applicants will be expected to pay the equivalent of one and a half month's rent charge as a deposit in addition to their first month's rent in advance. For each pet the applicant has, such as cats or dogs, the applicant will be required to pay an additional £100 deposit.
- 8.7.4 In exceptional circumstances, where there is demonstrable lack of demand for specific properties and the Association is experiencing difficulty re-letting homes within target timescales, the Association may exercise discretion to vary the level of deposit and/or upfront rental costs. This flexibility will be applied on a case-by-case basis.
- 8.7.5 Any decision to vary these requirements will be subject to approval by the Housing Services Manager or person of at least equivalent seniority.

8.8 Confirmation of circumstances

- 8.8.1 The onus of proof of circumstances and eligibility lies with the applicant in most instances. Applicants unable to provide adequate evidence as to their

housing needs or circumstances will have their application cancelled. For a full list of evidence that WL will accept as proof of eligibility, see Appendix 2.

8.8.2 Responsibility for notifying changes of address and other changes of circumstances lies with the applicant. Failure to notify changes may materially affect the points the applicant is awarded.

8.9 **Review of applications**

8.9.1 For eligible applicants who have been unsuccessful in obtaining a property at first let, or when expressions of interest are invited for re-lets, their applications may be kept live on a waiting list/register of interest. Applicants must be advised of this as WL will not maintain a large waiting list and will close this list for new applications unless demand requires otherwise. Should a vacancy arise, applicants at the top of this list will be contacted to invite expressions of interest and the designated Housing Officer should check that the applicant still meets the eligibility criteria. This may involve asking for new or more up to date evidence, for example, requesting the most recent three months' payslips if more than three months have passed since the original application was added to the list. Applicants will be given five days to respond before the application will be considered cancelled and removed from the waiting list/register of interest.

8.10 **Change of circumstances**

8.10.1 Where there is a change of circumstances for an applicant, but they still meet the eligibility criteria, the application will be reviewed accordingly and updated.

8.10.2 When circumstances change there will be no change to the date of application used to determine priority.

8.10.3 Applicants should inform us of any changes to household composition. This is to make sure that any property offered will not be overcrowded.

8.11 **Granting of tenancies to employees, governing body members and relatives**

8.11.1 Applications from existing/former - staff, Board Members and relatives of persons connected with the West of Scotland Housing Association Group, will be treated in line with all other applications. All applicants shall be asked to state whether or not, to their knowledge, they are related to a Board Member or staff member, and WL will comply with all relevant legislation, regulatory guidance and best practice in dealing with any of these applications.

8.11.2 When applications are received from existing/former - staff, Board Members, or their close relatives, approval must be advised in writing from the Director of Housing & Community Services, following approval from the WL Board, before an allocation of MMR housing can be made.

8.12 **Complaints**

8.12.1 If the customer is not satisfied with any aspect of the service delivered, WL will respond in line with the Complaints Handling Procedure.

Appendix 1 – Lettings Plan

Lettings Plan 2026

In addition to the eligibility criteria outlined in the MMR Allocations Policy, applicants must also meet the following:

1. Households must have a gross annual income within the minimum and maximum threshold:

Income Threshold

- Minimum - Annual rent should not exceed 35% of gross annual income
 - Maximum - £51,515.79 gross annual income.
2. Allocation of properties should also be in a manner which ensures equal and open access for all sections of the community, makes the best use of available stock, and aims to assist in the creation and maintenance of balanced communities.
 3. One property per annum will be made available for section 5 referrals provided there is more than one void per year and the applicant meets the eligibility criteria at 8.2.

Appendix 2 - Eligibility Evidence

This appendix details what we will accept from applicants as evidence for meeting eligibility criteria. For joint applications, both applicants must provide individual evidence.

1. Wages - Gross wage used in calculation of household income

1.1 One of the following must be provided:

- if paid monthly: last three months' payslips and three months bank account statement;
- if paid fortnightly: last six payslips and three months bank account statement; or
- if paid weekly: last 13 weeks' payslips and three months bank account statement.

1.2 Payslips must show the applicant's name and address (which agrees with the current address provided on the application form), employer's name, pay dates/pay period and gross pay/net pay.

1.3 Bank statements will help to verify salaries and provide details of their gross income to ensure that all applicants are assessed on the same criteria. Bank statements must show the applicant's name and address.

1.4 If you are unable to provide salary information, we can also accept evidence of the applicant's employment from a copy of the applicant's contract or a letter from the applicant's employer confirming current employment and gross salary. This must be on company letterhead paper and signed.

1.5 In addition - P60 for the previous tax year. If this cannot be provided – for example in some cases where applicants are self-employed, we will accept three months' worth of bank statements in addition to payslips.

2. Employment

2.1 Not in Employment but have an Offer of Employment

2.1.1 Copy of offer letter from new employer which confirms gross starting salary and start date. This must be on company letterhead paper and signed.

2.2 Current Employment

2.2.1 A P60, payslips or bank account statements will be accepted if these documents clearly show the employers details.

2.2.2 If the income evidence does not clearly show current employment, the following documents will be requested:

- A current employer reference confirming employment and annual income plus three months consecutive payslips. This must be on company letterhead paper and signed.
- If the applicant is not in employment but has an offer of employment, a copy of the offer letter from their new employer which confirms gross starting salary and start date must be provided. This must be on company letterhead paper and signed.
- For self-employed persons, payslips, bank statements for a three month period and end of year tax returns will be accepted.

3. Additional household income

3.1 The applicant must state if they are in receipt of any additional household income including:

- **Tax Credit**
HMRC Tax credit award letter or three current and consecutive bank statements showing payments made to applicant.
- **Child Benefit**
If the applicant is unable to provide evidence of Child Benefit in payment, we will assume payment relevant to the number of dependent children in the household.
- **Child Tax Credit**
HMRC Tax credit award letter or three current and consecutive bank statements showing payments made to applicant.
- **Self Employed Earnings**
Applicants will be expected to provide audited accounts for the previous year or comprehensive accounts for the year to date if the business has just recently started operating. If this cannot be provided, payslips and bank statements as described in section 2 will be sufficient.
- **Child Maintenance Payments**
Three current and consecutive bank statements.

- **Bonuses/Commission**

One of the following must be provided - where amounts vary, we will use the lowest value as primary income, not an average of the amounts for assessing affordability:

- monthly last three months' payslips and three months bank account statement;
- fortnightly last three payslips and three months bank account statement; or
- weekly last 13 weeks' payslips and three months bank account statement.

- **Overtime/Shift Allowances**

One of the following must be provided - where amounts vary, we will use the lowest value as primary income not an average of the amounts for assessing affordability:

- monthly last three months' payslips and three months bank account statement;
- fortnightly last six payslips and three months bank account statement; or
- weekly last 13 weeks' payslips and three months bank account statement.

- **Pensions**

One of the following must be provided:

- monthly last three months' payslips and three months bank account statement;
- fortnightly last six payslips and three months bank account statement; or
- weekly last 13 weeks' payslips and three months bank account statement.

- **In addition**

Annual award letter for the current year.

3.2 If the applicant is unable to provide pension statement information, we can also accept evidence of the applicant's pension from a copy of the applicant's bank statement, along with a letter from the applicant's pension provider confirming gross pension income. This must be on company letterhead paper and signed. This is to ensure that all applicants are assessed on the same criteria:

- **Shareholder Profits**
Dividend statement for the current financial year.
- **Bank Interest**
Letter/bank statements showing applied interest for the current financial year.

- **Other benefits**

Where somebody in a household applying is not working or their salary is below the income threshold, exceptions can be made in appropriate circumstances.

For example, where a household does not meet the income criteria, includes a person with a disability and their current housing costs are unaffordable (for instance in the private rented sector) discretion may be applied. In these cases, non-working benefits will be taken into account and included in the household income calculation used to assess eligibility. Applicants will therefore need to provide the following evidence if they are in receipt of:

- **Sickness Benefit**
Letter of Award
- **Unemployment Benefit**
Letter of Award
- **Housing Benefit**
Letter of Award
- **Personal Independence Payment**
Letter of Award

4. Tenancy history

4.1 A list of previous tenancies and landlord details for the last three years. Includes:

- full name of previous landlord/agent;
- full address of previous landlord/agent;
- contact details of previous landlords/agents including telephone number and email;
- DD/MM/YYYY start and end dates for each tenancy; and
- a current landlord reference: full name, address and contact telephone number and email.

4.2 If you are a member of a household and or sub-letting, then evidence of the applicant's residence must be provided. Acceptable evidence includes two of the following: utility bills, council tax statements, a letter from the applicant's GP or mobile phone bill which displays the applicant's full name and address. The bills and statements must be for a period of:

- 13 weekly statements.

5. Personal details

5.1 The applicant must provide:

- copy of photo identification, passport or driving licence for all applicants wishing to be on the tenancy agreement; and
- copy of all birth certificates of children under 16.

5.2 On receipt of this information, employees will conduct checks for:

- rent arrears and or sundry debts owing to WSHA Group;
- evidence of antisocial behaviour (ASB);
- evidence of false information;
- any other breaches of tenancy;
- and/or a current or previous application is recorded on Cx.