

# Accommodation

## Which type of housing?

If you are looking for somewhere to live, there are several different housing options you can choose from:

- social rented housing – this is housing rented from the Council or from housing associations for a rent which is considered to be 'affordable'
- renting a house or a room from a private landlord
- buying your own home.

This section includes basic information on these housing options and links to other sources of information. It also includes information on homelessness.

For more information on where you can go for help with housing questions or problems, see the **Help and Advice** page.

## Highland Housing Options Guide

There is also a **Housing Options Guide**. It is a more detailed guide to the different housing options available across the Highlands. Anyone who has a question about housing, or is looking for housing, might find it useful. View the Guide on the **Highland Council website** or by calling into the Council's Housing Offices, Service Points or libraries. The Highland Council website also includes more information about housing.

## Social Rented housing - Council and Housing Association Housing

The Council and Housing Associations offer good quality houses or flats to rent to people in housing need from all communities. Some offer housing for people with special needs (for example, sheltered housing for elderly people or adapted housing for people with disabilities).

You can apply directly to the Council or the Housing Associations by filling in an application form at one of their housing offices or at the Council's Service Points. If you have any questions or need help filling in the form, ask staff, who can arrange for an interview. They should also be able to provide a translator if you need one.

Your application will be assessed and you will be given priority 'points' based on your housing need and living circumstances. You will then be put on a waiting list. This means that the people with the greatest need for housing are housed as quickly as possible.

In most of the Highlands, although there is a very large demand for social rented housing, few houses become available for letting. This means that it can take a long time to be offered a house. Housing staff should be able to tell

you how long you might have to wait. They will also be able to tell you about places where waiting times are shorter.

**Housing Associations in the Highlands** include:

[Albyn Housing Society](#)

[Cairn Housing Association](#)

[Pentland Housing Association](#)

[Lochalsh and Skye Housing Association](#)

[Lochaber Housing Association](#)

There are also other smaller housing associations which provide mainly housing for older people or for people with special needs.

Contact information for The Highland Council and housing associations is at the end of this section.

## **Private Rented**

### **Renting from a private landlord**

Private rented housing comes in different types from bedsits to flats to houses or flats/houses shared with other tenants or the landlord. They can be furnished or unfurnished. Although this housing can be quicker to find, rents can be more expensive.

Housing to rent can be found advertised in local newspapers and on notice boards in local shops etc. It can also be useful to ask around as sometimes people do not advertise. The **Highland Solicitors Property Centre**, in Queensgate Inverness also has a 'rented' section, covering the whole of the Highland area.

Many landlords will require references and almost certainly a deposit, and 1 month's rent in advance. They charge deposits in case you (the tenant) cause damage to the property or don't pay the rent or bills. It belongs to you and should be returned when you move out unless your landlord can show that they suffered a financial loss. Your landlord can't take money out of your deposit to cover normal wear and tear.

All private landlords should be registered. This is to make sure that all landlords are 'fit and proper' to be letting housing. All properties where 3 or more unrelated people live should have a House in Multiple Occupancy licence. It is the responsibility of the Landlord to register housing and make sure that it meets safety standards for the purpose.

### **Renting a room from a "resident landlord"**

Many people offer rooms for rent in their own homes – they are what is called a 'Resident Landlord'. This is often the most affordable housing choice. Sometimes employers help to arrange this type of housing.

### **Tied accommodation**

This is accommodation which is attached to a job. Sometimes it is 'live in' accommodation (for example in the hotel where you work). Make sure you get advice about your employment and accommodation contract terms - you may be asked to leave immediately if your job ends. Also make sure to find out whether you will be able to stay once the work or tourist season has ended.

### **Tenants and Landlords Rights and Responsibilities**

Both tenants and landlords in any type of rented accommodation, including private rented, have certain rights and responsibilities.

More information is available in the Housing Options Guide and advice agencies should be able answer any questions. A Private Tenants Guide is available free from Homepoint at Communities Scotland.

Every tenant should have a tenancy agreement that sets down the terms of the tenancy including the rent and repair responsibilities.

Every tenant has the right:

- To know the terms of the tenancy and the landlord's details
- To a decent standard of repair
- To proper notice if the landlord wants the tenant to leave
- To 'quiet enjoyment' while staying in the property

Every landlord has the right:

- To agree the terms of the tenancy before it begins
- To receive rent when it is due
- To be told about repairs that need done
- To be given proper notice by a tenant if they wish to leave

Landlords have a responsibility to maintain the property to certain standards. They are responsible for keeping the property wind and watertight and in a good habitable condition, and they have a general responsibility to keep parts of the property in good repair and working order. Legally, landlords must check gas installations and electrical appliances each year.

Although tenants should not be responsible for general wear and tear, they must make sure the fittings, furniture and other contents are not damaged.

The Council and Housing Associations have leaflets with more information on their services, housing advice and tenants' rights.

### **Help with Housing Costs**

Depending on your residency status and your income, you may be entitled to help with your housing costs through Housing Benefit or Council Tax Benefit.

If you have any questions about these benefits, telephone The Highland Council's Housing Benefit Advice Line **Freefone 0800 393 811**. *(This is free from all landlines, but some mobile networks will charge for the call.)*

Information, advice and leaflets are also available from the Highland Council or at their Benefits Offices, or Service Points, or by local advice agencies.

## **Buying a property**

### **Buying a house in Scotland**

Once you have decided to buy your home, the home-buying process in Scotland involves:

- shopping around for a lender
- working out how much you can afford to spend
- looking at properties within your price range
- once you have found a property you want, appointing a solicitor
- formally applying for your mortgage
- receiving an 'offer of advance'
- making an offer
- having the offer accepted (at which point a contract is passed between you and the person selling the property)
- finalising the legal arrangements for you becoming the owner of the property
- moving in.

You can download a fuller explanation of what is involved in each of these stages here: '**How to Buy a Home in Scotland**'.

A booklet, '**Thinking About Buying**', is available free from the Scottish Executive, telephone 0131 244 2105. The booklet lists all the questions the buyer needs to ask at each stage in the purchase process, with helpful advice.

There are several ways that people on low or modest incomes can become home owners. Shared Ownership and Homestake are good options which are available from housing associations.

### **Shared or Low-cost home ownership**

Shared Ownership allows you to buy a share of a house and pay a reduced rent on the rest. For example, you can buy a quarter or a half of the house (either by borrowing money or paying outright for your share) and pay rent on the rest. Later on you can buy further quarters of the house until you have bought the whole thing. Then you will no longer need to pay any rent. You will make payments every month, one to the mortgage lender (if you have one) and one in rent to the Housing Association.

Homestake properties are sold on a "shared equity" basis. Shared equity means that the Housing Association keeps a financial share in the property so you do not have to fund all of it. You pay for the majority share in the property

and own the property outright. When you sell the house, both you and the Housing Association receive an amount which equals the share that is owned. You only pay for the mortgage element and do not pay rent.

### **Who can apply?**

You must be unable to afford to buy a home on the open market that suits your needs. You should also be one of the following:

- a tenant of the Council or of a Housing Association
- an applicant on the Council's or Housing Association's waiting list
- a first-time buyer
- a person with special needs (for example, you use a wheelchair)
- a person who used to own a home, but because of a particular difficulty you can no longer afford to buy a home of your own (for example, your relationship has broken down and you have had to leave your home).

### **How to apply**

Ask the Housing Associations in your area whether they have Shared Ownership or Homestake schemes. If they do, you can apply by filling in an application form. Ask for help filling in the form if you need it.

### **Homeless?**

You can be homeless because you have no home of your own to live in. For example you may be living temporarily with friends or you are in threat of being made homeless. You can also be considered homeless if your house is insecure or unsafe to live in. You might be living in uninhabitable conditions or living somewhere you are at risk of violence.

### **Where to go for help**

Go to your local Highland Council area housing office or service point, explain your situation, and ask for help. They will give you free and confidential advice and will be able to help you apply for a place to live. They can also tell you about other organisations which may be able to help you solve your problems.

The help you are entitled to will depend on your residency status and your circumstances. You may be entitled to social rented housing including emergency accommodation.

Alternatively you can phone the Highland Homeless Advice Line. This is a telephone service run by Citizens Advice Direct which will help you if you are homeless, having difficulties with your housing or at risk of losing your home. The advice line can give advice on housing issues, for example your rights as a private tenant, finding a house, getting help from the Council and other organisations. They can also give you assistance and advice on dealing with money problems, claiming benefits, employment, etc. The Service can also make referrals to organisations within Highland who can give practical help and support. It is independent of The Highland Council.

The service is free and confidential. Call **Highland Homeless Advice Line: Freephone 0808 801 0804.**

The number is free from some mobiles – please check with your service provider. The Highland Homeless Help Line will return your call if necessary; please ask them to call you back.

You can also contact the charity Shelter Scotland for help and advice. In an emergency, call them on 0808 800 4444, or contact them through your local advice centre.

If you already have a tenancy or own a house, we strongly recommend that you should not give it up before you get independent advice.

### **Looking for Help at Night or the Weekend?**

If you become homeless and need urgent help out of office working hours you can contact The Highland Council's Emergency Helpline for help and advice. They can be contacted by phoning **0845 700 2005.**

### **Homeless Day Centre, Waterloo Place, Inverness**

The Day Centre in Inverness provides safety, warmth and shelter. You can also get practical help and advice on many issues including housing, health and personal support. They will also work with you to get help from other services. It opens from Monday to Friday 9 a.m. – 5.45 p.m. (closed for lunch 12.30 – 1.30 p.m.)

## **Utilities and services**

**Electricity:** Most houses have a mains electricity supply. You can choose who will supply your electricity. When you move into a property you should take a reading of the electric meter, find out which company supplies the electricity, and find how to pay the bills.

Some telephone numbers are:

Scottish Hydro-Electric: 0845 300 2141.

Scottish Power: 0845 2700 700.

Scottish Gas: 0845 600 0995.

**Gas:** Some areas have mains gas supply, and other areas use bottled gas or a liquid gas supply for their house. Many houses have an oil tank for the use of that house.

### **How Can I Reduce My Heating Costs?**

The Highland Energy Efficiency Advice Centre provides free, independent energy advice to anyone who wants it. They can give advice on:

- Cutting your heating costs and fuel bills including switching fuel suppliers.
- Making improvements to your home so that it is more energy efficient.
- Different heating systems.

Contact them on Free-phone 0800 512012

**Water and Waste water:** Most houses in towns and villages have mains water and sewerage connections. For any information about these you need to contact Scottish Water, Tel 0845 601 8855

**Telephone:** Most houses have a connection to the telephone network controlled by British Telecom (BT). BT can be contacted on 0800 800 150. You can choose which company provide you with a telephone network connection. Many people also have mobile phones. Because of the type of countryside across the Highlands, there are some areas where the mobile phone networks work well, and some areas where they do not work. Ask your friends which mobile network they use!

**Council tax:** this pays for local services. You will be responsible for paying council tax if you are a tenant or a house owner. Sometimes if you are renting (e.g. a room in a house), your Council Tax contribution may be included in your rent.

**Post:** The Royal Mail collects post from post-boxes throughout Highland towns and villages every day except Sunday and public holidays. It also delivers mail to almost every house. You can buy postage stamps from Post Offices and also from many shops and supermarkets.

**Internet:** You can get access to the Internet free of charge at the Highland Council libraries. There are also a number of businesses and shops where you can pay for internet access.

**Television:** The law requires you to have a license if you use a TV or any other device to receive or record TV programmes. For more information visit the TV Licensing website, where you can also purchase your license.

## Useful URLs

**Highland Council** <http://www.highland.gov.uk>

**Albyn Housing Society** <http://www.albynhousing.org.uk/>

**Cairn Housing Association** <http://www.cairnha.com/>

**Pentland Housing Association** <http://www.pentlandhousing.co.uk/>

**Lochalsh and Skye Housing Association** <http://www.lsha.co.uk/>

**Lochaber Housing Association** <http://lochaberhousing.co.uk/>

**Highland Solicitors Property Centre** <http://www.hspc.co.uk/rentals.asp>

**Homepoint** <http://www.homepoint.communitiesscotland.gov.uk>

**Communities Scotland** <http://www.communitiesscotland.gov.uk>

**Scottish Executive** <http://www.scotland.gov.uk>

**Shelter Scotland** <http://scotland.shelter.org.uk/home/index.cfm>

**Scottish Water** <http://www.scottishwater.co.uk>

**British Telecom** <http://www.bt.com/index.jsp>

**TV Licensing** <http://www.tv-l.co.uk/index.jsp>

**Post Office** <http://www.postoffice.co.uk/>