

ALLOCATIONS POLICY

1. Introduction

- 1.1. The Trust aims to provide a range of affordable housing opportunities in fragile rural communities across the Highlands of Scotland for households in necessitous circumstances.
- 1.2. By making serviced building plots and new homes available to selected households at significantly below open market prices the Trust is able to make good quality homes available to households who would otherwise be priced out of the local market and potentially forced to leave the community or live in unsatisfactory accommodation in order to remain there.
- 1.3. By retaining a legal right of pre-emption and locking in discounts through an equity share in all sales, the Trust is able to provide affordable rural homes for successive generations of local households.

2. Eligibility

- 2.1. To be eligible to purchase a plot or property from the Trust applicants must be able to demonstrate:
 - a) A clearly established permanent connection (*residential, family or employment*) with the Community Council area in which the plot or property for sale is located.
 - b) Demonstrable difficulties in securing housing opportunities that meet the accommodation needs of their households within their local community.
 - c) Capacity to meet the costs of the affordable home ownership opportunities offered by the Trust.
 - d) A clear understanding of the nature and limitations of Trust affordable housing opportunities.

3. Priority

- 3.1. Plots will be allocated on a first come first served basis to eligible applicants unless there is a higher demand than there are plots or homes available.
- 3.2. In the event of applications exceeding the number of plots or houses available for sale, the Trust reserves the right to exercise its discretion in allocating them.
- 3.3. As the Trust is a registered Scottish Charity, it has to ensure that it allocates plots to those in necessitous circumstances i.e. households

who otherwise would have difficulty accessing suitable housing that is affordable to them within their local community.

- 3.4. The Trust will take the advice of Highland Council and its RSL partners with regards to local housing priorities and seek to ensure that, through its own development programme, it complements the affordable housing provision of partner providers and helps to reduce the local level of unmet affordable housing need.
- 3.5. The Trust also works closely with local Community Councils, Associations, Foundations and Trusts in developing new affordable housing opportunities. It will seek to agree local allocation priorities with them and so ensure that affordable housing opportunities provided by the Trust have maximum impact on local community needs.
- 3.6. The Trust will seek to balance the relative needs of applicants' households with the priorities of the local community and Council's strategic housing objectives in seeking outcomes that meet household needs while supporting the sustainability of fragile rural communities.
- 3.7. The main individual household need factors that the Trust will consider are set out in the table below. Any eligible applicant who fits one or more of the specified criteria will receive priority over those applicants who do not.

HOUSEHOLD PRIORITY NEEDS FACTORS
Homeless or threatened with homelessness.
Living in insecure accommodation (e.g. no tenancy agreement, short term let)
Living in a caravan or chalet
Living in tied housing
Living in overcrowded accommodation
Require separate housing due to family relationship breakdown
Need suitably designed or located housing to meet household member's medical and/or care needs
Living in Below Tolerable Standard housing
Need to relocate for employment or family support purposes.
Has other identifiable household needs

- 3.8. In addition, applicants who currently occupy Council or RSL rented accommodation and whose application is supported by their landlord in order that the vacated property may be relet to another household with a priority housing need, will receive priority as if it were their priority household needs that were being met.
- 3.9. In seeking to maximise the social and economic impact of Trust developments on fragile rural communities the Trust will aim to give priority to applicants likely to make a significant contribution to the prosperity, balance and sustainability of the community. The table below sets out the range of factors that the Trust may take account of in assessing the relative impact of different applicants if they were allocated an affordable housing opportunity.

COMMUNITY SUSTAINABILITY FACTORS
Would be an incoming essential key worker.
Would help to sustain a local business or businesses.
Would generate significant economic benefits from their work for others locally.
Would have a positive impact on local school rolls
Would enable a household to provide care support for a family member
Would improve the demographic balance
Would allow young people to leave their parents home and create a new household.
Would add value to life in the community.

4. Conclusions

- 4.1. Deciding upon relative priority is not an exact science and should not be a prescriptive exercise. However, the policy and tables set out above are designed to assist the Trust and its partners to agree how affordable housing opportunities should be prioritised at a community level.
- 4.2. Local allocation schemes will be created for each project in conjunction with the local community, the Council and other local and strategic partners where appropriate.

5. Implementation & Review

- 5.1. The CEO will be responsible for the fair and effective implementation of this policy and for its ongoing and annual review.

