


















# HOUSING OPTIONS GUIDE







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# Council Housing

## Introduction

There are two main ways in which Stirling Council may house people in housing need, either by:

- Joining the Council's waiting list and then waiting for the offer of a permanent Council house or
- By being assessed and declared as homeless as defined by Part II of the housing (Scotland) Act 1987 and amended by the Housing (Scotland) Act 2001 in which case the Council has to make either temporary or permanent accommodation available.

Stirling Council has a waiting list of approximately 2853, which includes general needs, transfer and homeless applicants. There are, on average, 200 applicants in Stirling Council a year officially assessed as being "homeless" for whom temporary accommodation is arranged by the Council. Around 390 waiting list applicants a year (from a waiting list, including temporarily housed homeless persons) are offered permanent Council house tenancies as and when they become vacant.

It is very important to know how the Council assesses someone's housing needs and why they give greater priority to some needs than to others.

## Housing for homeless people

### Introduction

Local authorities have a legal duty to help homeless people - firstly by interviewing them, and/or assessing their housing situation and secondly by offering them temporary or permanent accommodation - provided the applicant's circumstances warrant it, according to criteria laid down in Part II of the Housing (Scotland) Act 1987 amended by the Housing (Scotland) Act 2001.

In Stirling Council people presenting themselves as homeless are interviewed by skilled and experienced staff from the Council's Homeless Persons Unit at Springkerse House, Stirling. The four main criteria, which are investigated, are:

- a) are homeless
- a) are in priority need
- a) are or are not intentionally homeless; and
- a) have a local connection to the area

## Housing for homeless people cont.

Key points to note about each of the criteria, sometimes described as hurdles, are as follows:

### **a) Homelessness**

This means the applicant and anyone who would reasonably be expected to live with them falls within at least one of the following categories-

- They have no accommodation anywhere that they are entitled or permitted to occupy;
- They will be homeless within two months;
- That it is unreasonable to expect the applicant to go on living in their present home for whatever reason;
- That it is unreasonable to expect the applicant to go on living in their present home - typically because of the threat of violence from another member of the household or because the accommodation is so sub-standard that it presents a real danger to the health of the applicant

### **a) Priority Need**

The applicant and/or anyone who may reasonably be expected to live with the applicant has a priority need if they are:

- Pregnant
- A dependent child
- Homeless because of an emergency such as a flood, fire or other disaster
- Vulnerable due to old age
- Vulnerable due to mental illness
- Vulnerable due to learning disability
- Vulnerable due to physical disability
- Vulnerable due to chronic ill-health
- Vulnerable due to suffering a miscarriage or undergoing an abortion
- Leaving hospital
- Leaving prison
- Leaving the regular armed forces
- A person of 16 or 17 years of age
- A young person between 18 and 20 years of age who either
- Was formerly 'looked after' at school leaving age; or
- Run the risk of sexual or financial exploitation or involvement in serious misuse of alcohol, drugs (whether controlled or not) or any volatile substance

## Housing for homeless people cont.

### Intentionality

The Council has the power to investigate whether a homeless person has done, or failed to do something that has resulted in him or her becoming homeless or threatened with homelessness.

The Council must prove that someone is homeless intentionally or intentionally threatened with homelessness.

If after making enquiries, the Council finds that a person is homeless intentionally and was previously either:

- A tenant of a property let on a Short Scottish Secure Tenancy which was terminated within the preceding 12 months; or
- An order of recovery of possession was made against the applicant or someone who it is proposed will reside with him or her within the preceding years; or
- Was subject to an anti-social behaviour order or someone who it is proposed will reside with the applicant has been the subject of an anti-social behaviour order

Then the Council must either:

- Provide accommodation with a Short Scottish Secure Tenancy Agreement; or
- Secure suitable accommodation in a hostel or other short-term accommodation and provide housing support services with the aim of granting the applicant a Short Scottish Secure Tenancy in due course

## **Housing for homeless people cont.**

### **Local Connection**

As a general rule the applicant must have a local connection with the Stirling Council area. However, applicants in special circumstances are assessed on a case by case basis. This includes people fleeing domestic violence or someone who has a local connection with any place in the United Kingdom.

### **Homeless Persons' Assessment**

Where an applicant is homeless, temporary accommodation will be secured, or if the person has no local connection, they will be referred to another authority. The Council aims to reach a final decision on each application from a potentially homeless person as quickly as possible and normally within 28 days.

The assessment period for applicants allows Council staff enough time to make the necessary enquiries to verify each applicant's homeless circumstances. Applicants are kept informed by the staff on the progress of the assessment of their application. Dissatisfied applicants may appeal the decision. There is a statutory right to get your decision reviewed. Check with the Council for details of the appeal procedure.

## **Housing for homeless people cont.**

### **Homeless applicants**

At any one time, varying numbers of homeless applicants are registered with the Council. Many applicants do not fulfil the criteria to obtain permanent accommodation and are given temporary accommodation and advice and assistance.

Homelessness can affect any type of household. Vulnerable homeless applicants may well require additional forms of support to help them through these difficult periods in their lives and the Council's housing staff work closely with other Council staff and relevant agencies to ensure that such support is provided.

The type of accommodation used by the Council to house homeless applicants includes bedsit, hostels, properties leased from housing associations (and occasionally bed and breakfast) and designated furnished Council houses and other available properties. It is the aim of the Council that families and those with children are not placed in bed and breakfast accommodation. Accommodation is provided until a decision is reached on their application. Thereafter only those who fulfil all the criteria will continue to be provided with temporary accommodation pending an offer of permanent housing. The Council will be able to tell you the average length of stay. For households who are not going to be offered permanent accommodation, temporary accommodation and advice and assistance will be offered for a reasonable period to allow the household to secure alternative accommodation. Help and advice will be provided for this.

An offer of permanent accommodation will be made by the Council for a Council property or the applicant will be referred to a housing association or other local landlord for rehousing. If offers of housing are unreasonably refused, the applicant (s) will have to vacate the temporary accommodation and secure their own accommodation, as the Council will have fulfilled its obligation to them.

## Housing for homeless people cont.

### What to do if you are homeless

- Contact the Homeless Unit at Springkerse House, Stirling and any of the other agencies offering housing information and advice (see on page 7 for names, addresses, and telephone numbers).
- If you are unable to secure your own accommodation, you should ask for an interview with one of the homeless person's staff as soon as possible. This can be done in person by calling into any Council office or by phoning 01786 432400.
- Attending the interview is very important. It will give you useful information and advice and should result in you knowing quickly whether you may be entitled to be given temporary accommodation. Written details of your situation may be required, e.g. a letter from your current or most recent landlord at the interview to verify your circumstances.

## Council housing.

### Introduction

The Council has 6985 houses and flats, general needs properties and 21 units of sheltered housing. In common with other local authorities, the Council's general needs housing stock is being reduced by about 250 properties a year which are sold to sitting tenants under the Right to Buy scheme and about 5843 have already been sold under this scheme since 1981.

The Council, however, still owns and manages 22 % of all the housing stock in the area and remains the biggest local provider of social rented housing.

Table A shows where general needs Council housing is located and it also shows the sizes of the properties in each of the letting areas e.g. 1 apartment = bedsit; 2apt = one bedroom; 3apt = 2 bedroom; 4apt = 3 bedroom and 5apt = 4 bedrooms.

Table B shows the location and size of Council sheltered housing.

As of date, the total applicants on the Council's waiting list were made up of the

Main categories of need	No.
General needs application	1938
Transfer applicants	859
Homeless applicants (including applicants only given advice & assistance)	56
<b>Total</b>	<b>2853</b>

following categories:

## Council housing cont.

An applicant's chance of being offered a Council property is influenced by how often a vacancy occurs in any one of the applicant's choices of letting area, as well as the number of points the application has been awarded and what position this places it on the area of choice lists in comparison with other applications. There are differing demands for housing; in some areas there is a lengthy waiting list with few properties being allocated.

### STIRLING SOUTH HOUSING TEAM

Area	1apt	2apt	3apt	4apt	5apt	or more a	Total	No. of vacancies 2003
St Niriens-Culterhove*	0	52	330	217	0	0	599	133
St Niriens-Lower*	0	30	86	74	0	0	190	17
St Niriens-Newpark*	5	2	1	1	1	0	10	0
St Niriens-Mayfield*	0	41	74	30	0	0	105	18
St Niriens-Polmaise	0	68	159	50	0	0	277	15
St Niriens-Newhouse*	0	4	7	2	0	0	13	0
Braehead	0	73	165	54	2	0	294	20
Broomridge	0	9	0	32	0	0	41	3
Cambusbarron	0	26	74	64	5	0	169	9

## Council housing cont.

### BANNOCKBURN & EASTERN VILLAGES HOUSING TEAM

Area	1apt	2apt	3apt	4apt	5apt	or more a	Total	No. of vacancies 2003
Bannockburn	0	73	183	55	6	0	317	13
Whins of Milton	0	19	110	214	43	0	386	14
Hillpark/Firs	0	21	58	71	20	0	170	7
Fallin	0	42	184	269	25	0	520	28
Throsk	0	0	9	22	1	0	32	0
Cowie	0	51	166	187	46	0	450	30
Flean	0	41	111	146	22	0	320	24

### WALLACE AREA HOUSING TEAM

Area	1apt	2apt	3apt	4apt	5apt	6 or more	Total	No. of vacancies 2003
Stirling Town*	11	113	135	65	3	2	329	37
Riverside	0	3	22	5	2	0	32	2
Comton*	5	53	240	140	7	3	448	67
Causewayhead & Logie	0	14	13	11	1	0	39	3
Bridge of Allan	6	35	80	51	9	0	181	7
Dunblane Town	0	81	76	31	3	0	191	10
Rylands & Whitecross	0	22	41	27	0	0	90	2
Kirbuck	0	0	4	0	0	0	4	0
Raploch - Scott *	0	157	177	54	30	1	419	29
Raploch - Oraithall *	0	0	47	109	40	0	196	1
Raploch - Glendevon *	0	21	41	33	9	0	104	1
Raploch - Ferguson *	0	9	132	119	47	0	307	39

## Council housing cont.

### RURAL AREA HOUSING TEAM

Area	1apt	2apt	3apt	4apt	5apt	or more a	Total	No. of vacancies 2003
Strathblane	0	13	30	22	5	0	70	5
Killearn	0	7	17	20	1	0	45	3
Croftarie	3	1	5	1	0	0	10	2
Balfon	0	30	68	40	2	0	140	6
Buchlyvie	0	10	15	7	1	0	33	2
Kippen & Amprior	0	16	16	28	4	0	64	4
Gargunnoch	0	11	9	18	1	0	39	1
Thornhill & Blairdrummon	0	9	11	7	3	0	30	1
Port of Mentieth	0	1	1	3	0	0	5	1
Doune	1	10	25	19	0	0	55	4
Deanston *	1	15	42	14	0	0	72	7
Drymen	0	9	14	16	1	0	40	3
Milton of Buchanan	0	4	2	10	0	0	16	1
Fintry	0	4	5	6	0	0	14	0
Callander	0	56	75	43	0	1	175	8
Gartmore & Aberfoyle	0	24	22	12	1	0	59	2
Killin & Ardeonaig	0	12	32	6	0	0	50	0
Balquhider, Strathyre & L...	0	0	7	5	0	0	12	1
Orianlarich & Tyndrum	0	5	13	2	0	0	20	0

In those areas marked with \* there is a high percentage of flats compared to cottage type accommodation. In these areas only Stirling Council and Housing Association tenants will be considered for cottage type properties.

### Rent charges for 2003/04

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Flat	£40.19	£41.02	£41.98	£43.06
House	£42.65	£43.68	£44.69	£45.70

## **Council housing cont.**

### **Who can apply for Council housing in the area?**

Anyone aged at 16 years or over provided he or she meets at least one of the following conditions:

- Living in the area
- Works or has been offered work in the area
- Wishes to move to the area to look for work
- Wishes to move into the area to be near a relative or carer
- Has special social or medical needs for wanting to live locally

Wishes to move to the area to provide care support to a relative who already lives there

## Council housing cont.

### Where and how to apply for Council housing

Anyone who wishes to become a Council house tenant must first fill in a housing application form. Application forms can be obtained from:

St Ninians Office  
Modan Road  
St Ninians  
Stirling  
Tel: 01786 451066  
e mail: south@stirling.gov.uk

Dunblane Office  
Burgh Chambers  
The Cross  
Dunblane  
Tel: 01786 823300

Bannockburn Office  
New Road  
Bannockburn  
Tel: 01786 816515  
e mail: evillages@stirling.gov.uk

Municipal Buildings  
Corn Exchange Road  
Stirling  
Tel: 01786 432255  
E mail: highland@stirling.gov.uk

Fallin Office  
The Square  
Fallin  
Tel: 01786 814018  
e mail: evillages@stirling.gov.uk

Balfron Office  
32 Buchanan Street  
Balfron  
Tel: 01360 440315

Cornton Office  
Johnston Avenue  
Cornton  
Tel: 01786 450030  
e mail: wallace@stirling.gov.uk

Callander Office  
Church Street  
Callander  
Tel: 01877 330166

Raploch Office  
2 Woodside Road  
Raploch  
Tel: 01786 462824  
e mail: wallace@stirling.gov.uk

Homeless Persons Unit  
Springkerse House  
Stirling  
Tel: 01786 432400

Emergency enquiries outwith office hours: Tel: 0845 277 7000

## **Council housing cont.**

### **How points are allocated**

Our points system seeks to identify housing need and allow applications to be queued. Points will only be awarded after Stirling Council has accepted an application for housing.

### **We award points under the following categories**

#### **Points Category**

##### **Insecurity of Tenure**

Awarded when the applicant's current housing situation is temporary, or uncertain

This includes:

- Applicants living in rented caravans
- Some tied tenants whose house is linked to their employment who have to leave their tied home
- Some leaving HM Forces and other public service house (police, fire)
- Those leaving the marital home following a relationship breakdown
- Private tenants who have been given a valid notice to quit
- When a demolition or closure order has been served
- Applicants who are living with friends or relatives
- Applicants who have no fixed address

#### **Points awarded**

**40 points may be awarded when the applicants housing situation is uncertain**

## **Council housing cont.**

### **Points Category**

#### **Tenancy**

Available to tenants of Stirling Council and Housing Associations within the Stirling area.

**10 points awarded for every complete year of their current tenancy**

#### **Waiting**

Available to applicants who are not tenants of Stirling Council or Housing Associations in the Stirling area

**10 points awarded for every complete year on the housing list**

#### **Sub Standard Accommodation**

Awarded when the applicant's current accommodation lacks or shares basic amenities, or falls below the legal Tolerable Standard

**15 points for each element falling below the Tolerable Standard**

**An Environmental Health inspection may be arranged by Housing Services when an applicant is seeking these points.**

## **Council housing cont.**

### **Points Category**

#### **Overcrowding**

- Available to all applicants
- Awarded when a person doesn't have suitable sleeping accommodation
- Two children both under 5 years, of different sexes can share a bedroom, e.g. when one child reaches 5 years they would be considered as overcrowded
- Two children both under 10 years, of the same sex can share a bedroom e.g. when one child reaches 10 they would be considered as overcrowded
- Each married or cohabiting couple should have a separate double bedroom. A single person may be entitled to a double bedroom through prior usage where they are the main resident or tenant
- Single adults (aged 16 and over) will be awarded a unit of over-crowding, if they share a bedroom

**50 points for every person who doesn't have suitable sleeping accommodation**

#### **NB**

Applications for overcrowding points will be assessed and allocated overcrowding points basis of making the best use of the bedspaces available

## **Council housing cont.**

### **Points Category**

#### **Under Occupation of Accommodation**

available to tenants of Stirling Council and Housing Associations in the Stirling Council area-

**10 points will be awarded for every extra bedroom an applicant has beyond their requirement**

#### **Medical Points**

Can be awarded if the current property affects the health of the applicant or anyone included in their application to be rehoused with them. A separate application form needs to be completed for members of the household seeking medical points and returned to the Council. This will be sent to Forth Valley Health Board who will consider the application and provide a recommendation on points to be awarded and the type of property required.

#### **The points available are:**

##### **Grade**

**A+ = 120pts**

**A = 75pts**

**B = 55pts**

**C = 25pts**

##### **NB**

- When a recommendation is made regarding the type of accommodation required by the applicant only properties meeting this recommendation will be offered.
- No evidence from GP's, consultants, etc. is needed with the application

## Council housing cont.

### Points Category

#### Social Inclusion

Available to assist applicants to take a full part in society

They can be awarded for 2 allocation areas when these areas will meet the need

Only one set of social inclusion points can be awarded per application. If these points are being claimed for someone over the age of 16 who is not the applicant (s), Stirling Council will seek their permission before confirming the information

**A total of 40 points will be awarded when an applicant meets one of the Social Inclusion categories.**

#### Social Inclusion categories:

Support for older people, people with medical or physical disabilities

#### Description

- Applicant needs to live in a particular location to receive support from friends/relatives where support is not available in current location.
- Applicant needs to give support to a friend or relative where no other person living within the locality is able to provide such support.

#### Special facilities

#### Description

- Applicant needs to be near to specialist support such as day care unit, hospital, specialist workplace, special needs education where these do not exist within present locality.

## **Council housing cont.**

### **Points Category**

#### **Employment**

#### **Description**

- Where an applicant, resident in Stirling Council's area, has previously been unemployed and has obtained employment and wishes to move to be nearer that employment
- Where an applicant has been transferred by his/her employer and wishes to move to be closer to that employment

#### **Support – childcare**

#### **Description**

Where parents need childcare assistance from relatives or friends because of employment, transport problems, the child's educational needs, or where the child has severe physical disability or severe behavioural problems.

#### **Travel time:**

up to 1 hour travelling time, by public transport is considered acceptable and applicants travelling less than this will not be eligible for such points.

## Council housing cont.

### Points Category.

#### Education

#### Description

When current housing circumstances affect access to appropriate educational facilities. These may include:

- Where a child has severe low incidence disabilities and their needs are being catered for within a Stirling Council school.
- Where severe disruption to the education of a child is threatened - such as where a family is forced to move out of accommodation and a child is due to sit certificate level examinations with the current school session.

**This section is a social inclusion category. A total of 40 points will be awarded when an applicant meets one of the Social Inclusion categories.**

#### Social Connection

#### Description

- Where an applicant has at least 5 years residence within the chosen allocation areas, or has close family relatives living in them.

(Close relatives - parents, guardian, child, grandparent, grandchild, brother or sister of the applicant or his/her spouse or partner, including step relatives)

## Council housing cont.

### Medical Priority.

Applicants being granted a medical priority must have a medical condition, which is caused or exacerbated by their housing conditions where their current accommodation is no longer suitable. The fact that an applicant has a medical condition is not in itself grounds for priority being granted.

If the Medical Housing Advisor makes a recommendation of house type, area, heating type, etc., the Council will only allocate a property that meets this need.

### Medical Housing Adviser Assessment

All applications for a medical priority will be forwarded to a Medical Housing Advisor (MHA) for assessment. Where priority is being granted the MHA will indicate in the recommendation as to why the current accommodation is unsuitable and the characteristics (but not the type) that future housing should have to alleviate the problems arising from the medical condition. In addition the MHA will indicate where a support package or some form of supported accommodation is required.

To assist in making this assessment it is essential that the MHA is provided with all the relevant facts for each application. There will be communication between housing employees and the MHA where appropriate.

Examples of the type of information which should be provided by the allocation assistant and considered by the MHA include the following:-

- Mobile emergency services
- Provision of equipment
- Adaptations
- Estate management issues
- Priority given for other needs e.g. overcrowding
- Capital works due - e.g. central heating
- Applicant choices and preferences
- Action being taken with regard to complaints of disrepair with regard to Stirling Council tenants, it should generally be inappropriate to award a medical priority in such situations as there is presumption that effective action will be taken promptly.

## Council housing cont.

### Applicants Resident in Caravans

For the purposes of this policy, a caravan is defined as a temporary dwelling on wheels, not connected to mains services (such as water & electricity) which is capable of being towed or transported by a smaller vehicle than a lorry or tractor. A 'static' type of mobile home, which is fixed in position and has access to services, is not regarded as a caravan.

Applicants resident in caravans will only be eligible for points where the applicant has either:

- Planning permission for the siting of the caravan
- or
- The caravan is situated on an officially recognised all year site

In all cases, irrespective of ownership of the caravan, the applicant will be awarded insecurity of tenure points (40)

Overcrowding points will be based on the number of bed spaces within the caravan. This includes living-room space. Each household member is entitled to a bed space irrespective of age. In calculating the overcrowding points the following standards will apply:

- A double bed space is suitable for two persons
- A single bed space is suitable for one person

## Council housing cont.

### Tied Tenancies

A tied tenancy is one where the tenant is required to occupy a particular property belonging to their employer for the duration of their employment.

This category includes people serving with H.M. Forces and other public servants, such as Police and Fire Services.

An award of points can be made where a tied tenancy is terminated due to:

- The tenant reaching normal retirement
- Early retirement due to ill health
- Compulsory redundancy
- The tenant being honourably discharged from H.M. Forces and other Public Services
- The death of the tenant

and

- The employer needs the house for a new employee
- or
- The employer is winding up the business
- and
- The applicant has been a tied tenant in the Stirling area for 5 years or more
- or
- Has lived in this area for at least 5 years before joining H.M. Forces or other Public Services.

H.M. Forces applicants must have completed at least 5 years service.

### Marital Breakdown

A husband, wife or partner who chooses to leave the marital home following breakdown of the marital relationship.

## **Council housing cont.**

### **Private Rented Sector**

Private tenants will receive insecurity of tenure points once a valid Notice to Quit has been received and a copy passed to the Council.

### **Demolitions and Closures**

Where a demolition or closing order has been confirmed by Environmental Services.

### **Living Care of friends or relatives**

Applicants who are living with friends or relatives but who do not have a secure tenancy or who are of No Fixed Abode or who are caravan dwellers.

### **Mutual Exchanges**

Stirling Council will consider and encourage requests from tenants to exchange to the house size, type and area of their choice by mutual agreement with another Council tenant within the Stirling Council area or with another tenant of any public sector landlord.

## Council housing cont.

### What should I do if I wish to apply for a mutual exchange?

Seek permission from Stirling Council. The Council will grant you permission if you satisfy the following:

- You and the other party subject to the exchange must have maintained rent accounts that are in accordance with the council's current policy on debt
- The exchange must not allow either household to be come legally overcrowded or underoccupied
- The exchange does not conflict with the advice of the medical officer. If a council tenant who is participating in a mutual exchange has been awarded medical points then the council might take the view that the property that they wish to exchange to is unsuitable for their needs. In this instance the council will seek the advice of the medical officer prior to making a decision about the application
- Both properties subject to the exchange must be in a condition that is acceptable to the council's standards and that there is no damage that can be attributed to the tenants
- If any unauthorised alterations have been made to the property that they are removed and the property reinstated to it's original condition prior to the exchange taking place
- If wither party to the exchange gives up the new tenancy within 12 months the Council may require the other party to return to their original tenancy
- Where a mutual exchange is agreed and takes place, tenants who had previously applied to the Council for rehousing will have their application cancelled. This is due to their housing needs being met by the exchange

## **Council housing cont.**

### **Housing Organisations Mobility and Exchange Schemes (H.O.M.E.S.)**

H.O.M.E.S. operate both a National Mobility and a Homeswap scheme to facilitate movement of people wishing to move to another local authority area. Applicants to the scheme must satisfy the eligibility criteria set by Stirling Council. Applications will only be accepted if an offer could reasonably be made within 1 year of acceptance.

#### **National Mobility Scheme (H.O.M.E.S.)**

The Scheme enables tenants and waiting list applicants to access an offer of housing outwith their own local authority area. It operates on a quota system throughout the whole country based upon the annual turnover of vacant houses within each authority. Stirling Council can nominate eligible applicants to other participating public sector landlords. These landlords can also nominate applicants' from their areas to the Stirling Council area.

Applicants accepted under the H.O.M.E.S. National Mobility Scheme will only be offered flatted accommodation in areas of high turnover.

#### **National Mutual Exchange Scheme (H.O.M.E.S. SWAP)**

The H.O.M.E.S. Homeswap Scheme helps public sector tenants to locate tenants in other local authority areas with whom they might wish to exchange house. It is a self-help scheme where tenants apply direct to H.O.M.E.S. to be listed in their monthly bulletins and are on display in all housing offices.

Tenants must apply for permission before exchanges are made to ensure that rent accounts are in order and that decoration standards are acceptable.

## **Council housing cont.**

### ***The importance of providing full and up to date information in the application form***

It is very important for applicants to provide accurate information when filling in the application form. If an applicant is not sure whether a piece of information about their circumstances is important then the Council's housing staff would be happy to provide advice. In any case, it is better to include too much information on the application form than too little and then risk losing an opportunity of housing as a result. It is important for the form to reflect the applicant's circumstances, some of which may be of a personal nature, but all applicants are assured of confidentiality.

If applicants remember something they forgot to put on the form after they have submitted it, or if their circumstances change as time goes by, they should complete an amendment form, (available from any Council Office) as soon as possible so that their application form can be amended and adjusted accordingly.

### **What happens next, after the Council has got the application?**

Housing staff will go through the application form carefully, ensuring eligibility and then points are awarded according to each aspect of housing need.

When an application is submitted the officer has 20 working days in which to ensure all relevant information has been received and checked. An applicant cannot be considered for rehousing prior to this period.

Applicants will be offered an interview regarding their housing application. It is up to the applicant to decide if they want this interview or not.

## **Council housing cont.**

### **How many houses will an applicant be offered?**

Penalties for refusal are applied to discourage applicants from refusing offers of housing. A reasonable offer is defined as one that meets the needs and reflects the choices of the applicant.

Where an applicant refuses to accept a reasonable offer of housing the application will be suspended for a fixed period of time.

The timescale for suspension is:

- After two refusals - the application will be suspended for 12 months
- Offers made under the Homeless Persons Act that are refused will not be counted as a first refusal. There will be clear separation between offers made via Homeless and via waiting list.

### **No response to offers**

All offers will be made in writing and sent by Recorded Delivery.

Applicants who do not respond to a written offer of housing will have their application cancelled.

Options for those who already are, or become, Council Tenants

Council tenants' rights and responsibilities

Under the Scottish Secure Tenancy (SST) tenants of Stirling Council and Housing Associations are entitled to certain rights and must accept some responsibilities

## Council housing cont.

### Tenant's Rights

As a tenant of Stirling Council and a Housing Association you have the right to the following:

- To live in a home that is wind and watertight
- To access repairs
- To pass your tenancy on to those of either sex who succeed you
- To inspect any information that the Council has about you
- To challenge any unreasonable tenancy conditions
- Upon surrendering your tenancy you have the right to be compensated for any improvements that you have made yourself to your home
- To apply to take in lodgers
- To apply to sub-let your house
- To participate in a mutual exchange of tenancies
- To buy your house
- To seek permission from the Council to keep pets or run a business from home

## Council housing cont.

### Tenants Responsibilities

- As a secure tenant of the Council you have agreed to the following
- To live in the house
- To pay your rent in advance
- To allow other tenants to enjoy their homes by you and your visitors not causing anti-social behaviour
- To keep any garden area that accompanies the property tidy
- To report repairs as soon as possible
- To not damage any aspect of the property including it's fixtures or fittings
- To inform the Council if you are going to be living away from home and if the house will be unoccupied for four weeks or longer
- To inform the Council if the house is going to be unoccupied for any significant period of time during seasons where pipes are likely to burst.
- To notify the Council if there is a change in the size of your household in order for the Council to prevent overcrowding from taking place. If the change is due to an addition to the family then you should apply to transfer your tenancy to another house
- To leave the property in a good condition when you surrender the tenancy
- To give the Council 28 days notice before you intend to leave the property
- If permission has been granted for you to keep a pet you must ensure that it is not causing a nuisance to others and that you are not allowing it to foul the surrounding area. The Council are entitled to remove your pet if they cause a nuisance or damage property
- To ensure that neither you or any of your visitors use your home to conduct illegal or immoral practices
- To ensure that you heat the house sufficiently to prevent dampness
- Not to remove, chop down or destroy any trees or bushes planted on the property without written permission
- To ensure that any of your possessions or the possessions of your visitors such as bicycles, prams, motorcycles etc are not stored in any of the common parts unless there are designated areas for doing so
- To ensure that refuse is stored in the bin store or if the bins are collected from the street, that you only place it there the night before it is to be collected
- The use of heaters fired by liquid petroleum gas (such as calor gas heaters) or paraffin is expressly prohibited without our prior written permission. If we give you permission, you must comply with all Health & Safety and Building Control regulations, any other statutory requirements, and any conditions imposed by us.
- Not to park a vehicle or caravan in areas that are not designated for parking

## Council housing cont.

### Joint Tenants

- A tenancy can be held by more than one person and this is known as a joint tenancy. The tenants collectively and individually are responsible for observing the conditions of the tenancy and if these are breached by any one individual, then this effects all of the tenants
- Each tenant is equally responsible for the rent being paid
- Each tenant has equal rights
- Each tenant can claim housing benefit depending on their relationship
- If one tenant dies then the tenancy will automatically be transferred to the other

Although this list of rights and responsibilities is not exhaustive it is fairly comprehensive. A full range of the rights and responsibilities of tenants can be found in the Scottish Secure Tenancy Agreement with Stirling Council.

## Council housing cont.

### Right to Buy

Council tenants may purchase their houses subject to certain conditions. To satisfy the criteria an individual making an application to buy their house must be able to demonstrate that they have been a Council tenant for two years. If you were a Council tenant before September 2002 and have not moved since this date or altered the name on the tenancy agreement then you are entitled to the following:

- If you are buying a house you are entitled to a discount of 30% and a further 1% for every full year that you have been a tenant up until the discount has reached a maximum of 60%
- If you are buying a flat you are entitled to a discount of 40% to begin with then you receive a discount of an extra 2% for every full year that you have been a tenant up until the discount has reached a maximum of 70%
- If you have become a new tenant, or moved or have changed the name on the tenancy agreement since September 2002, then you are subject to the new rules relating to the Right to Buy that were drawn up in the Housing (Scotland) Act 2001. Under these new rules you must have been a Council tenant for at least 5 years before you are allowed to buy your house.
- If you are going to buy your house the discount that you will receive begins at 15% and you receive an extra 1-% for up to 20 years so that the maximum discount that you can receive is 35%. This applies to both houses and flats.
- The maximum discount now is £15000 or 35% and the tenant purchasing their house is entitled to whichever is the lessor of these.
- Since September 2002 all applicants regardless of whether they fall into the old or new rules for purchasing their house, have to fulfil the following criteria:
  - They must have no rent arrears or Council Tax arrears
  - They must not have been served a notice to repossess their home
  - They must not be subject to any antisocial behaviour orders

## Council housing cont.

### Responsibilities of the Owner Occupier

If you buy your flat or house you will receive the title deeds that will state which items are communal and as this is the case you are responsible for the following:

- If you have bought a flat in a four in a block, then you and the occupants of the flat on your side of the property are responsible for the roof and exterior walls on your side of the building and the same for those living on the other flats
- If you have bought a flat in a conventional close then you are responsible for a share of the repairs and maintenance regardless of where your property is situated in relation to the fault
- If you carry out work or fail to ensure that maintenance work is carried out on your property once you have bought it and this affects other tenants then you may be held liable for any problems that arise as a consequence of this. The Council in this instance may take you to court to address the situation if it cannot be resolved in any other way
- You must remember that once you have bought your house, you will be responsible for maintenance and that the Council will not provide you with the services that you receive at present
- Even once you have bought your property it is possible that you may not be allowed to run a business from it. If the owner-occupiers in the vicinity of your property complain then it is unlikely that you will be allowed to run a business from home. Similarly if the Council owns accommodation within 100 metres of your property then they may also prevent you from running a business.

## Care and Repair

### Introduction

Care and repair grants are awarded to those aged 60 years and over who are living in private accommodation for small improvement works. Work conducted through these grants is likely to improve the condition of the house and this will have a positive effect on the occupants health and quality of life. The maximum amount awarded for a repair is £500 and if the total cost of the improvement exceeds this amount, then the individual must make up the difference, or apply for a different grant. It is not means tested or based on the applicant's council tax banding and individuals can apply directly for the grant rather than having to be referred. Referral forms for care and repair grants can be found in many locations such as GP's surgeries, health centres, hospitals etc and applicants applying directly should contact Housing Services.

In addition to the care and repair scheme there is an initiative from the Scottish Executive to provide central heating systems free of charge to those who do not have central heating. At present there is no criteria for qualifying for this scheme other than the applicant must be aged 60 years or over and that they do not have any central heating. It is not means tested and you do not have to be in receipt of benefits to qualify for it. It is likely that those aged 80 years and over will be entitled to have their heating system upgraded to full central heating if they only have partial central heating. Further to this, there is another initiative called "Warm Deal" which provides insulation free of charge to those aged 60 years or over. However, individual qualifying for this must be in receipt of benefit. If this is the case then the "Warm Deal" will fund up to £500 of free insulation and this is not means tested.

Unfortunately if the cost of the insulation exceeds £500 then the individual has to fund the remainder of the cost.



## Housing Association Rented Housing

### Introduction

There are approximately 200 housing associations and housing co-operatives in Scotland registered with Communities Scotland. In Stirling there are 3 local, 1 regional and 9 national housing associations providing a range of accommodation in the Stirling Council area. Their names, addresses and contacts etc are listed at the end of this section.

### What is a housing association?

Registered Social Landlords provide quality affordable housing for those in housing need. Housing Associations, Housing Co-operatives and Local Housing Companies all fall under the term "Registered Social Landlords" and are commonly referred to as RSL's.

Therefore it is important to recognise that nowadays housing associations are the main providers of new and affordable housing opportunities for local people in housing need.

As there is a shortage of affordable housing, similarly to the council, housing associations let properties to those in the greatest need. Housing associations rent houses in the city centre, for example Forth HA, in housing estates and in the countryside like Rural Stirling HA. You can apply to rent a house directly from them or you can ask the local authority to nominate you.

Most housing associations allow their tenants to buy their houses but if the association has been granted charitable status then they are exempt from offering their tenants this opportunity. Those that allow their tenants the right to buy, tend to offer shared ownership schemes, which means that the tenant owns a share in the property and rents the remaining share from the association.

Some housing associations specialise in providing housing for particular groups of people such as the elderly or for the disabled such as Margaret Blackwood HA. It is important to recognise that nowadays housing associations are the main providers of new and affordable housing opportunities for local people in housing need.



## **Housing Association Rented Housing cont.**

### **General Needs Rented Housing**

Most general needs accommodation is provided locally by the two major housing providers, Forth Housing Association and Rural Stirling Housing Association, and by a third smaller association that is Paragon Housing Association. Forth Housing Association and Paragon Housing Association's stock is mainly in the urban area whereas Rural Stirling's stock is predominately in the rural areas of north and west Stirlingshire.

Forth Housing Association has approximately 396 properties, Rural Stirling Housing Association has 329, and Paragon Housing Association has 162 properties in the Stirling area.

### **Profiles of Local Housing Associations operating in the Stirling area**

#### **Forth Housing Association Ltd**

Forth Housing Association is based at Viewfield Place, Stirling. The area of operation is in that part of Stirling which is east of the M9 Motorway including, Pleau, Fallin, Cowie, Cambusbarron and Dunblane and including Stirling itself.

The Association aims to provide good quality, well managed, barrier free, affordable housing for rent and shared ownership in the Stirling area for those persons in greatest need.

The Association has 426 properties, this includes both general and special needs accommodation. General needs accommodation includes flats and houses and ranges in size from 2 apartments to 5 apartments. Rents vary accordingly from £44.36 per week for a 2-apartment property to £58.83 per week for properties comprising five apartments.

## Housing Association Rented Housing cont.

### Forth HA cont.

#### Average rent charges for 2003/04:

2 apt	£44.36
3 apt	£50.89
4 apt	£58.17
5 apt	£58.83

Forth Housing Association awards points for the following reasons:

- Homeless/Insecurity of Tenure
- Lodgers and Non-Householders
- Other Needs - Social/Medical

Area	1 apt	2 apt	3 apt	4 apt	5 apt	Total
Morris Terrace, Stirling		2	6	3		11
Baker Street, Stirling		7	4	2		13
Barn Road, Stirling		14				14
Barnsdale Road, St Ninians		8	8	2		18
Bruce View, Whins of Milton		8	9			17
Bruce Street, Bannockburn	4	4				8
Cask Crescent, Riverside		2	6	8		16
Chapelcroft, Cambusbarron		6				6
Hirst Crescent, Fallin				2		2
Colliers Road		12	12	8		32
Colquhoun Street, Braehead		12				12
Crosbies Court, St Ninians		6	9	3		18
Flint Crescent, Cowie		12	14	6		32
Forth Street, Riverside			5			5
Forth Place, Riverside			1			1
Gillespie Terrace, Plean		20	3	3		26
King Street, Stirling		3	9			12
King Robert Court, Raploch		10	4	3	1	18
Milnepark Road, Bannockburn		10				10
Bogend Road, Bannockburn		2	1			3
Myles House, Stirling		9	1			10
Thistle Place, Raploch		4	4			8
Menzies Drive, Raploch		2	1			3
Monument View, Raploch		7	5			12
Craighall Street, Raploch		4		1		5
Raploch Road, Raploch		4	2	2		8
Cooperage Quay, Riverside		3	9	10	2	24
Abbey Road, Riverside		3	5	2		10
Stirling Place, Plean			13	5		18
Tannery Lane, Stirling		12	8			20
Queen Street, Stirling			4			4

## Housing Association Rented Housing cont.

### Rural Stirling Housing Association Ltd

Rural Stirling Housing Association is based in Stirling Road, Doune, and approximately 8 miles from the centre of Stirling.

The Association aims to provide affordable housing for rent and low-cost home ownership for those in housing need throughout the Western Rural area of Stirling Council's area.

Rural Stirling Housing Association has approximately 329 properties for rent and shared ownership. The accommodation available includes flats and houses and ranges in size from 2 apartments to 5 apartments.

### Rent Charges for Rural Stirling Housing Association 2003/04

	Double Bedrooms	Single Bedrooms	Annual Rent	Monthly Rent
Shared Supported	0	1	£2,169.00	£180.75
Flat 2 person 2 apt	1	0	£2,234.07	£186.17
House 2 per - 2 apt	1	0	£2,450.97	£204.25
Flat 3 person - 3 apt	1	1	£2,385.90	£198.83
House 3 per - 3 apt	1	1	£2,602.80	£216.90
Flat 4 person - 3 apt	2	0	£2,450.97	£204.25
House 4 per - 3 apt	2	0	£2,667.87	£222.32
Flat 4 person - 4 apt	1	2	£2,537.73	£211.48
House 4 per - 4 apt	1	2	£2,754.63	£229.55
Flat 5 person - 4 apt	2	1	£2,602.80	£216.90
House 5 per - 4 apt	2	1	£2,819.70	£234.98
Flat 5 person - 5 apt	2	1	£2,667.87	£222.32
House 5 per - 5 apt	2	1	£2,884.77	£240.40

## Housing Association Rented Housing cont.

### Rural Stirling Housing Association Ltd cont.

Rural Stirling Housing Association awards points for the following reasons:

- Insecurity of Tenure
- Lack of Amenities/Sharing/Condition of Property
- Overcrowding
- Under Occupation
- Medical Priority
- Victim of Harassment
- Local Connection

### Location and sizes of Rural Stirling Housing Association properties

Location and sizes of Rural Stirling Housing Association properties							
Area	1apt	2apt	3apt	4apt	5apt	Total	
Lomond Court, Aberfoyle			1	5		6	
Endrick Gardens, Balfron				10		10	
Buchanan Street, Balfron			4	4		8	
Old Station Court, Strathyre			8	1	11	20	
Ballechroisk Court, Killin			4	6		10	
Mansefield, Tyndrum			7	16	1	4	28
Jellicoe Avenue, Gartmore			4	4		8	
Ritchie Place, Callander			8	12		20	
Stuart Drive, Drymen			8	6	2	16	
Stirling Road, Callander					2	2	
Campbell Court, Callander					4	2	6
Pearl Street, Callander					7	7	
Buchanan Place, Callander			14	15	1	30	
Montgomery Place, Buchlyvie			4	10	2	2	18
Charles Street, Gargunnoch			4	8	2	1	15
Finglas Gardens, Callander			12	20	10	1 x 7apt	43
Renagour, Aberfoyle				2		2	
Lochard Cottages, Kinlochard					4	4	
Balleich, Aberfoyle				1		1	
Burnside, Kippen				4	4	8	
Cameron Court, Lochearnhead			10	12	3	25	
Old Kirk Loan, Aberfoyle			14	18	3	1	36
Craigmore View, Aberfoyle			4			1 x 7 apt	5
Waverely Drive, Callander						1 x 7apt	1
Donaldson Way,			16	10	4	30	
Fingal Road, Killin			16	12	4	32	
<b>Total</b>						<b>391</b>	

## **Housing Association Rented Housing cont.**

### **Paragon Housing Association**

Paragon Housing Association is a regional association and is based in Grangemouth and has properties throughout the Stirling Council area.

The Association aims to make the best use of its housing stock by giving priority to those in housing need.

Paragon Housing Association has approximately 162 properties in the Stirling Council area. The accommodation includes flats and houses and range in size from 2 apartments to 5 apartments.

The Association's allocations policy aims to make the best use of the housing stock it has available.

The Association will consider applicants from its own direct waiting list and those nominated by the Council.

There are two systems for allocating houses. These are a Council Nominee Quota System and a direct waiting list points system.

The Council nominee quota system means that 50% of the Associations properties which become available for let in any one year will be allocated to applicants from the Councils waiting list. Applicants who are nominated in this way for particular vacancies are assessed in accordance with the Associations policy. Under the Quota system the remaining 50% will be allocated from the Association's own waiting list.

## Housing Association Rented Housing cont.

### Paragon Housing Association cont.

Paragon Housing Association awards points for the following reasons:

- Homelessness
- Lack of Permanent Accommodation
- Sub-Standard Accommodation
- Overcrowding
- Children in communal flats
- Under-Occupation
- Social
- Harassment
- Domestic Violence
- To be nearer employment
- To be nearer family to give or receive support
- Fostering/adoption

Location and sizes of Paragon Housing Association properties

Area	2 apt	3 apt	4 apt	5 apt	Total
Achray Drive, Cornton			7		7
Menteith Road, Cornton			2		2
Ruskie Road, Cornton			3		3
Strathmore Drive, Cornton			10		10
Voil Road, Cornton			2		2
Vorlich Place, Cornton			13		13
John Rushforth Place, Raploch	7	2	1		10
Bandeath Road, Fallin	4		1		5
Oak Drive, Fallin			3		3
Queens Crescent, Aberfoyle		4	2		6
Balfour Crescent, Plean			8	2	10
Balfour Court, Plean	20	1	1		22
Bearside Road, St Ninians		4			4
Barnsdale Road, St Ninians		5	5		10
Charter Street, St Ninians		2	4		6
Cultenhove Road, St Ninians		2	1		3
Gateside Road, St Ninians		3	3		6
Graystale Road, St Ninians		1	1		2
Howlands Road, St Ninians		1	6		7
Morely Crescent, St Ninians		2	3		5
Mailer Road, St Ninians		3	1		4
Newpark Crescent, St Ninians		4	3		7
Newpark Road, St Ninians		6	3		9
Polmaise Court, St Ninians	6				6

## Housing Association Rented Housing cont.

### Shared Ownership

Amongst the various housing associations that serve the Stirling council area, several such as Cairn Housing Association, Canmore Housing Association, Forth Housing Association and Rural Stirling Housing Association offer their tenants the option of shared ownership. However Paragon Housing Association does not offer its tenants this opportunity. Shared Ownership housing gives tenants the option to buy a good quality house, which they would not otherwise be able to do, as they are unable to secure the full cost of a mortgage. This scheme gives the individual who wishes to purchase their house the opportunity to do so as it allows them to buy a proportion of their house while they rent the remaining portion of the house from their housing association.

### What is shared ownership and how does it work?

'Shared Ownership' is a cross between renting and owning a house, where the occupier purchases a share (typically 25% or 50%) in the ownership of the property but pays a reduced rent on the remainder. The rent goes to the housing association and the mortgage contribution to the building society, bank or other lender.

Shared ownership housing is aimed mainly at people who cannot afford to buy a house outright on the housing market, but are still keen and financially able to make a start on the home ownership ladder and invest some of their money in their property. The occupier's housing costs can vary according to the type of mortgage and the size of the ownership share (e.g. 25%, 50% or more)

Shared ownership occupiers have the right to buy further 25% tranches of the equity up to and including 100% which means that they then become the sole owners of the houses.

## Housing Association Rented Housing cont.

### Shared Ownership cont.

#### How to apply for shared ownership housing and the eligibility criteria

- Anyone can apply for shared ownership property by competing and returning a shared ownership application form (this is a separate form from the one used to apply for the association's rented accommodation)
- Associations normally give priority to applicants who are living in public rented sector housing (i.e. associations or council tenants) because the effect of a successful allocation to one of these applicants is to free up an affordable rented unit for another household in housing need.
- Associations are also expected to give priority to applicants who never owned or part-owned a home before and who are seeking to step onto the home ownership ladder for the first time. Consideration will, however, be given to applicants who have previously been owner-occupiers, where the personal circumstances warrant it (e.g. significant deterioration in the applicant's financial circumstances or a relationship breakdown).
- Applicants who can afford to buy a house outright on the open market are not eligible for shared ownership housing, nor are those who could not properly afford to purchase a 25% or 50% share of equity.
- The procedure associations use for considering shared ownership applications, therefore includes a careful assessment of the applicant's financial circumstances, which required verification from the applicant's bank or building society that he/she can truly afford and sustain all the costs involved.

#### Right to Buy

Housing Associations who have been granted charitable status are exempt from the Right to Buy under the Housing (Scotland) Act 2001.

# List of National Housing Associations

## Housing Associations with properties in the Stirling area.

NAME	OFFICE ADDRESS	TELEPHONE	WEBSITE
Forth Housing Association Ltd	2 Viewfield Place Stirling FK8 1NQ	01786 446066	
Rural Stirling Housing Association	Stirling Road, Doune FK16 6AA	01786 841101	
Paragon Housing Association	Invergrange House, Station Road, Grangemouth FK3 8DG	01324 664966	
Bield Housing Association	12 Somerset Pl., Glasgow G3 7JT	0141 270 7200	<a href="http://www.bield.co.uk">www.bield.co.uk</a>
Cairn Housing Association	22 York Place Edinburgh EH1 3EP	0141 353 1944	<a href="http://www.caimha.com">www.caimha.com</a>
Canmore Housing Association	Canmore House 193 Dalry Road Edinburgh EH11 2EF	0131 313 5444	<a href="http://www.canmore-housing.org.uk">www.canmore-housing.org.uk</a>
Cowane's Housing Association	49 St John Street Stirling FK8 1ED	01786 472247	
Hanover Scotland Housing Association	40 Albany Street Edinburgh EH1 3QH	0131 557 7404	<a href="http://www.hanoverscotland.org.uk">www.hanoverscotland.org.uk</a>
Key Housing Association	Savoy Tower 77 Renfrew Street Glasgow G2 3BZ	0141 332 6672	<a href="http://www.keyhousing.org">www.keyhousing.org</a>
Kirk Care Housing Association	3 Forres Street Edinburgh EH3 6BJ	0131 225 72446	<a href="http://www.kirkcare.co.uk">www.kirkcare.co.uk</a>
Link Housing Association	33-35 Wellside Pl Falkirk FK1 5RL	01324 634768	<a href="http://www.linkhousing.co.uk">www.linkhousing.co.uk</a>
Margaret Blackwood Housing Association	Pentagon Business Centre 30 Washington Street Glasgow G3 8AZ	0141 221 1606	<a href="http://www.mbha.org.uk">www.mbha.org.uk</a>

## Private Renting

### **Size and Nature of the Private Rented Sector**

There are opportunities to rent housing from the private sector in the Stirling council area. Of the 37145 houses that are in the area, it is estimated that private rented accommodation accounts for approximately 8%. Although private rented housing exists elsewhere, it is predominately to be found in Stirling and Bridge of Allan. This is unsurprising as both areas are in close proximity to the university and much of the private rented housing in these areas is let to students. The majority of private rented housing for students takes the form of tenements, but many houses and cottages exist. In addition there are many guesthouses and bed and breakfast type accommodations available. The quality of private rented stock varies, as does the rent charged. Typically the rent charged for private rented accommodation is higher than that charged for social rented housing and rents tend to range from £400 to £500 for a 3 apartment flat in Stirling town.

### **Accessing Private Rented Property**

There are various methods of accessing private rented accommodation in Stirling and the surrounding area. The larger estate agents are an important source of information and offer various types of property but some of them do not accept benefits and many do not accept under-graduate students. Newsagents or post office windows and the notice boards of supermarkets often have advertisements for private rented properties. The Edinburgh Solicitors Property Guide, (ESPC) also is likely to have listings of private rented properties. Finally the Stirling Observer publishes lists of available private rented properties predominately in Stirling town but also in other areas on a Wednesday and Friday.

## Private Renting cont.

### Private Renting for Students

Apart from the student accommodation that is provided by the university both on campus and in both Stirling and Bridge of Allan, many students choose to live in private rented accommodation. The university publishes a list of private rented accommodation but it is worth noting that by the time that it is distributed, the majority of these properties have already been taken. As stated above many estate agents do not offer their properties to students, but Capital Letters letting agents on Port Street Stirling, let the majority of their private rented properties to both under-graduate and post-graduate students. However to ensure that properties that are usually occupied by students are not taken it is advisable to look for accommodation as early as possible. In addition students should also look at notice boards on campus as they always have advertisements for properties.

### **NOTE**

***It is an offence for accommodation or letting agencies to charge to put your name on a list; and for landlords in Scotland to levy any form of premium on the rent.***



## HOUSING GRANTS

### **An applicant's guide to improvement and repair for private housing.**

Keeping a house or flat in good condition is mainly the responsibility of the owner. It is in their interest to make sure that necessary repairs and improvements are carried out, to keep the home in good condition and maintain its value.

The government also has an interest in making sure that private homes are in good condition. Scottish Ministers are committed to making sure that everyone has decent, affordable housing. Poor housing can affect people's health, it may be a danger to the public, and it has a negative effect on the local environment.

The government recognises that some people cannot afford to pay for the work needed to keep their home in good condition, so grants are available to help. Grants for improvement and repair of houses and flats are given by local Councils, under a framework set by law. This booklet tells you what works are eligible for grant, who can apply for a grant, how much grant you could get, and how to apply for a grant.

In this section, 'house' includes houses and flats.



## HOUSING GRANTS



### What works are eligible for grant?

The law sets out the **tolerable standard**, which a home must meet to be fit for people to live in. A house meets the tolerable standard if:

it is structurally stable

it is free from rising or penetrating damp

it has satisfactory access to all external doors and outbuildings

it has satisfactory

- lighting
- heating
- ventilation
- drinking water supply
- cooking facilities
- drainage, for rainwater and from kitchen and bathroom fittings.

A house must also have all the **standard amenities**, which are:

- a fixed bath or shower
- a wash-hand basin
- a sink

all with hot and cold water supply, and a toilet.

Councils can give grants for any work to bring a house up to the tolerable standard or put it in a good state of repair. Grant assistance is not available for routine repair and maintenance work, such as repainting window frames or replacing worn fixtures.

Councils may also give grants for the following types of work, beyond the basic tolerable standard:

- replacing unsafe electrical wiring
- installing mains-powered smoke detectors
- providing adequate heating or insulation
- replacing lead water pipes
- reducing exposure to radon gas
- in a building in common ownership (such as a block of flats),
  - installing a fire-retardant door at the entrance to each house
  - installing a main-door entry-phone system
- converting another type of building to housing, joining two or more houses into one, or dividing one into two or more houses
- making a house suitable for the needs of a disabled person who lives there.

## HOUSING GRANTS



### Does the Council have to give me a grant?

In most cases it is up to the Council to decide whether to approve an application for a grant. The law sets out all the types of work that are eligible for grant, but each Council may have their own guidelines to decide which types of work have priority for funding. You should contact your Council for details of their local policy.

The Council must give you a grant (within the limits of its budget) for the following types of work:

- installing any standard amenities, where the house does not already have them
- installing any additional standard amenities which are needed because a disabled occupant cannot use the existing ones
- any work which the Council requires you to do by issuing a statutory notice or order on the property. There are four situations in which the Council might do this:

1. If the house does not meet the tolerable standard, they can serve an Improvement Order requiring you to bring it up to the standard.

2. If the house is in a serious state of disrepair, or likely to fall into serious disrepair if no work is done, they can serve a Repair Notice requiring you to fix what is wrong. If a Repair Notice is served on a building which includes business premises as well as houses (for example, flats with shops on the ground floor), the businesses can also get grants.

3. If the house is in a Housing Action Area, they will serve a notice stating the standard you must bring the house up to.

4. If the house is occupied by more than one family, they may serve an order requiring you to provide a fire escape.

## HOUSING GRANTS

### Who can apply for a grant?



The **owner** of a house should usually be the person who applies for a grant for improvements or repairs.

**Agricultural and crofting tenants** are treated as owners in relation to grants.

A **tenant** can apply for a grant in some cases, depending on the type of works and the terms of their lease. Contact the Council for more details.

**Liferenters** can also apply for grants if they are responsible for the planned works.

A **disabled person** can apply for a grant for works to adapt their home to meet their needs, even if they are not the owner or tenant.

If anyone else applies for a grant, for example a young person living in a house which their parents own, or an agent or builder, they will not get any grant unless a *minimum percentage grant* applies. There is more information about minimum percentage grants on page 8 of this booklet.

## HOUSING GRANTS



### What other rules are there?

- The house must have been built, or converted to a house, more than 10 years before the date you apply for a grant.

You can still get a grant for work on a house less than 10 years old to put in standard amenities, or make the house suitable for a disabled person.

- The Council must be satisfied that, after the works have been done, the house will meet the tolerable standard and be in a good state of repair. This may mean that you have to fix other problems, as well as the work you originally planned.
- You must not start the work before your application for a grant has been officially approved in writing. You cannot apply for a grant to pay for works you have already done.
- If you are not the owner of the house, the owner must agree to you applying for a grant.
- After the grant is paid, three conditions apply to the house for five years:
  - It must be used as a private dwelling house (although part may be used for business purposes)
  - If the owner or a member of their family occupies the house, it must be their main home
  - The house must be kept in good repair, as far as possible.

The owner must agree to be bound by these conditions, which will be recorded on the title of the house. There is a charge for doing this, which the Council will usually take out of the grant awarded to you.

If any of the conditions are not met the Council can require that you repay all of the grant, with interest. If you repay the grant, plus interest, to the Council at any time within the five-year period, the conditions will cease to apply. If you sell your house within the five-year period, you do not have to repay the grant, but the conditions will apply to the new owner until the end of the five-year period.

## HOUSING GRANTS



### How much grant could I get?

If the Council agrees that you should get a grant for the work you want to do, they then work out how much you should get.

The amount of grant you can get is based on the cost of the work and how much the law says you should pay yourself.

#### **COST OF WORK**

First, the Council needs to know how much the eligible work will cost. When you apply for a grant, you will need to provide detailed descriptions of the work to be done and estimates of the cost. The costs of professional fees for drawing up plans and specifications, and VAT, are eligible for grant assistance.

The Council may require more than one estimate, to prove the price is competitive. The Council will check that all the work is eligible for grant, and whether any of it is eligible for minimum percentage grant (see below).

Councils can give grants for work that costs up to £20,000 in total. They can apply to the Scottish Executive to go beyond this limit if there are good reasons for the extra cost. They may also raise the amount after work has started, for example if other problems are found once the work is under way.

If any grants have been paid for work on the same house in the past 10 years, the amount of grant you can get for a new application may be reduced.

#### **APPLICANT'S CONTRIBUTION**

To make sure that grants are given to the people who are least able to afford work on their house themselves, an assessment is made to calculate how much should be contributed by all the people who should help maintain the house. There are two types of assessment:

## HOUSING GRANTS

- If you live in the house, or if you own the house and a member of your family lives there, you are described as an occupier. The occupier's assessment is described on page 10.
- If you own the house and let it to tenants, or if you intend to improve it and sell it on, you are a non-occupier.
- 

The assessment for non-occupiers is described on page 12.

The assessments are set down in law, so that all Councils calculate the amount of grant in the same way.

### MINIMUM PERCENTAGE GRANTS

For some works, you will receive a **minimum percentage grant** of 50%, even if you would normally be expected to contribute more than 50% of the cost of works. If you are entitled to more than 50% grant, you will get the higher amount.

This rule is intended to encourage people to carry out essential work and work to common parts of a building.

The works to which minimum percentage grant applies are:

- Any of the works for which Councils **must** give a grant
- Bringing a house up to the tolerable standard
- Making a house suitable for the accommodation, welfare or employment of a disabled person who lives, or plans to live there.

Any works to the common parts of a building in common ownership

- Replacing lead plumbing
- Reducing exposure to radon gas.

## HOUSING GRANTS

### OCCUPIER'S ASSESSMENT

This assessment applies if you or a member of your family live in the house, or intend to live there when the work is completed.

The amount of grant you may receive depends on how much **applicable income** you and your partner (if you have one) have received over the past year. 'Partner' means a person you are married to, or someone you live with as if you were married, including same sex couples. If you are a joint owner or joint tenant of the house, the Council needs to know about the income of all other joint owners, or joint tenants, and their partners as well.

If you or your partner receive Income Support, Income-based Jobseekers' Allowance, or the Guarantee element of Pension Credit, you are assessed as having no applicable income.

Otherwise, to calculate your applicable income, the Council adds together all the income you have received over the past year from:

- Earnings, after tax and NI contributions
- Occupational and personal pensions (not state retirement pension)
- Interest and other payments from savings and investments
- Rent
- Maintenance payments

Any benefits or tax credits you get are not counted, except Housing Benefit.

## HOUSING GRANTS

Next, the Council subtracts the following amounts:

- your mortgage or rent payments for the year. This is set against any Housing Benefit you get, to work out the amount you actually pay yourself
- Half of what you have paid in pension contributions
- Standard allowances of:
  - £47 per week for each child you have under 16, or between 16 and 21 in full-time education
  - £42 per week for any child who is disabled or registered blind
  - £35 per week if you are disabled or registered blind, and single
  - £50 per week if you have a partner, and you or your partner (or both) are disabled or registered blind.

The Council will also need to know if you have received any compensation or insurance payments which might cover the costs of the proposed work, either in relation to damage to the building or disability.

The total applicable income for the application (including all joint owners) is compared to a table which shows how much you have to contribute, as a percentage of the cost of works, and what percentage you can get in grant. The ready — reckoner at the back of this booklet will give you a general idea of what percentage you might get.

# HOUSING GRANTS

## NON-OCCUPIERS ASSESSMENT

This assessment applies if:

- neither you nor any member of your family lives in the house; or
- the grant is for commercial premises in a building which also includes houses.

The amount of grant depends mainly on the amount by which the works will increase the value of the house, compared to the cost of the works.

The Council will need to get two valuations of the house:

- in its present condition at the date of application; and
- an estimate of the value it would have, on the same date, if all the proposed works had already been done.

The Council may ask you to provide these valuations, or they may obtain them themselves.

The increase in value is then compared to the cost of works. If the cost of works is less than the increase in value, you will not get any grant unless a minimum percentage grant applies.

If the cost of works is more than the increase in value, you may get at least 20% of the excess expense.

## HOUSING GRANTS

Current value	£68,000		
Estimated value on completion	£72,000		
Increase in value	£4,000		
Cost of works	£3,000	Cost of works	£9,000
Cost of works is less than increase in value – no grant		Excess expense (Difference between cost of works and increase in value)	£5,000
		Grant – 20% of £5,000 =	£1,000

The amount of grant is increased by another 20% of the excess expense for each of the following criteria that apply.

The works:

- provide additional housing by the conversion or subdivision of property
- bring back into use housing which has been empty for at least two years
- bring the property up to at least the tolerable standard
- are part of a refurbishment scheme for similar works to three or more houses
- are common works to a building which includes more than one house (or a house and other premises)
- are carried out by a not-for-profit housing provider
- make the house significantly more accessible for disabled people.

## HOUSING GRANTS



### How do I apply for a grant?

Contact your local Council to get an application form and find out about local policies on grants.

The Council will tell you what additional information you need to provide with your application, in terms of specifications, estimates and proof of your income. Council officers may also need to visit to inspect the house and check the works are eligible for grant and necessary.

The Council will consider your application. There is no time limit for them to approve or refuse your application, but they must tell you their decision in writing. If the Council refuse your application they must tell you why.

You can ask the Council to review their assessment of the applicant's contribution if you think they have made a mistake in calculating how much grant you are entitled to. They must tell you the result of the review in writing.

**You must not start the work on the house before the Council has approved your grant application in writing.**

**If you start work before your application is approved, the Council may not be able to give you a grant.**

**You may also need planning permission or building warrants from the Council for the work. These are separate from grant approval and you should not start work until you have all the permissions or warrants that may be required. The Council can give you further information.**

## HOUSING GRANTS

You do not have to start work as soon as you have been given approval, although you should start as soon as you can.

The Council can make it a condition of approval that the work is completed by a given date. They must allow you at least one year and may be willing to extend this period if necessary.

The Council can pay the grant in instalments as the work proceeds, or in one lump sum at the end. They must pay all the grant within one month of the work being completed, provided it has been completed to the Council's satisfaction and the invoice from the contractor has been received.

The Council may pay the grant direct to you, or you may instruct them to pay it directly to the contractor.

**It is up to you to check that the work has been carried out to a satisfactory standard, before you pay, or agree for the Council to pay, the contractor.**

## HOUSING GRANTS



### What other help is available?

#### **ADAPTATIONS FOR PEOPLE WITH DISABILITIES**

In addition to housing improvement grants, other help and financial assistance is available for disabled people through Councils' Social Work Services. It is a good idea to contact them first, to discuss the best way to meet your needs, before applying for an improvement or repair grant.

#### **HELP FOR OLDER PEOPLE AND DISABLED PEOPLE**

Care and Repair runs projects in many areas to help people over 60, or younger people with disabilities, to deal with repairs to their homes. Care and Repair can help organise the work, help you apply for grants, and may be able to do small repairs for you. You can find your local Care and Repair project in the phone book, or contact the Care and Repair Forum on 0141 221 9879.

#### **HEATING AND INSULATION**

There is a wide range of advice, grants and loans available to help make your house warmer and more energy efficient.

Grants may be available from the government, from your local Council or from your electricity or gas company. Contact your local Energy Efficiency Advice Centre by using the Freephone number 0800 512012, or look up the website at [www.saveenergy.co.uk](http://www.saveenergy.co.uk).

#### **HISTORIC BUILDINGS**

A repair grant may be available from Historic Scotland for the repair of buildings which are considered to be of outstanding historic or architectural interest, or are located in an outstanding conservation area.

Further information is available from Historic Scotland (Heritage Grants Branch), Longmore House, Salisbury Place, Edinburgh EH9 1SH: telephone 0131 668 8801: fax 0131 668 8788; e-mail [hs.grants@scotland.gsi.gov.uk](mailto:hs.grants@scotland.gsi.gov.uk).

If the building is listed, you should contact the local planning authority to check whether listed building consent is required *before* work can be carried out.

## HOUSING GRANTS



### How much grant could I get? – Occupiers' ready reckoner

This ready reckoner will give you a rough estimate of how much grant you could get, in terms of a percentage of the cost of works. It does not ask for information on every type of income which is included in the assessment, so it cannot tell you exactly how much you will get.

You can get a more detailed estimate by using the grant calculator on the Scottish Executive website at [www.scotland.gov.uk](http://www.scotland.gov.uk), under the topic 'Communities' – 'Housing' – 'Private Sector Housing'. However, an exact figure can only be provided once you submit a formal application for a grant to your local Council. Write down the total amounts received or paid over the past year. Remember to include figures for your partner, if any, and any joint owners, or joint tenants, and their partners.

- |  |                        |
|--|------------------------|
| A. Earnings, after tax and NI contributions  | £ <input type="text"/> |
| B. Occupational and private pensions   | £ <input type="text"/> |
| C. Any other significant income<br>(an amount less than £1000<br>is unlikely to make a<br>difference to this estimate) | £ <input type="text"/> |
| D. Total income: A+B+C   | £ <input type="text"/> |
| E. Mortgage or rent payments   | £ <input type="text"/> |

## HOUSING GRANTS

F. Allowances:

£

- £2444 for each child who was under 16 or under 21 and in full-time education for the whole year
- £2184 for each child who was registered blind or receiving DLA for the whole year
- £1820 if you are registered blind or disabled and single
- £2600 if you have a partner and you and/or they are registered blind or disabled

G. Total deductions: E+F

£

H. Total applicable income: D-G

£

Total applicable income	Grant (percentage of cost)
£0	100%
£0 to £2340	Between 100% and 90%
£2341 to £4670	Between 90% and 80%
£4671 to £7000	Between 80% and 70%
£7001 to £10,000	Between 70% and 60%
£10,001 to £13,000	Between 60% and 50%
<i>Check whether minimum percentage grant applies! (page 8)</i>	
£13,001 to £16,000	Between 50% and 40%
£16,001 to £19,000	Between 40% and 30%
£19,001 to £24,000	Between 30% and 20%
£24,001 to £32,000	Between 20% and 10%
Over £32,000	no grant

## HOUSING GRANTS

This guide provides information on grants which are available from local authorities to help owners of private housing with the costs of necessary repairs and improvements.

The guide covers:

- what types of work are eligible for grant
- who can apply for a grant
- how the amount of grant is calculated
- rules and conditions of grant
- how to apply.

The information in this booklet is also available in other languages and alternative formats.

Further copies are available from

Scottish Executive  
Housing Division 2  
Victoria Quay  
Edinburgh EH6 6QQ.

The booklet can also be viewed on the  
Scottish Executive website at [www.scotland.gov.uk](http://www.scotland.gov.uk)

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**GUIDE TO HOUSING OPTIONS IN STIRLING**

**FORM FOR SUBMITTING AMENDMENTS**

Name of Organisation:

Name of contact person:

Tel:

Fax:

E-mail:

Please specify Section and Page number for each amendment proposed and indicate clearly what text is to be replaced.

Send the amendment(s) to Robert Breslin, Room 126 Viewforth, Stirling. FK8 2ET. Email to [breslinr@stirling.gov.uk](mailto:breslinr@stirling.gov.uk)

Amendments must reach the Council by March 1<sup>st</sup> 2005 to be included in the following years Guide.

Amendments should be in the format shown below.

Page no.	Section no.	Current Text	Replace with

## Appendix 1

### **Housing Benefit Entitlement**

People on low incomes with high rental costs are usually entitled to receive Housing Benefit to help them pay the rent. It is important, however, to remember that there is no automatic entitlement. Housing Benefit will only be paid to someone who has gone through the application process properly and have subsequently satisfied the statutory requirements for the payment of Benefit. Moreover, the level of Housing Benefit awarded may not pay the entire rent. It is very important, therefore, that anyone who may be relying on Housing Benefit to make a private rented opportunity affordable should contact the Housing Benefit advisers at the Council, Citizens' Advice Bureau or other advice agency prior to accepting the tenancy. It is advisable to obtain a pre-tenancy determination (PTD) from the Housing Benefit office in advance of signing a tenancy agreement to ensure it is affordable.

### **Homeless Seeking Private Rented Accommodation**

Stirling council like other local authorities operates a rent deposit scheme, which enables homeless people to secure a private rented tenancy, which they would not otherwise be able to do. This allows homeless people to access private rented accommodation as Housing Benefit may pay for the majority of, or all of the rent but not the mandatory deposit. All landlords without exception demand a deposit, usually one month's rent in advance, before they allow a tenant to occupy the property, and therefore many people are restricted from accessing this type of tenure.