



## CONTACTS A' CUR FIOS

### The Highland Council Housing Offices

For advice, help and information on housing and the housing services the Council offers, contact the local Housing Office or local Service Point.

### Local Housing Offices

Staff here can also direct you to your nearest Service Point.

### CAITHNESS, SUTHERLAND & EASTER ROSS

Market Square, Wick KW1 4AB

Tel: 01955 607712

Rotterdam Street, Thurso KW14 8AB

Tel: 01847 805505

Main Street, Golspie KW10 6RB

Tel: 01408 635200

3/5 Obsdale Road, Alness IV17 0TY

Tel: 01349 882366

### ROSS, SKYE & LOCHABER

Ross House, High Street, Dingwall IV15 9RY

Tel: 01349 868463

Tigh na Sgìre, Park Lane, Portree IV51 9EP

Tel: 01478 613806

Lochaber House, High Street, Fort William PH33 6EL

Tel: 01397 707299

### INVERNESS, NAIRN, BADENOCH & STRATHSPEY

21-23 Church Street, Inverness IV1 1DY

Tel: 01463 703800

The Courthouse, High Street, Nairn IV12 4AU

Tel: 01667 458510

Ruthven Road, Kingussie PH21 1EJ

Tel: 01540 664510

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### The Highland Council's Housing Options Manual

This is available at Highland Council Housing Offices, Service Points and libraries. The manual can also be viewed on the Council's web site using this link:

**www.highland.gov.uk (in the A-Z of Council Services)**

### Housing and Property Services Headquarters

Glenurquhart Road, Inverness IV3 5NX

Tel: 01463 702888 Fax: 01463 702879

Email: housingandproperty@highland.gov.uk

### Emergencies

In an emergency (such as repairs or homelessness), when the housing offices are closed, contact:

**Out of Office Hours Emergency**

**Telephone Number - 0845 700 2005**

### The Highland Council

#### Latest news on Affordable Housing

The Housing Development Team at The Highland Council produces 'Development Matters', a regular news report that provides information about recent housing development activity in the Highlands. This can be seen on The Highland Council's website

**www.highland.gov.uk** under **Affordable Housing Development in the A-Z of Council Services**. If you would like a copy to be sent to you, please phone the Housing Development Team on 01463 702831.

### Highland Homeless Advice Line

This is a free telephone service which is run by Citizens Advice Direct. It aims to help people who are homeless, having difficulties with their housing or at risk of losing their home. It also offers advice on private tenant rights, finding housing, dealing with money problems, claiming benefits etc.

**The freephone number is 0808 801 0804**

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### Housing Association Contacts

Contact details are given below for housing associations who can provide information on rented housing, Shared Equity and RHOGs.

#### Albyn Housing Society Ltd

98-100 High Street, Invergordon IV18 0DL

Tel: 01349 852978

Email: office@albynhousing.org.uk

#### Shared Equity Enquiries

Tel: 01349 855991

Email: info@albyn-enterprises.co.uk

#### Cairn Housing Association Ltd

Cairn House, 30 Waterloo Place, Inverness IV1 1NB

Tel: 01463 220666

Email: enquiries@cairnha.com

#### Lochaber Housing Association

101 High Street, Fort William PH33 6DG

Tel: 01397 702530

Email: info@lochaberhousing.co.uk

#### Lochalsh & Skye Housing Association

Morrison House, Bayfield, Portree, Isle of Skye IV51 9EW

Tel: 01478 612035

Email: info@LSHA.co.uk

#### Pentland Housing Association

37/39 Traill Street, Thurso, Caithness KW14 8EG

Tel: 01847 892507

Email: pha@pentlandhousing.co.uk

### Further Information on RHOGs and buying house plots

The Highlands Small Communities Housing Trust (HSCHT) can give you information and advice about RHOGs and buying house plots throughout the Highlands.

#### The Highlands Small Communities Housing Trust

5 Ardross Terrace, Inverness, IV3 5NQ

Telephone: 01463 233549

E-mail: info@hscht.co.uk

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### Scottish Government

The Scottish Government can provide more information on housing options in the Highlands, including low cost home ownership mechanisms. Their address is:

#### Scottish Government

Housing and Regeneration Directorate

Urquhart House, Beechwood Business Park

Inverness IV2 3BW

Tel: 01463 711272

Website: www.scotland.gov.uk

Archived website: www.communitiesscotland.gov.uk

### The Highland Housing Alliance

The Highland Housing Alliance works with the Council and other housing agencies to help build new affordable and open market housing for people in the Highlands. They also develop and sell self build plots at fixed prices on sites they acquire.

Highland Housing Alliance

Fairways Business Centre, Castle Heather,

Inverness IV2 6AA

Tel: 01463 251133. E-mail:

info@highlandhousingalliance.com

Website: www.highlandhousingalliance.com

To request this information in an alternative format, e.g. large print, Braille, computer disc, audio tape, or suitable language, please contact:

The Highland Council's

Housing and Property Service

Telephone: 01463 702888

Fax: 01463 702879

or Email: housingandproperty@highland.gov.uk

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# Housing Options in the Highlands Roghainn Thaighean sa Ghàidhealtachd

PH08 - 76 - k - Designed by Karen Sutherland - Public Relations Office - The Highland Council - Housing Leaflet No21 - June 2008



## HOUSING & PROPERTY Help & Advice Leaflets



Issue Date: July 2008

This leaflet provides information about the range of housing options that are available throughout the Highlands. More detailed information is available in the Council's Housing Options Manual, which is available at Highland Council Housing Offices, Service Points and libraries. The manual can also be viewed on The Highland Council's web site using the link provided at the end of this leaflet.

## RENTED HOUSING TAIGHEAN AIR MHÀL

### How to apply for rented Council and Housing Association housing

The Highland Council and registered housing associations, also known as Registered Social Landlords (RSLs), provide and manage homes for rent to people in housing need. Anyone who wishes to apply for one of these homes needs only to complete one application form.

The form, together with guidance notes, can be obtained by writing to, phoning or visiting any Council or housing association office. Staff can help you with the form. A copy of the Highland Housing Register allocations policy is available on request from any Housing Office or Service Point.

### Private Rented Housing

Private rented housing comes in different types, from bedsits to flats or houses. In some cases the house or flat may be shared with the landlord (resident landlord). In others, the property may be managed by a letting agent or managing agent. Properties for private renting may be either furnished or unfurnished. To find private rented housing you need to read the ads in local papers and contact local solicitors and letting agencies.

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### Renting and your Rights

Both tenants and landlords in any type of rented accommodation have certain rights and responsibilities regarding the tenancy. The Scottish Government's Homepoint service publishes the 'Private Tenants Guide' - a free 3 page guide for tenants in the private sector. They also have a full 40 page guide for private tenants that can be ordered free of charge. The Scottish Government's contact details are at the end of this leaflet.

## LOW COST HOME OWNERSHIP SEALBH THAIGHEAN NACH EIL RO DHAOR

Due to the relatively high value of private housing and housing land, several low cost home ownership (LCHO) models are available to those on lower incomes who are unable to compete in the private market.

Details of the main types of low cost home ownership available in the Highlands are given below.

### Shared Equity

There are two shared equity schemes as part of the range of assistance from the Scottish Government under its Low-cost Initiative for First-Time Buyers (LIFT). These schemes enable people to buy a home in partnership with a registered social landlord (RSL). An owner generally pays between 60% and 80% of the price of a home, with the remainder held by an RSL using a Government grant.

The shared equity schemes detailed here mainly aim to help first-time buyers on low incomes who wish to own their own home but who cannot afford to pay the full price for a house. However, the schemes can help others

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too. For example, they may be able to help people who are looking for a new home after a significant change in their household circumstances. They may also be able to help disabled people access more suitable housing.

Should the shared equity owner wish to move, if they have an 80% stake in their property, they will get 80% of the current value; the remaining 20% will be paid to the RSL who can either repay the grant or re-use the money to provide more affordable homes.

The **New Supply Shared Equity scheme** (previously known as 'Homestake') mostly involves RSLs building new homes for sale. The brochure 'Helping You To Become A Home Owner' contains information about this scheme and is available from local housing associations and the Scottish Government.

Details about projects and RSLs participating in this scheme can be obtained from the Scottish Government (full contact details for the local housing associations and the Scottish Government can be found under 'Contacts').

The **Open Market Shared Equity Pilot scheme** allows people to buy homes that are for sale on the open market in selected Council areas, including Highland. This scheme is targeted towards existing Council and RSL

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tenants; however other applicants are also given the opportunity to buy a property through this initiative. The 'Open Market Shared Equity Pilot' brochure contains information about this scheme and is available from Albyn Housing Society (who are operating this scheme in the Highlands) and the Scottish Government.

It should be noted that there are strict limits set on the price of homes that can be bought on the open market and these limits will restrict the availability of homes that can be purchased using this grant mechanism. People who wish to buy a home in the Highlands through this scheme or who wish to receive further information (including the current price thresholds) should contact Albyn Housing Society (see under 'Contacts').

### GRO Grant

GRO grants are available to private developers as a means to help increase the number of good quality homes for owner occupation provided in Scotland.

The aim is to increase the role of the private sector in the regeneration of communities and provide an opportunity for developers to obtain funding for developments which otherwise might not be commercially viable. Importantly, in the Highlands GRO grants are used to discount market prices to target people who would have difficulty in accessing owner occupation.

GRO grants are available to private sector organisations e.g. private developers and can cover up to 33% of the total project costs, although the 'discount' in value to the purchaser is expected to be no more than 20% of the market value of the property in normal circumstances. For example, if a property is

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valued on the open market at £100,000 the developer gets a maximum grant of £20,000 to enable them to sell to an agreed client group at £80,000.

For further information, please contact the Scottish Government (see full contact details under 'Contacts').

### Rural Home Ownership Grants

This scheme aims to allow people in rural areas who have low incomes and are first time buyers to build or purchase their own homes. The grant is means tested and takes savings and income into account. The grant pays part of the costs involved in helping either to acquire a site and build a property, or acquire an existing property for use as the sole residence.

The grant is available throughout the Highlands, except in the city of Inverness. The amount of grant payable will normally be the minimum necessary to enable a house to be built or bought after income and savings are taken into account. The grant will not normally exceed 30% of the total costs and if an individual sells their property within 10 years the grant has to be repaid.

There are RHOG agents in the Highlands who can be contacted for more information: Lochalsh & Skye Housing Association (for Skye & Lochalsh), Lochaber Housing Association (for Lochaber), Pentland Housing Association for Caithness and Albyn Housing Society for elsewhere in the Highlands. Further information regarding RHOGs and potential sites is also available from the Highlands Small Communities Housing Trust (HSCHT). Please see details under 'Contacts'.

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