

Guide to applying for housing

Moving Govan Forward



www.govanha.org.uk

Creating Places that Inspire People



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HAPPY TO TRANSLATE

We can also produce information on request in large print, Braille, tape and on disk. It is also available in other languages. If you need information in any of these formats please contact us on **0141 440 0308**.

Using this Guide

We've produced this leaflet to tell you:

- How you can apply to rent one of our homes.
- How we assess your application.
- How we allocate housing.

About us

Govan Housing Association is a non-profit making charity. We are a community focussed Registered Social Landlord, registered with and regulated by The Scottish Housing Regulator and based in Govan, Glasgow. The Association itself possesses a rich history and one of development and innovation. Founded in 1971, the Association was the first community based housing provider, leading the way for social housing provision in Scotland. After over 45 years of operating in the housing sector, the Association now manages over 1,600 socially rented properties and over 600 factored properties as well as taking an active role in the regeneration of the area and continuing to improve the quality of life of residents.



Did you know?

- Elder Street is named after John Elder. John Elder was a shipbuilder and engineer who founded the Fairfield Yard.
- Pearce Street and Pearce Lane are named after William Pearce, the owner of Fairfield and Govan's first MP in 1885.



Who can apply for housing?

Anyone over the age of 16 can apply to join our open waiting list if they are assessed as being in housing need and meet the criteria of our structured pointing system.

You are not eligible for housing if:

- You are not assessed as being in housing need and do not meet our structured pointing system criteria.
- You are not entitled to hold a tenancy due to your immigration status.
- You have been evicted for breach of tenancy by a local authority, housing association, other registered provider or private landlord.
- We consider you pose a threat to a local community because you have been convicted of offences like drug dealing, violent or abusive behaviour towards others (including Govan Housing Association staff), racially motivated attacks or hate crimes.

We may suspend or cancel applications in the following cases:

- You have broken any of your tenancy obligations.
- You or any member of your household is the subject of an antisocial behaviour order or an injunction on grounds of antisocial behaviour.
- You have a previous or current debt with a landlord and have made no plans to repay the debt.
- You have previously abandoned a property.
- You have given false information on your application.
- If you refuse reasonable offers of accommodation.



Did you know?

- Dunsmuir Street was named after Hugh Dunsmuir of Dunsmuir & Jackson who owned the Govan Engine Works, earlier he had been an engineer on the Blockade Runner Neptune.
- McKechnie Street, where Govan Housing Association's offices are situated, was named after the 12th and last Provost of Govan, David MacKechnie (1908-1912).

How do I apply?



There are several ways to apply for one of our homes:

Direct application

You can apply to us direct by calling our Housing Management Team, or we can send an application form out to you or you can download an application form from our website. If you need help completing the form, we can help you.

Once we've received your application, we will write to you confirming your points you are eligible for.

Transfers

If you are already a resident and need to move, we may be able to transfer you to another home if we assess you as being in housing need. We will contact you to discuss your housing choices in more detail.

Make sure you refer to the housing choices detailed in this guide which you may find useful.

Completing an application form

This applies to both direct applications and transfers.

When you complete an application form either in writing or over the phone, please answer the questions as fully as possible. This is because we use the information provided to assess the points available to you. You may need to provide proof of what you have told us.

Nominations from a local authority

If you are already on the housing list of a local authority, they may nominate you for one of our homes. We will still need to check your details before we can offer you a home.

Mutual Exchanges

If you currently live with us and want to move to another home, why not consider swapping with another Govan Housing Association, local authority, or housing association resident?

If you want to exchange, you must tell us first – we need to give written permission before the exchange can go ahead.

If you can't find someone to exchange your home with, you can register online at www.homeswapper.co.uk. This is an online service, connecting you to other residents who want a mutual exchange.

Homeswapper will alert you when a suitable match has been found by text or email. You can also search the site yourself to find a match. There are also other exchange sites that you may want to use, depending on where you want to move to.

Referral agencies

We accept referrals from many agencies who support people with specific housing needs. We can also help those living in supported accommodation to move into a home which allows them to live independently.

External websites

We regularly advertise our properties on external websites, for example Gumtree and Rightmove.

You can get an application form by:

- Visiting our offices at **35 McKechnie Street, Glasgow, G51 3AQ.**
- Going online to our website and downloading an application form: **www.govanha.org.uk.**
- Giving us a call on **0141 440 0308.**

How are homes allocated?

The Association operates a points system for allocating its housing. This system aims to give the highest priority to applicants in the greatest housing need.

After completion, application forms will be assessed using the points system and points will typically be awarded for the following if you need to move because:



- You are living in temporary accommodation such as a hostel, bed and breakfast or homeless unit.
- You have been assessed as being statutory homeless by the local authority.
- An inability to move will lead to significant and/or imminent harm to the applicant or a member of their household.
- You are suffering from harassment (including racial harassment).
- You are under-occupying a social housing property by one or more bedrooms.
- You occupy a bedsit or studio.
- You or a member of your household have medical conditions or disability caused or made worse by your current housing. It will only improve by a move to alternative accommodation.
- You have received 28 days' notice where you live.
- Your home is being repossessed.
- You are suffering serious antisocial behaviour and moving will ease this.
- The accommodation you currently live in is unsuitable for your needs, for example household not living together or property needs adapting to your needs.
- You are a non-dependant household member over the age of 18 living in a Govan Housing Association home.
- You are over 60 and want to move to older retirement living accommodation.
- You do not have permanent accommodation and you are living care of family or friend.
- You are leaving long term hospital care.
- You currently live in a caravan or mobile home.
- You are facing a relationship breakdown.
- Your property is considered as below tolerable standard.

You may need to provide evidence to support your application.

Being offered a home

Before we consider you, we will check the details you have provided. We may visit you and seek further details.

It is also important that you look for a home suitable for the size of your household and which is affordable. Our guide below gives a general indication of the number of bedrooms different households need and the size of property they can apply for.

It's important we make the best use of our homes, so we use the following to work out how many bedrooms you need:

- One bedroom for every adult couple.
- One bedroom for any other person aged 16 or over.
- One bedroom for any two children under 16 of the same sex.
- One bedroom for any two children aged under 10, regardless of sex.
- One bedroom for any extra children under 16.

The table below demonstrates some illustrative examples of the different number of bedrooms and property sizes that households can apply for:

Household description	Size of property/ Number of bedrooms
Single person/couple	Bedsit, 1 or 2 bedroom
Couple/single parent with one child or two children under 10	2 bedroom
Family with up to 4 children under 10	3 bedroom
Family with 4 children	3 or 4 bedroom
Family with 4 adult children	4 or more bedrooms

We would not normally give homes to people who would then become overcrowded or would be under occupying. We may consider granting an extra room in the following cases:

- A household member needs to sleep in a room alone because of a medical condition.
- You need an extra room for medical equipment.
- You need an extra room for an overnight carer.
- You need an extra room for the purpose of foster care.

If we offer you a home, we will invite you to view the property. You can then decide if you would like to accept. If you refuse a reasonable offer, we may reconsider your application.

Please also note that if you are on Housing Benefit and your home is considered to have more bedrooms than you need under the UK Government's guidelines, you will be required to pay a proportion of the rent yourself.



Tenancy sign up - what happens next?



- 1 When you've accepted an offer and the home is ready for you to move into, you will need to sign a tenancy agreement.
- 2 If you are eligible for housing related benefit, please tell the local authority straight away. If you are unsure about your eligibility, you can arrange an appointment with a member of our **Financial Inclusion Team** on **0141 440 0308**.
- 3 Your tenancy agreement requires you to pay your full rent amount on the day the tenancy agreement is signed and on the 28th of every calendar month thereafter, so that your account is always one month in advance. This applies even if you plan on claiming housing related benefits. **Your home will be at risk if you do not keep up with your rent payments.**
- 4 We will ask you to set up a direct debit to pay your rent.

Did you know?

Govan has some interesting 'unofficial' place names almost forgotten. One such name was Kittle Corner which was a grouping of thatched cottages near the corner of Shaw Street and Rosneath Street. Kittle is a Scots word with several meanings, including; unpredictable, awkward, tickle, excite and provoke. All meanings could possibly fit as it was known as an awkward and windy corner and as a meeting place for local gossip that could possibly tickle, excite and provoke.



You will be required to pay Council Tax to Glasgow City Council for your property from the date of signing your tenancy agreement.

The amount depends on the Council Tax banding for the property.

The majority of the properties in our area are banding B. You may qualify for a council tax reduction which you will be advised of when you receive your Financial Health Check during your tenancy sign-up.



Financial Inclusion Health Check

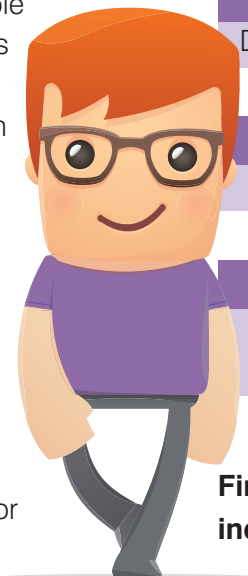
The Association is committed to ensuring that our tenants and prospective tenants are supported both before and during their tenancy with the Association.

To enhance our service we have invested in the provision of a dedicated Financial Inclusion Service. This team provides an enhanced service which focuses on the provision of financial support with welfare benefits, money and debt advice. It aims to support our tenants and the local community in a variety of ways to try and mitigate the effects of the continuing welfare reforms and the implementation of the Universal Credit benefit.

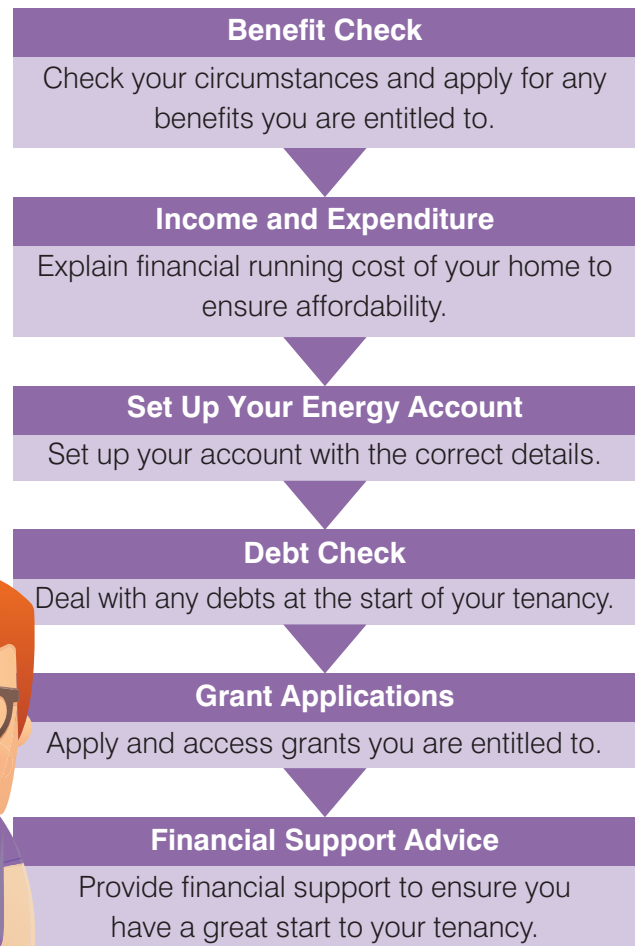
The team are highly experienced and skilled professionals who are all responsible for assisting you to help you access appropriate financial support in a number of ways whilst focussing on maximising your income and protecting your household.

The service is free, confidential, flexible and open to all tenants and the wider community.

As part of our tenancy sign up process, our Financial Inclusion Team will carry out a Health Check for all tenants prior to you signing for your tenancy.



The flow chart below demonstrates the key steps involved in this process:



More details on the services that our Financial Inclusion Team can offer are included on page 12.

The Social Welfare Fund is a discretionary scheme administered by Glasgow City Council. It provides grants to those in financial hardship and need. There are two different types of grant available; Crisis Grant and Community Care Grant.

Crisis Grants aim to help people who are in crisis because of an emergency situation. A decision to award a crisis grant will be made within 24 hours of application.

A Community Care Grant is available for those persons facing exceptional pressure with one off items, like a cooker or a washing machine. Applications will be processed within 15 working days.

Our Financial Inclusion Team can assist you with an application for both of these grants.



Reviewing applications



We review applications regularly and we will contact you by letter to confirm your current housing needs. We may also arrange to meet with yourself in order to confirm your circumstances or gather additional information to assist with your application.

We do this to make sure the information we hold about you is up-to-date as your circumstances could have changed since you applied or updated your application.

You can also contact us yourself to let us know about any changes to your situation and housing needs.

If you don't respond to a review request within 28 days, we will cancel your application.

Changes in circumstance



Any changes in your circumstances might affect your application or the size of the property we will consider for you.

Please tell us as soon as possible about:

- A change to your address.
- A new contact phone number.
- A new addition to your household.
- Anyone leaving your household.



Did you know?

The Golly or Gaully was named after local landowner, John Gait, and was used to describe the part of Harmony Row that ran between Govan Road and Burleigh Street. The name Golly is still used today by some Govanites to describe the area around Burleigh Street including the area of Harmony Row previously mentioned.



How to appeal your application decision

If you feel that we have not dealt with your application fairly or you aren't happy with our decision, please raise this with the member of staff who has been dealing with you.

If you are not satisfied with the result, you have the right to ask for a further review.



Your housing provider does not insure your furniture, belongings and other personal items within your home from theft, fire, vandalism, burst pipes and other household risks. The Thistle Risk Scheme can offer tenants and residents the chance to insure the contents of their homes in an easy and affordable way.

Thistle Tenant Risks home contents insurance scheme is a special insurance scheme for social housing tenants living in Scotland. It is provided by Thistle Tenant Risks in conjunction with Allianz Insurance Plc.

Cover can be provided from just £1.83 per fortnight. A small price to pay for peace of mind.



Financial Inclusion Service



We are aware that many Govan Housing Association tenants and the wider community can often struggle with financial issues and difficulties. In light of this, we have invested heavily in the development of our Financial Inclusion Team. You will first meet our Financial Inclusion Team at your tenancy sign-up as mentioned on page 8 of this guide. However, our Financial Inclusion Team can provide a variety of support services, on a one-to-one basis, throughout your tenancy.

Some examples of the support we can provide are outlined in the following tables:

Budgeting	Look at your income and outgoings to see if there is any way of saving any money. Provide advice on how to budget appropriately.
Maximise Income	Check your benefit entitlement to ensure you are claiming all relevant benefits and assist you to apply.
Reduce Rent Arrears	Help with the completion of Discretionary Housing Payment forms to try and mitigate rent shortfalls, discuss appropriate arrears repayment plans and generally assist with managing your rent account.
Help you open and access a bank account	Also provide information and promote the use of Credit Unions. Due to Universal Credit benefit we will assist you to open a transactional bank account.
Help to tackle fuel poverty	Compare energy tariffs to ensure you are getting the best deal, help you to understand your energy bills and usage better, negotiating with energy providers on your behalf to try and reduce arrears. We will apply for any energy grants you may be entitled to.
Provide information about Welfare Benefit changes	Keep you informed about any changes to the benefit system that may affect your claim. This includes providing information and advice about Universal Credit.
Help you overcome any IT issues you may have when trying to claim benefits	This may involve assisting you to make claims, and providing support and improving your IT literacy to help you maintain your own claim.
Improve your Financial Capability and deal with any debts	Help you to better understand the difference between good and bad credit, and explain which financial products may be available to you. We will assist you with any debts and give you expert advice.

<p>Help you to apply to Scottish Welfare Fund and other grants that are available</p>	<p>As well as assisting you to make applications to Scottish Welfare Fund for Crisis Grants and Community Care Grants, in cases of extreme hardship we will be able to liaise with external agencies, such as local Foodbanks and any other grant partnerships to assist you.</p>
<p>Representation at Social Security appeal tribunals</p>	<p>Assist and advise you in any appeal process against a benefit decision you do not agree with and represent you.</p>



Who can receive the service?

This service is available to all tenants of Govan Housing Association and the wider Govan community.

How much will the service cost?

This is a free and confidential service.

How do I make an appointment?

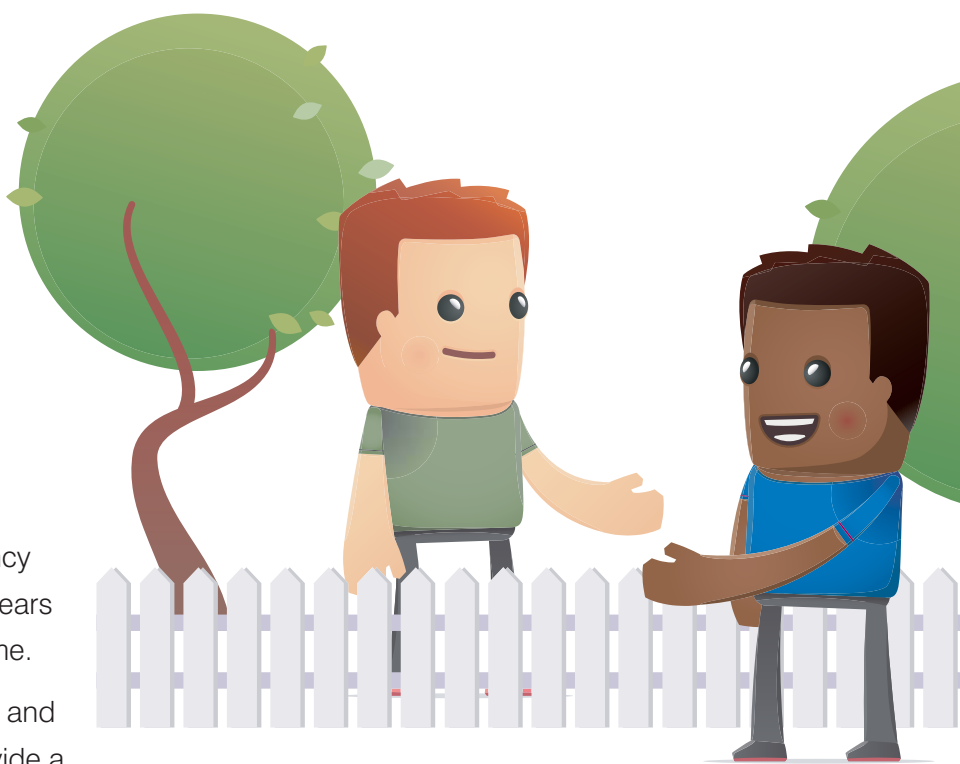
To make an appointment, you can call our **Financial Inclusion Team** on **0141 440 0308** or email financialinclusion@govanha.org.uk and a suitable time and date can be arranged.

The appointment can be in our offices or if you prefer we can visit you at your home.

The Financial Inclusion Service is also available at our Community Hub (901 Govan Road, Glasgow) on a Wednesday morning. This service is a drop in service, so no appointment is required.



Tenancy Support Services



We hope that you maintain your tenancy with the Association for a number of years and feel proud to call Govan your home.

To support this our Financial Inclusion and Community Inclusion Teams also provide a range of tenancy support services to help new tenants get a good start in their new home and assist you in managing your tenancy, whatever stage you are at.

Some examples of the support and projects that we provide are:

Initiative/ Project	Description
Furniture Initiative	We get your tenancy off to a great start with a starter pack or good start pack, if you qualify, to help you sustain your tenancy and start your new home.
Reuse Project	We have a recycle project that our tenants can access in order to obtain second-hand furniture, appliances and white goods. This is a great opportunity to access quality items to build your home. There is also an opportunity for volunteers to get involved in order to support and develop this service going forward.
Energy Advice	We have a number of partnerships with energy advice providers such as Home Energy Scotland. They can assist us in providing you with expert advice on your energy and to assist you with fuel poverty. Our team can also assist you to access suitable tariffs, grants and help you manage any crisis situations regarding your energy.
Health and Wellbeing	Our dedicated staff will assist you to obtain access the right support services depending on your specific need. We have good links made with agencies that support mental health, addictions etc. Our staff will ensure the right support is accessed, assist you with making initial contact and follow up on your progress.





Initiative/ Project	Description
Digital Support	We have a Digital Worker dedicated to providing digital support for our tenants. This service is available at our Community Hub. We provide one to one support, drop in services, a digital lending library and many more projects. With the introduction of Universal Credit this service will be available to meet the needs of our tenants.
Community Hub	Our Community Hub, situated at 901 and 905 Govan Road, is available to all of our tenants and local community. It has many projects to access ranging from community cooking, community meals, breakfast shack, woman's group, men's group, pensioner group, youth groups, English classes, walking group, music group and many more come. Together with this, it is a great opportunity to come along and meet new people and get involved. All activities are free and accessible.
Employability	We have a local partnership with the Job Centre and Job and Business Glasgow to assist tenants looking for employment. We also have a job club in our Community Hub which can also help and support our tenants and local community to gain employment and volunteering opportunities. We also have a project available to assist our tenants to overcome any barriers stopping them moving on into employment.



For further information on any of these projects and details of how to get involved, please call **Marina McCall** (Financial Inclusion Manager) on **0141 440 0308** or email at **financialinclusion@govanha.org.uk**.

Other services we provide

Shared Ownership

Shared ownership allows people, who couldn't otherwise afford to do so, to buy a share of their home. Shares start at 25% and you can increase this over time, and if you can afford to do so eventually becoming an outright homeowner.

If you are a Govan Housing Association resident and interested in buying your home on a shared ownership basis, please contact us.

Sheltered Living

We offer sheltered living to residents, who have the ability to live independently, but who would benefit from extra support. We have designed these properties with older people in mind, with many social activities on offer and an environment which promotes dignity and independence.

Please contact a member of our Housing Management Team directly if you wish to discuss our sheltered living facilities further.

Medical Adaptations

If your home is no longer meeting your needs, or the needs of anyone else in your household, you should get in touch with us as soon as possible to discuss your options.

We have a range of adaptations that we can make to both the internals and externals of your home, for example, getting a ramp or a raised seat for your toilet. Where larger adaptations are required, you may have to have your needs assessed by the social work department or an Occupational Health practitioner before we will do any work. The assessment will look at how you cope with day-to-day living, and it will provide recommendations for any help or equipment that might make life easier for you to live in your home.

If you wish to discuss any medical adaptations to your home, please get in touch with a member of our Housing Management Team in the first instance.



Did you know?

Water Row is the oldest road in Govan, perhaps going as far back as the earliest church at Govan in the 5th century. The road leads down to the River Clyde from Govan Road where it was once fordable across to Pointhouse. When the river was deepened the ford was replaced by a ferry. It is possible Roman soldiers marched down Water Row to cross the river on their way to the Roman Fort at Yorkhill.

Need more help?

If you need advice about finding a new home, becoming a Govan Housing Association tenant or if you have any comments or feedback please just get in touch. We're here to help.



Visit our website:

www.govanha.org.uk



Send us an email:

general@govanha.org.uk



Call us on:

0141 440 0308




Moving Govan Forward


Govan Housing Association Limited is a not-for-profit housing association registered under the Co-operative and Community Benefit Societies Act 2014, registered no. 1686R (S). They are also recognised by HM Revenue and Customs as Scottish charities (SC009055), and are registered with The Scottish Housing Regulator under the Housing (Scotland) Act 2001 as registered social landlords, no. 087. Registered office: 35 McKechnie Street, Glasgow, G51 3AQ.



Govan Housing Association

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 [@MovingGovanFwd](https://twitter.com/MovingGovanFwd)

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