

housing options

Looking for a place to live? Need to move? This leaflet looks at different ways of finding a home in Scotland.

Applying for housing from the council or a housing association

In Scotland, anyone over 16 can apply for housing from the council or from a housing association or housing cooperative. Most housing associations and housing cooperatives are 'registered social landlords' (RSLs), which means they register with the Scottish Housing Regulator.

What is a housing association?

Housing associations are not-for-profit organisations that rent good, low cost homes to people who really need them. Some housing associations specialise in accommodation for particular groups, such as older people, disabled people or young people. Some offer support services to help you settle in.

What is a housing cooperative?

Housing cooperatives are similar to housing associations, but are jointly owned and run by their tenants. This means that the tenants take responsibility for arranging repairs and making decisions about rent and who joins or leaves the co-op. Living in a housing cooperative is a good way to get affordable housing and gain more control over where you live.

How do I find a housing association or co-op?

Ask your council's housing department for a list of housing associations and co-ops in your area. RSLs are also listed in the Yellow Pages and on the Scottish Federation of Housing Associations (SFHA) website www.sfha.co.uk.

How do I apply to a housing association or co-op?

To apply for a home from an RSL, you need to fill in an application form. You can get this from the council's housing department, or directly from the RSL. Your name will then be added to the RSL's waiting list. If you apply for council housing, the council may put you forward for a place in RSL accommodation if they think this would suit your needs.



It's best to get your name on as many housing lists as possible. Ask your council if it has a common housing register. This is a joint waiting list for all the council and RSL accommodation in your area, so you only need to put your name down once. If you need help filling in application forms, talk to an adviser at a Citizens Advice Bureau or housing aid centre.



How does the allocations process work in Scotland?

Each council and RSL has its own allocation policy or set of rules it uses to decide how to give out housing to applicants. Some of these rules are required by law, and others are up to the individual council or RSL to decide.

Allocation policy rules must be written down. The council or RSL must stick to them and can't make decisions using other rules that aren't written down. You can ask to see a copy of the rules at any time.

Waiting lists

When you apply to a council or RSL, your name will be added to a waiting list. Housing waiting lists don't work on a 'first come, first served' basis. Instead, the council or RSL assesses how much you need a new home, and prioritises you accordingly, usually by awarding you points.

The more points you get, the higher up the waiting list you will be. Even if you are very near the top of the list, other people may be able to join the list above you if they have more points.

Choice based letting schemes

Some councils operate a choice based letting scheme instead of a waiting list. This means that the council advertises available properties and you bid for places that are suitable for you. If more than one person bids for a property, it will usually go to the person who has been waiting the longest. Some people may also have special priority, for example, because they are homeless or have health problems.

How do councils and RSLs award priority?

By law, councils and RSLs must award priority to people who are living in overcrowded conditions or unsuitable accommodation (for example, properties that are damp or don't have proper facilities), or who are homeless or about to become homeless. They can also choose to award priority in other situations, for example, to people who are disabled or have experienced domestic abuse.

There are also some things that councils and RSLs can't take into account when deciding how to allocate housing, including your income and any debts you have.

How long will I have to wait?

There is a shortage of council and housing association properties in Scotland at the moment. This means that even if you are given priority, you may not get a home for a long time. Some areas have more available housing than others. For example, you are more likely to get housing in a city than in a rural area.

Transfers and exchanges

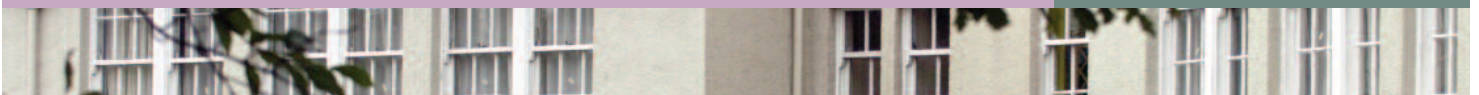
If you are a council or housing association tenant and you need to move home, you may be able to apply for:

- a transfer within your council's area
- a mutual exchange anywhere in the UK.

It's a good idea to apply to both these schemes, to increase your chances of success.



If you have nowhere safe and permanent to live, you may be legally homeless. This means you can make a homeless application to the council, and it must find you somewhere temporary to stay while it looks into your situation. This is not the same as applying for council housing. You can find out more about making a homeless application at Shelter's website or calling the helpline on 0808 800 4444.



Transfers

If you rent from the council, you can apply for a transfer to a new home in your council's area. Housing association tenants can apply to move to another property owned by the same association.

You'll be eligible to apply if your situation has changed since you moved into your current home and it is no longer suitable for you. This could be because your family has grown and your house is now too small, or you are getting older and need to move to a more manageable property.

Contact the council's housing department or your housing association to register for a transfer.

Mutual exchanges

If you rent your home from the council or from a housing association in Scotland, you may be able to swap your home with another council or housing association tenant living somewhere else in the UK. Ask your council if they have a mutual exchange scheme you can join.

There are also lots of websites that can help you find a suitable exchange, although you may need to pay a small fee. Try:

- www.homeswapper.co.uk
- www.council-exchange.org
- www.council-exchange.org.uk

In order to find a suitable exchange, you will need to be fairly flexible about the kind of property you need and the area you want to live in.

! Before you register, contact your landlord and check that you can exchange your home. This is very important, as you may be evicted if you try to swap your home without permission.

Renting from a private landlord

Private rented accommodation is fairly easy to access, and you can usually move in quite quickly. Private lets are advertised in local papers, online and through letting agencies.

Before moving in, you'll need to pay a deposit and a month's rent in advance. You may be entitled to local housing allowance (housing benefit) to help pay your rent. If you can't afford a deposit, ask an adviser at a housing aid centre or Citizens Advice Bureau if there is a rent or deposit guarantee scheme in your area. These schemes provide a financial guarantee to your landlord to cover the cost for you.

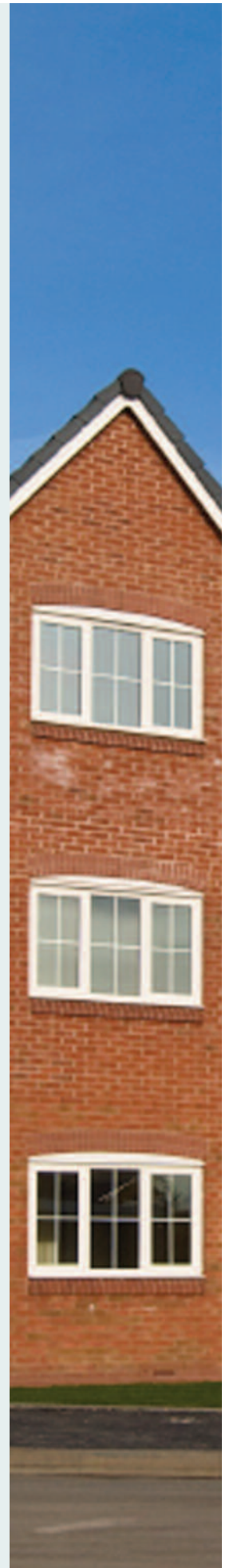
! Before you take on a lease, check that your landlord is registered with the council, and read your tenancy agreement carefully to make sure you're not agreeing to any unreasonable terms.

Shared ownership

If you're on a low income, a shared ownership scheme could help you get a foot on the property ladder. Instead of buying a home outright, you can buy a 25%, 50% or 75% share in a house or flat owned by a housing association, usually in a new build development. You'll then pay a reduced 'rent', called an occupancy payment, for the part of the home that you don't own. After the first year, you will have the option to purchase further shares (although you don't have to) until eventually you own the whole home.

Different housing associations have different application criteria. For example, some may only offer shared ownership properties to families or disabled people. Usually, priority is given to first-time buyers currently living in council or RSL accommodation.

If possible, apply to more than one association, as many have long waiting lists. Remember, you must be able to afford at least a 25% share in a home.



Shared Equity

The Scottish Government's Shared Equity schemes also allow you to buy a stake in a property, usually either 60% or 80%. However, you don't have to pay any form of rent for the part you don't own. Instead, if you sell the property, the housing association will take its share of the proceeds.

To find out if there are any Shared Equity properties available near you, get in touch with the housing associations in your area. Properties may also be advertised online and in the local press. In some regions, you may be able to purchase a share in a house that's for sale on the open market.

You can find out more about Shared Equity at the Shelter website or by contacting housing associations in your area.

Getting a mortgage for a shared ownership or Shared Equity property

When you apply for a shared ownership or Shared Equity property, ask the housing association if they have a list of lenders who offer mortgages for shared ownership – not all lenders do. It's a good idea to talk to a mortgage lender or adviser early on in the process, so you can get an idea of how much you can borrow and how large your repayments will be. Your local Citizens Advice Bureau should be able to recommend a good financial adviser in your area.

Where can I get further help and advice?

If you have a housing problem, you can get free help and advice from Shelter. Call Shelter's free helpline on **0808 800 4444** or visit the website at <http://scotland.shelter.org.uk/getadvice> to find contact details for a housing aid centre near you.

You can also get help from your local Citizens Advice Bureau. You can find your nearest CAB at the Citizens Advice Scotland website www.cas.org.uk or in the phone book.

An adviser can help you:

- fill in forms
- apply for benefits, grants or loans
- complain to the council, an RSL or your landlord if anything goes wrong.

Disabled people can get specialist advice on buying a home from Ownership Options in Scotland.

Ownership Options in Scotland

The John Cotton Centre

10 Sunnyside

Edinburgh EH7 5RA

Tel: **0131 661 3400**

www.ownershipoptions.org.uk.

This leaflet only gives you an overview of your rights. You can find out lots more about your housing options at Shelter's advice website: <http://scotland.shelter.org.uk/getadvice>

Shelter

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