

# Margaret Blackwood Housing Association



## Applying for a house Guidance Notes for Applicants

Margaret Blackwood Housing Association aims to provide accessible and affordable housing to disabled and non-disabled people, with different levels of support and care where needed.

We currently have over 1,500 properties ranging from studio flats to five bedroom family houses, in 90 small, mixed community developments across Scotland. We aim to be fair, consistent, efficient and open in how we allocate these properties. We allocate property based only on housing need or housing and support needs. We aim to promote equal opportunities and welcome applications from all people regardless of sex or marital status, race, disability, age, sexual orientation, language, nationality or social origin, religious or political beliefs.

These notes are provided as a basic guide to assist you with your application. They also explain how the Association assesses applications for housing and how it allocates vacant properties.

If you would like a full copy of our allocations policy, please ask for this.

# 1 Completing the form

Please complete the form in full, answering all the questions. There may be some questions which you believe do not apply to you. If this is the case, please tick 'No' or write 'Does not apply'.

If the application form is not completed fully, this may delay your application being processed. We may even have to return the form to you.

Please provide further details where this is requested on the form. Providing this additional information will help in the assessment of your application.

When you sign the declaration at the end of the form, you are confirming that all of the information given is true and correct. If you provide false or misleading information, we may withdraw any tenancy offer, suspend your application or take action to end a tenancy which has started.

If you have any difficulty in completing the form, or require further information, please contact our Customer Service team. A member of staff will be happy to help you. Our contact details are on the back page of these Guidance Notes and on the back page of the Application Form.

## 2 Who can apply to Margaret Blackwood Housing Association and how?

Anyone 16 years of age or over can join the housing list. Applicants may be tenants of the Association who wish to transfer. You can apply at any time by completing an application form.

### Looking for housing in Edinburgh?

The Association is a member of City of Edinburgh Council's Common Housing Register scheme called EdIndex. This means we do not accept direct applications for housing in Edinburgh. If you require housing in Edinburgh, please contact us for an EdIndex application form.

### Council Nominations

The Association has nominations agreements with local councils for the allocation of a percentage of its housing. This means the local authority is asked to nominate applicants from its own housing list for, usually, every second vacancy. **We recommend, therefore, that as well as completing this application form, you also apply to your local council.** This will maximise your opportunity to be housed.

### Agreements with other agencies

We have agreements with other agencies such as the Disabled Persons Housing Service and Aspire where we ask them to nominate people for some of our vacant properties.

### 3 What types of properties do you have?

- **General housing**, which is for anyone over 16 years of age
- **Ground floor flats, bungalows, and flats accessed by a lift**, which are mainly for people who have mobility problems or a health condition.
- **Housing for wheelchair users**, which is designed to give independence to people who use a wheelchair. Standard design features include level access, wide circulation spaces and generous room sizes, adaptable kitchen and bathroom. Further adaptations to suit specific needs can usually be carried out.

In Section 19, starting on page 11, you will find a list of our developments, by geographic area, alongside the types of housing in each development.

This list also shows those developments where we provide support services. In the column “Support services available”, the black squares [■] show those developments where we can provide housing support services to support tenants in their homes.

The green diamonds [◆] indicate those developments at which we can provide flexible, personally tailored support and care on a 24-hour basis. [If you require this type of support and care, please ask us for an application form for Supported Housing.](#)

### 4 What areas and type of housing can I apply for?

When completing your application form, please tell us about your preference for type of property and any particular housing requirements you may have. Please list the areas or developments where you want to live. There is no limit to the number of areas for which you can apply.

We will try to meet your requirements but please note that some areas have a very low turnover and, each year, only a small number of properties become available for let. Not all areas have all types and sizes of housing. Based on the information provided by applicants, we try to make the best match between the needs of the applicant and the available property.

In matching applicants to properties we will try to accommodate predicted future needs where possible, if there is no higher priority applicant whose immediate needs match the property.

## 5 What size of house can I apply for?

We will allocate, as a minimum:

- one bedroom for each single person over the age of 16
- one bedroom for a couple
- one bedroom for two children of either sex under the age of 8
- one bedroom for two children of the same sex, where both are under 16, and there is an age gap of less than 6 years
- one bedroom for any child with a disability
- one bedroom for any remaining child.

You can also apply for additional bedrooms if you need these, for example, where a couple require separate bedrooms due to health or disability, or there is a need for a room for a carer.

In allocating properties, we will allow for predictable changes in the foreseeable future, for example pregnancy, a deteriorating health condition, increased support needs, fostering or adoption plans. Where a divorced or separated parent has joint custody or regular access to children of three or more nights a week, the children will be classed as permanent members of the household. However, overcrowding points will not be awarded.

We may require documentary evidence to support consideration for additional bedrooms.

## 6 What if I need extra help or support?

We have a number of developments where priority in allocating properties is given to people who require extra help or support. Housing support services are provided to help people manage in their own home. This support may range from assistance for a few hours a week to a more intensive support package depending on the needs of the individual.

We will give priority for housing with support to:

- people moving out of hospital or institutional care
- disabled people moving on from residential schools or colleges
- disabled people wishing to move to their own home from family or shared accommodation, in a planned way
- people with mental ill health needing to move to receive support
- other situations agreed as a priority with the local authority.

Please contact us if you would like more information. If you are interested in housing with support, please complete the Housing Support Self Assessment Form which is included in the application pack.

## 7 How is my application assessed?

We assess your need for housing using a Points System. If the applicant and joint applicant are living at different addresses, the points awarded will be based on the main applicant's situation. All the questions in the application form are designed to ensure we assess your application as accurately as possible and match you with the accommodation most suitable for your needs. This is why it is important for you to complete the form as fully and as accurately as possible.

We assess your needs under six main headings:

- **Homelessness, or at risk of becoming homeless**

Points are awarded to people who do not have a permanent home or who have to leave their home.

- **Limited housing rights or independence**

Points are awarded to people who do not have a secure home that they can stay in for as long as they like or where they have limited independence or choices.

- **Overcrowding or under occupation**

Points are awarded if you are overcrowded according to the definition in Section 5 of this leaflet, "What size of house can I apply for?". You get points for every bed space you need but do not already have.

Points are awarded if you have more than one bedroom additional to your needs. Existing Margaret Blackwood tenants get points for every bedroom additional to their needs. Points are also awarded if you are living in wheelchair housing that you do not need.

- **Condition of property**

If your current home lacks essential facilities such as heating and hot water, or if it is in a poor state of repair, points are awarded to reflect the state of the property.

- **Disability, health and social needs**

Points are awarded where your current housing is affecting your health and wellbeing or ability to live independently, and a change of housing will bring about an improvement.

If you need to move in order to give or receive support from family or friends, points are awarded for this.

- **Social, environmental and economic factors**

In this section, points are awarded if you need to move because of harassment or abuse.

Points are awarded if your journey to work, education or essential amenities is long, or you are isolated from essential amenities and company.

Points may be awarded if charges for your current accommodation are resulting in financial hardship.

If you have no play space for young children, points are awarded for this situation.

We do not take any account of the length of time you are on the housing list. There is no advantage to applying for housing before you actually wish to be considered.

## 7 How is my application assessed? - continued

We may suspend applications where:

- the applicant has debts relating to a current or previous tenancy in excess of one month's rent and an arrangement to clear the debt has not been kept for a period of at least three months.
- false or misleading information has been provided.
- there is clear evidence of serious anti-social behaviour that has taken place within the last two years and there is no obvious change in this behaviour.

## 8 What about transfer applicants?

If you are already an Association tenant and you want to move, you can apply for a transfer by filling in a Housing Application Form to be registered on the housing list. Transfer applications will be assessed and pointed in the same way as other applications. Priority may be given to transfer applicants where their move will enable better use of the housing stock.

Transfer applications may be suspended on the same grounds as any other application and will not be considered if tenancy-related legal action is in progress. Prior to an offer being made, we will check that you have maintained your current home in a satisfactory condition for immediate letting.

## 9 What happens next?

We will confirm receipt of your application form within three days. We aim to assess your application within 10 working days of receiving all the information we require. If you do not send us all the information we need, then it will take longer to process your application. We will write to you to confirm your application has been added to the housing list, to confirm the choice of areas/developments you have made and to tell you how many points you have. We will try to give you some idea about the chances you have of being housed in the area you selected. Please note that not all developments contain every type of housing.

We will always seek a reference from your current and/or previous landlords. If we suspend your application because of reasons specified in Section 7 above, we will tell you what you can do to become eligible for offers of housing.

If you are being considered for a vacancy, we will visit you at home to verify the details provided in your form and to check that no information relevant to your application has been missed. We will ask you to provide proof of your residence at this address.

If we make you an offer of housing, we will put this in writing. You will be invited to look at the property before making up your mind to accept it or not, and you will be able to discuss any aspect of the offer with the Housing Officer. There will be no penalty if you refuse an offer of housing. We may, however, ask you to review your choice of area or accommodation.

## 10 How long will I have to wait?

We cannot predict when we will be able to house you. This is because the housing list is always open and new applicants may have a greater housing need than you. This means your priority on the list may vary from time to time. How long you may have to wait also depends on the areas you have chosen and the number of houses which become available for let.

When we have assessed your application, we will advise you of the number of vacancies which have arisen in our developments during the previous year.

No account is taken of how long you have been on the list, except where two applicants have an equal number of points.

## 11 How long will my name stay on the list?

We will contact you annually to check that you still want to remain on the housing list.

If you do not respond, we will send you a reminder letter. If there is still no response, we will assume that you are no longer interested and your application will then be cancelled. We will then write to tell you that your application has been cancelled.

If you have forgotten or been unable to respond and wish to continue your application, do not worry. You can re-apply at any time. As applications are assessed on need and we take no account of waiting time, this will not have disadvantaged your application.

## 12 What if my circumstances change?

You should inform us immediately of any change to your circumstances as this may affect how your application is assessed and the points you have been awarded may change. If you fail to keep us advised of changes, you may receive unsuitable offers of housing which can be frustrating for both you and the Association.

Depending on the circumstances, we may need you to complete a new form, for example, if you have moved house.

## 13 A Margaret Blackwood tenancy

The Association normally offers a Scottish Secure tenancy to its tenants. You will sign a tenancy agreement setting out the rights and obligations of the tenant and the landlord. You will receive a Tenants' Handbook when you move in, with full information about the service provided.

All tenants are charged a rent, set by the Association to take account of the costs of managing and maintaining the properties. Rents are reviewed in April each year. If you would like information about current rents, please contact us.

## 13 A Margaret Blackwood tenancy - continued

In addition to the rent, a service charge may be payable to cover the costs of any additional services provided, for example, garden maintenance or stair cleaning.

Tenants on low incomes are eligible to apply for Housing Benefit, which can help to meet all or some of these costs depending on your income. We will give you more information about this if you receive an offer of tenancy.

Prospective tenants should note that, as the Association is a registered Scottish charity, they are not able to buy their homes.

## 14 What other options do I have?

In most areas, the need and demand for our properties is greater than the number of vacancies which arise. We therefore encourage you to look at other options as well.

- You are advised to apply to other landlords which have housing in your chosen area. This includes the local council for your chosen area, which will be able to advise you about other landlords.
- You could consider a Mutual Exchange with another tenant or via the Homeswapper scheme which helps tenants to move within or beyond their local area. You will find contact details for Homeswapper in Section 18 of these notes.
- You may be interested in the Scottish Government's Shared Equity schemes for people on low incomes who wish to own their homes, and for disabled people who need a home more suited to their needs.

## 15 Data Protection Act 1998 and confidentiality

The information you provide on the application form is subject to the terms of the Data Protection Act 1998. This means that your personal information will only be used for the allocation of housing and for statistical purposes. Your details will be retained in the strictest confidence and will not be disclosed to third parties without your consent. You are entitled to inspect the information held on you by the Association, on payment of an appropriate fee.

## 16 Complaints and appeals

If you are unhappy with any aspect of the allocations process, you can ask the Operations Director to review any decision about your application. If you are still not satisfied you have the right to complain. Further details and a copy of the Complaints Policy can be provided on request.

## 17 Further information

If you would like more information, or a copy of the Allocations Policy, please ask a member of staff. You can also find this on our website at [www.mbha.org.uk](http://www.mbha.org.uk)

The website also has details of our developments and housing support services. Occasionally we advertise vacant properties on the website.

If you need a language translation, Braille, large print, audio CD or tape version of this information, please contact our Customer Service Team on 08457 125865.

## 18 Useful contacts

### **Margaret Blackwood Housing Association**

Head Office and Registered Office:

Craigievar House, 77 Craigmount Brae, Edinburgh EH12 8XF

Telephone: 0131 317 7227 Fax: 0131 317 7294

Email: [feedback@mbha.org.uk](mailto:feedback@mbha.org.uk) Web: [www.mbha.org.uk](http://www.mbha.org.uk)

### **Homeswapper**

This is an online mutual exchange service and you can register at [www.homeswapper.co.uk](http://www.homeswapper.co.uk). There is a small fee for registration. In return you get a weekly update about any matches by email or by text message. If you need assistance with registering please contact a member of Customer Services team.

### **LIFT - New Supply Shared Equity and Open Market Shared Equity**

These are government schemes to help people into affordable home ownership. You can get details about projects and landlords participating in the schemes from [www.communitiesscotland.gov.uk](http://www.communitiesscotland.gov.uk) or ask our Customer Services team for more information.

### **Ownership Options in Scotland**

This Scottish charity, which specialises in home buying and home ownership issues affecting disabled people, can be contacted at The John Cotton Centre, 10 Sunnyside, Edinburgh EH7 5RA, telephone 0131 661 3400, web [www.oois.org.uk](http://www.oois.org.uk)

### **Scottish Federation of Housing Associations**

The SFHA can provide you with details of other housing associations operating in your area of choice. They can be contacted at Pegasus House, 375 West George Street, Glasgow, G2 4LW, telephone 0141 332 8113, web [www.sfha.co.uk](http://www.sfha.co.uk)

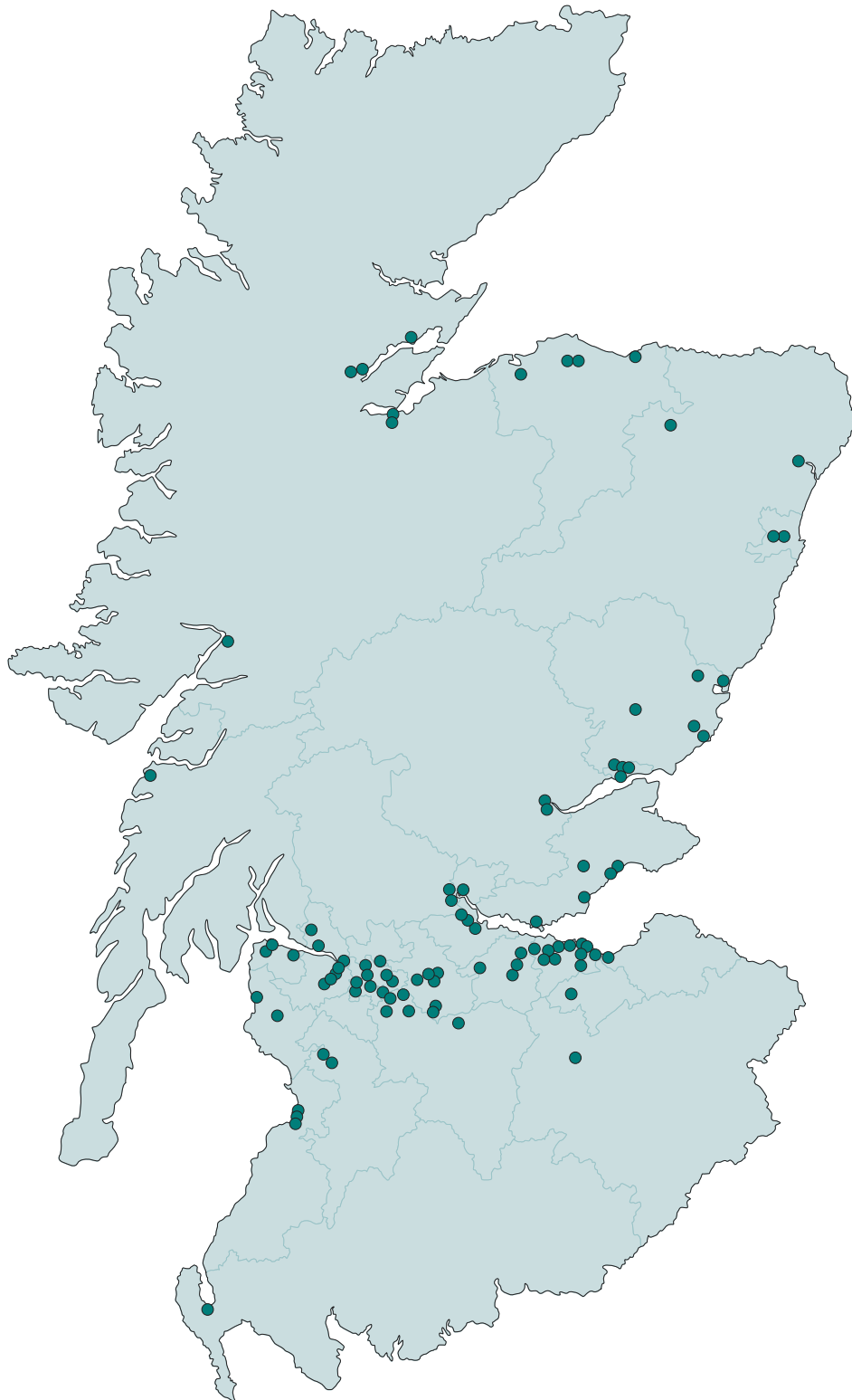
### **Scottish Housing Regulator**

The Scottish Housing Regulator regulates all of Scotland's social housing and exists to protect the interests of current and future tenants. You can contact them at Highlander House, 58 Waterloo Street, Glasgow G2 7DA, telephone 0141 271 3810 and download a full list of housing associations from their website at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)



## 19 Where do you want to live?

On the application form you will be asked to list the towns or developments in which you want to live. The Association has flats and houses in the areas listed over the page.



**Margaret Blackwood's housing developments**

*Developments at July 2009*

# 19 Where do you want to live?

Town	Development	House Types			Support services available
		Housing for wheelchair users	Housing for people with limited mobility	General housing	
<b>NORTH OF SCOTLAND</b>					
Aberdeen	Eday Gardens	●	●	●	◆
	Raeden Court	●	●	●	■ ◆
Buckie	Lawson Place	●	●	●	
Dingwall	Caberfeidh Court	●			
	Castlegate House	●		●	
Elgin	Glassgreen Brae	●		●	
	Barmuckity Lane/McMillan Avenue	●			
Ellon	Park Court	●		●	
Forres	Old Bridge Court	●	●	●	
Fort William	Lundy Gardens	●	●	●	
Huntly	Nelson Place	●	●	●	
Invergordon	Bank Court	●	●	●	
Inverness	Abban Street	●		●	
	Lower Kessock Street	●	●	●	
Oban	Glencruitten Court	●	●	●	
<b>TAYSIDE</b>					
Arbroath	Hill Place	●		●	
	Kirkton Road	●	●	●	■
Brechin	Slater Way	●	●	●	
Dundee	Alpin Road	●	●	●	
	Blackwood Court	●	●	●	■
	Charleston	●	●	●	■
	Gourdie Place	●	●	●	
Forfar	Gallowshade Road	●	●	●	■
Montrose	Dorward Gardens	●	●	●	
<b>CENTRAL SCOTLAND</b>					
Bridge of Allan	Lyon Crescent	●	●	●	
Bridge of Earn	Muirmont Court	●	●	●	
Falkirk	John O'Hara Court	●	●	●	
Larbert	Charlotte Hill Court	●	●	●	
Perth	Market Street/New Row	●		●	
Sauchie	Holton Square	●	●		
Stirling	Broom Court	●	●	●	■ ◆

Key: ■ denotes the developments where Housing Support services can be provided. ◆ denotes those where 24 hour support services can be provided

## 19 Where do you want to live?

Town	Development	House Types			Support services available
		Housing for wheelchair users	Housing for people with limited mobility	General housing	
<b>FIFE</b>					
Denbeath	Clyde Street/Swan Street/Tay Street/Ward Street	●	●	●	
Kirkcaldy	Overton Court	●	●	●	
Methil	Keir Hardie Street	●	●	●	
Rosyth	Crossroads Place	●		●	
<b>CITY OF EDINBURGH (Requires EdIndex Application Form)</b>					
Edinburgh	Abbey Court	●	●	●	■
	Barleyhill Terrace			●	
	Calder Place	●	●	●	■
	Craigmount Brae	●		●	■
	Marmion Crescent	●	●	●	■
	Muirhouse Bank	●	●	●	■
	New Lairdship Place	●	●	●	■
	Kirkliston	Kirklands Park Rigg		●	●
Leith	Argyle Street/Hopefield Terrace	●	●	●	
Portobello	Pipe Street	●		●	
<b>LOTHIANS</b>					
Armadale	Dougan's Square	●	●	●	
Broxburn	Lychgate Lane	●	●	●	
Livingston	Nether Dechmont Cottages	●	●		
Musselburgh	Eskdale Mews	●		●	
Penicuik	Vaucluse Place	●	●	●	
West Calder	Society Lane	●		●	
<b>BORDERS</b>					
Peebles	Tweed Bridge Court (currently unavailable for let)				■

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# 19 Where do you want to live?

Town	Development	House Types			Support services available
		Housing for wheelchair users	Housing for people with limited mobility	General housing	
<b>WEST OF SCOTLAND</b>					
Airdrie	Aitchison Court	●		●	
	Cairnhill Road	●		●	
	Milton Street	●		●	
Alexandria	Brooklands	●	●	●	
Ayr	Mill Street	●		●	
	St. Leonard's Court	●	●	●	◆
Bishopbriggs	Donohoe Court	●	●	●	
Cambuslang	Fraser Street	●			
Carluke	Crossmount Court	●	●	●	
Clydebank	Pattison Street	●	●	●	
Coatbridge	Doune Park Way	●			
Dumbarton	Greenhead Gardens	●		●	
East Kilbride	'Arran' St. Leonards	●			
Glasgow	Baker Street	●		●	
	Ballantrae Court	●	●	●	■
	Belses Gardens	●			◆
	Kirriemuir Place	●		●	
	McLaren Crescent	●			
	Smithycroft Road	●		●	
	Sumburgh Street	●	●	●	
Greenock	MacLehose Court	●	●	●	■ ◆
	Old Inverkip Road	●		●	
Hamilton	Gladstone Court	●	●	●	
Hurlford	Academy Court	●	●	●	
Kilbirnie	Mill Court	●		●	
Kilmarnock	Buchanan Place	●		●	
Largs	Gateside Street	●	●	●	
Paisley	Albion Street	●		●	
	Castle Street	●		●	
Port Glasgow	Slaemuir Gardens	●	●		
Renfrew	Fulbar Street	●	●	●	
	High Mair	●		●	
Rutherglen	Glenside Drive	●	●	●	
Stranraer	Kerrslan Road	●	●	●	
Uddingston	Angela Way	●	●	●	■
Wishaw	Cala Sona Court	●	●	●	■
	Grange Avenue	●			

Key: ■ denotes the developments where Housing Support services can be provided. ◆ denotes those where 24 hour support services can be provided



# Margaret Blackwood Housing Association Limited

## Customer Service Team

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