

A Guide to Housing Options in South Ayrshire

Na życzenie klienta, informacje te mogą być udostępnione w innych językach oraz formatach

可按要求將本資訊翻譯成其他語言和轉變為其他格式。

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1. INTRODUCTION

This booklet gives advice on the range of housing options available in South Ayrshire.

The directory at the back of this booklet lists agencies in the area that can provide housing and housing related advice.

More detailed information can be found in the Housing section of the Council's Web site: <http://www.south-ayrshire.gov.uk/housing/>

2. LOCAL AUTHORITY HOUSING

South Ayrshire Council is the largest provider of rented accommodation in the area. The Council currently owns just over 8,150 properties for rent.

The housing stock is distributed across the geographical area, both within the main towns of Ayr, Prestwick, Troon, Girvan and Maybole, and the surrounding rural villages.

Details of the Council's housing stock and allocations policy can be found in the Housing and Property Section of our website. <http://www.south-ayrshire.gov.uk/housing/stock.aspx> or contact your local area office.

There is a high demand for housing in some neighbourhoods, and this may result in lengthy waiting times. There are also some neighbourhoods where waiting times may be lower.

GETTING A COUNCIL HOUSE

How do I apply for a House?

For detailed Housing Advice and Information or to pick up an Application Form from your local Area Housing Office:

Troon: Municipal Buildings, South Beach, Troon, KA10 6EF

Tel: 0300 123 0900 (Press 2, then press 1, then say Troon Housing)

Girvan: 17/19 Knockcushan St, Girvan, KA26 9AG

Tel: 0300 123 0900 (Press 2, then press 1, then say Girvan Housing)

Housing Options Team: 80/88 Kyle Street, Ayr, KA7 1RZ

Tel: 0300 123 0900 (Press 2, then press 1, then say Housing Options)

Or alternatively you can download a copy from the Council's website <http://www.south-ayrshire.gov.uk/housing/applying.aspx>

Applicants will be offered a property with the number of bedrooms required by their household as follows:

One bedroom for:

- Each adult couple or single adult over 16
- Two children of the same sex under the age of 16
- Two children under the age of 10 regardless of their sex
- Each unpaired single/adult couple or child

Applicants can request to be held for an additional bedroom more than they need (as far as stock supply allows) for their household as follows:

- Single applicants and couples;
- Applicants who have two children, where one child is at least 8 years old, and where the two children are separated by at least a four year age gap. Due to the limited availability of 4 bedroom properties, this choice will not be offered if it would result in the household requiring a 4 bedroom property;
- Applicants with a medical condition may be considered for an extra bedroom where a particular condition warrants this, e.g. an applicant who requires a carer to be resident on a 24 hour basis, or a room is required for large medical equipment, e.g. dialysis machine;
- Parents who have residential access to children where they receive child benefit for the child/children.

If an applicant wishes to choose an additional bedroom, they will be required to sign a disclaimer form accepting that they understand housing benefit may be reduced if they have more bedrooms in their home than they need for their household.

Households waiting on 4 bedroom properties can choose to be placed on the 3 bedroom list if there are no 4 bedroom properties in their chosen letting neighbourhoods. Overcrowding points will not be awarded for the additional rooms required if this choice is made.

How many Offers of Housing Will I Receive?

South Ayrshire Council uses a points system in order to identify and give priority to those applicants who are most in housing need. Each applicant will receive 4 offers before their application is suspended for a period of 1 year.

What If I Want To Change My Application?

You can change your choice of areas, house type or heating types at any time. These changes will take effect immediately without incurring any suspensions on your application.

Keeping in Touch!

Please remember to tell us if your circumstances or those of anyone who will be living with you change. We need to know if, for example, someone moves in or out of your home, so that we can give you the right number of points.

You must also remember to tell us if your address changes, as we will cancel your application if you do not reply to our letters.

It is your responsibility to inform us immediately of any changes affecting your application.

Your application will be reviewed on an annual basis and you will be asked to confirm that you wish to remain on the list and make any necessary amendments to your application. If you do not reply to the annual review letter, this will result in your application being cancelled.

APPLYING FOR SHELTERED HOUSING

Applicants applying for Sheltered Housing will complete the same form as other applicants **plus** a Sheltered Housing Application Appendix. However, the way in which your application will be assessed and the priority you will be awarded, will be different from other applicants.

How Will My Application Be Assessed?

Your application will be assessed using the information you have provided on your current housing circumstances and the details supplied on the Sheltered Housing Application Appendix form.

It is therefore important to give as much information as possible about: your current accommodation; medical conditions; mobility; physical impairments and support requirements.

On occasion, it may be necessary for a housing officer to visit you at home in order to assess your housing needs.

What priority will I be given?

You will be awarded one of the following priorities:-

- ✦ **Low Priority (4 points)** – A move to sheltered housing is aspirational, but not immediately necessary.
- ✦ **Medium Priority (8 points)** – A move to sheltered housing would benefit your quality of life but is not essential.
- ✦ **High Priority (12 points)** – A move to sheltered housing is essential.

What areas can I choose?

Like mainstream applicants, sheltered applicants can choose any number of sheltered complexes within South Ayrshire.

However, restricting your choices could result in longer waiting times. You should also check with allocations staff that your chosen heating types are available in the complexes that you have chosen.

APPLYING FOR MEDICAL PRIORITY

Can I apply for Medical Priority?

You can apply for medical priority if you think your current home affects your medical condition.

Medical priority applies mainly to medical conditions that affect your **mobility**. For example, you may find it difficult to climb the stairs in your current home.

A list of medical conditions that do **not** qualify for Medical Priority can be obtained from your Area Housing Office. Please note that this list is not exhaustive.

In some cases we may be able to adapt your home to make it more suitable to your needs. In this case, we would refer your application to our Occupational Therapist. Please ask about this at your Area Housing Office.

Please note – If you are applying for Sheltered Housing you must complete the relevant section of the Housing Application Form.

How do I apply?

You should complete the relevant section of the housing application form.

Remember, this section should be completed by you and is not for your GP or hospital doctor. Please provide as much information as possible as this will help us to make our assessment.

What happens next?

We will assess your application. You may be asked to provide more information to help us make a decision, and we will contact you where this is needed.

Once we have received all the information, we will decide whether or not your case has a medical priority.

You should expect a decision within two weeks from the date we receive all relevant information. In some cases, it may take longer but we will make you aware of this.

How will I be assessed?

Your local Divisional Housing Manager will assess your application. Remember – Medical Priority applies mainly to medical conditions that affect your mobility. The assessment given will be one of the following:

Not suitable for Medical Points: 0 points

You will not be awarded a medical priority where a move to another house would **not help** you or a member of your household in relieving a **qualifying** medical condition. In some cases, although you are not awarded medical points we may recommend you are held on the ground level priority list.

General Medical: 5 points

You will be awarded general medical status where a move to more suitable accommodation would **benefit** you or a member of your household in relieving a **qualifying** medical condition.

Priority Medical: Urgent Rehousing

You will be awarded a priority medical status where a move to more suitable accommodation is **essential** for you or a member of your household in relieving a **qualifying** medical condition.

Applicants qualifying under this category will be made only **one** suitable offer of housing. An applicant who refuses an offer of a property will lose his/her PMED status and will revert to a general medical status.

An applicant who is awarded a PMED status may choose **any** number of letting districts **but** will be held for all neighbourhoods, house and heating types in their chosen districts, unless there is a valid reason for not doing so.

Please note – If you are assessed as requiring ground level accommodation under any of the above categories, you will be held for both flats and bungalows, unless there is a valid reason for not doing so.

Re-assessment of Medical Priority

There are a number of circumstances where a re-assessment of your medical priority will be carried out.

Where you are awarded a medical priority and you later move home, you will need to submit a new medical application for your condition to be assessed against that property.

Also, you can ask for a re-assessment to be carried out if your health deteriorates further, or new qualifying medical conditions arise which you feel would have an impact on your medical priority.

MUTUAL EXCHANGES (SWAPPING HOMES)**How do I apply for a mutual exchange?**

You may also swap homes with another of our tenants, or with a tenant of a different council, Housing Association or Registered Social Landlord. We call this a 'Mutual Exchange'.

Our mutual exchange module will attempt to match you to other tenant's who are seeking a mutual exchange. Tenants may also advertise in the local press, shops and area offices to try to find a suitable partner to exchange with.

To obtain an application form and further information on exchanging rules, please contact your local area office. Or alternatively you can download a copy from the Council's website www.south-ayrshire.gov.uk

Before a mutual exchange can go ahead the Council must give its permission.

If permission is granted, you will be required to sign a disclaimer form accepting that you understand housing benefit may be reduced if you have more bedrooms in your new home than you need for your household.

This option may give you an alternative means of moving to more suitable accommodation, in addition to the Council's waiting list.

HOUSING APPEALS PROCEDURE

The housing appeals procedure allows you the opportunity to request a review of a decision made in respect of a current housing policy.

The Head of Housing and Facilities will consider appeals in the first instance.

Applicants should submit their appeal within 7 working days of receiving the decision.

The appeal will be acknowledged within 2 working days.

3. WHAT YOU SHOULD KNOW BEFORE TAKING ON A TENANCY

Tenancy Agreement – Terms & Conditions

As a tenant you will need to make sure that you keep to the terms and conditions of your Tenancy Agreement, which you should read carefully before signing.

It is important that you think about the bills you will have to pay as a tenant so, please read on to make sure that you are fully aware of what to do. It is important you think about each one and be sure that the money that comes in to your house will be enough to cover these costs.

Rent

Your rent will be the most important bill that you will have to pay. If you do not pay your rent you could lose your home. It is important that you pay your rent each fortnight before any other bill.

For more information on the different ways to pay your rent please take a copy of our "Ways to Pay" leaflet.

If you receive benefits, or are on a low income, you may be eligible for Housing Benefit, which may pay all or part of your rent. Help on how to claim Housing Benefit will be given to you by our staff and they will try to answer any questions you may have.

Due to changes to housing benefit, your housing benefit may be reduced if you have more bedrooms than you need for your household.

Council Tax

The Council Tax Office is notified of any new tenants moving into their houses. You will receive a Council Tax bill from the Council which you must pay or legal action may be taken against you. Water and Sewerage Charges are included within your Council Tax bill.

If you are the only adult over 18 in a house you should get a 25% discount on your Council Tax, Water and Sewerage charges. This is not given automatically and you will need to tell them in writing that you live alone. This can be done by completing the Enquiry Form that will be given to you when you move into the house or by sending a letter or email to the Council Tax Office telling them your circumstances.

You may be entitled to other discounts or not need to pay Council Tax in certain circumstances, e.g. if you are under 18, a full time student, an apprentice or Youth Trainee etc.

If you think you may qualify you should get in touch with the Council Tax office for further help or to get an application. You must give the Council Tax office any papers they need to put through your claim.

If you are on benefits or a low income you can ask for a Council Tax rebate. For more information please get in touch with your local office.

Furnishing Your Home

If this is your first tenancy you may not have all the furniture you need. You will also need to put carpets down as the Council do not put furniture or carpets in houses for new tenants.

If you receive benefits you should ask the Benefits Agency for an application for a loan to help towards these costs.

You may also be entitled to a Community Care Grant depending on your circumstances. For more information please get in touch with the Benefits Agency.

Decorating Your Home

You may also need to decorate your home, which is your responsibility as a tenant,

Household Bills

You will need to pay your Gas and Electricity bills. Scottish Hydro Electric offer help to make paying your bills easier, and you should get in touch with them for details.

If you have a television you will also have to pay for a TV licence.

Home Contents Insurance

South Ayrshire Council does not insure your furniture, personal things or decorations against theft, fire, vandalism burst pipes and other household risks.

It is important that you take out your own contents insurance to cover for any loss or damage to your furnishings. South Ayrshire Council has a Home Contents Insurance Scheme, and you can have Accidental Damage cover at a small extra cost. To find out more please get in touch with your local office.

Your rent will be the most important bill that you will have to pay. If you do not pay your rent you could lose your home. It is important that you pay your rent each fortnight before any other bill.

Right to Buy

The Housing (Scotland) Act 2014 ended the Right to Buy for all social housing tenants in Scotland on the 1st August 2016.

4. REGISTERED SOCIAL LANDLORDS

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, referred to as "RSLs"

The 8 RSLs that operate within South Ayrshire provide a variety of accommodation for different client groups. Accommodation provided includes: mainstream, amenity, sheltered and very sheltered housing.

Each RSL operates its own individual allocation policy and points system. Most RSLs also have a nomination agreement with the Local Authority whereby the Council can nominate people from their list for 50% of RSL vacancies. The decision on who the property is actually allocated to remains with the RSL.

AYRSHIRE HOUSING

Ayrshire Housing is a large locally based housing association and has properties to rent throughout Ayrshire. For further information and application form contact:

Ayrshire Housing
119 Main Street
AYR
KA8 8BX

Tel: 01292 880120
Email: info@ayrshirehousing.org.uk
Website: www.ayrshirehousing.org.uk

WEST OF SCOTLAND HOUSING ASSOCIATION

West of Scotland Housing Association provides properties for rent located in **Ayr, Mossblown, Prestwick & Troon.**

Note: The Association only allocates a small number of houses each year.

For further information and application form contact:

West of Scotland Housing Association
Camlachie House
40 Barrowfield Drive
Camlachie
Glasgow
G40 3QH

Tel: 0141 550 5600
E-mail: info@westscot.co.uk
Website: <http://www.westscot.co.uk>

TRUST HOUSING ASSOCIATION LTD

Trust Housing Association own and manage properties throughout Scotland. In South Ayrshire the association has properties, located in **Ayr, Girvan & Troon**, providing principally, sheltered, very sheltered and amenity housing.

For further information or an application form contact:

Trust Housing Association Ltd.
1st Floor, Pavilion 5
Watermark Business Park
345 Govan Road
GLASGOW
G51 2SE

Telephone: 0131 444 1200 (Edinburgh)
Email : info@trustha.org.uk
Web site : www.trustha.org.uk

BLACKWOOD HOUSING ASSOCIATION

The aim of Blackwood Housing Association is to enable people who have physical disabilities to obtain affordable housing.

In South Ayrshire the association has properties located in Ayr comprising of general needs, wheelchair and elderly amenity housing.

Blackwood Housing
1 Belses Gardens
Cardonald
GLASGOW
G52 2DY

Telephone: 0141 883 4477
Fax: 0141 883 9504
Email: info@blackwoodgroup.org.uk
Website: www.mbha.org.uk

HANOVER HOUSING ASSOCIATION

Hanover Housing Association provides sheltered and amenity houses for rent throughout Scotland mainly for the elderly.

Hanover Housing Association in South Ayrshire has properties in Prestwick, Troon and Ayr.

For an application form and further information contact:

Hanover Housing Association
West Area Office
Hanover (Scotland) Housing Association Ltd
Pavilion 5 (Ground Floor)
Watermark Business Park
345 Govan Road
Glasgow
GG51 2SE

Tel: 0141 553 6300
E-mail: westinfo@hsha.org.uk
Website: www.hsha.org.uk

LINK HOUSING

Link Housing Association in South Ayrshire has general needs properties for rent in Prestwick.

For an application form and further information contact:

Link Group
Link House
2c New Mart Road
Edinburgh
EH14 1RL

Tel: - 03451 400 100
Email : linkpsl@linkhaltd.co.uk
Website: www.linkhousing.org.uk

BLUE TRIANGLE HOUSING (GLASGOW) HOUSING ASSOCIATION

The Blue Triangle project in South Ayrshire project provides supported accommodation **single** homeless adults aged 21 years and over.

Applications for accommodation are via a referral from South Ayrshire Council's Housing Options Service.

Blue Triangle (Glasgow) Housing Association Ltd.
Chalmers Court
36 Charlotte Street
AYR
KA7 1EA

Tel: 01292 284821
Email: chalmerscourt@btha.org.uk
Website: www.btha.org.uk/mail/contact.php

5. RENTING FROM A PRIVATE LANDLORD

In South Ayrshire private rented accommodation accounts for around 11% of the total housing stock and is widely distributed throughout the area. Property rented from a private landlord can either be furnished or unfurnished.

Anyone letting a property is required by law to register with the Local Authority. It is an offence for an unregistered landlord to let a property. You can check whether a landlord is registered by visiting the Landlord Registration website.

www.landlordregistrationscotland.gov.uk and click on the Public Search Button.

How to find a private let

The majority of private lets are now advertised online. Four of the most popular advertising sites are:

www.rightmove.co.uk

www.zoopla.co.uk

www.citylets.co.uk

www.gumtree.com

Alternatively, some landlords advertise in the local press or in shop windows.

Deposits

When you move into rented accommodation, most landlords or letting agents ask for a deposit. A deposit is a sum of money which acts as a guarantee against:

- damage you, as a tenant, may do to the property
- cleaning bills if you have left the property in poor condition
- bills that are left unpaid, for example fuel or telephone bills
- any unpaid rent.

A deposit cannot be used to replace items that are damaged, or worn, due to normal wear and tear.

Usually a deposit is one month's rent. However, landlord and letting agents can ask for up to the equivalent of two months' rent.

Deposit Schemes

When you rent from a private landlord or letting agent then a tenancy deposit scheme is where your deposit will be held for the length of your tenancy.

Your landlord has to register your deposit within 30 working days from the beginning of the tenancy with one of the available three schemes:

- Letting Protection Scotland
- MyDeposits Scotland
- Safe Deposits Scotland

There is no cost when registering a deposit.

Most private rented tenants will have their deposits registered with a tenancy deposit scheme. However, there are a few exemptions:

- if the landlord is a family member
- life rents
- holiday homes
- properties used by religious organisations
- supported accommodation
- a house that is subject to control orders
- agricultural and crofting tenancies
- where the landlord is a resident
- where the ownership of the property changes hands, such as when the property has been repossessed.

If your tenancy is not listed above then the landlord will have to register your deposit.

Getting the Deposit Back

When the tenancy comes to an end your landlord will apply to the tenancy deposit scheme for the repayment of the deposit. The application will include details of any deductions and the amount of the deposit that is to be returned. It is a good idea to agree an amount to be returned with your landlord before they submit the request for repayment as disagreements and using the dispute resolution service will make the process take longer.

You will be contacted by the tenancy deposit scheme to see if you agree with the amount of deposit that is to be returned to you. If you do agree then you will receive the agreed amount within five working days. The Tenancy Deposit Scheme will repay you directly, not pay the landlord even though they registered the deposit.

If you think that your landlord has not applied for the deposit to be returned then you may make your own application to the tenancy deposit scheme. If the Scheme does not hear back from your landlord within 30 working days they will repay the full deposit to you, so if this happens it means the process takes longer.

Disputes

If you and your landlord cannot come to an agreement over any deductions that have been suggested, then you will be able to apply to the dispute resolution process. You will need to show that you have tried to come to agreement with your landlord before entering the dispute resolution process.

Tenants do not have to use the dispute resolution process. However, if you decide to do so then your landlord has no choice but to enter into the dispute process with you.

The dispute will be referred to an independent adjudicator, who will receive any evidence that has been submitted. The adjudicator will come to a decision and if you are not happy with the amount of the deposit that is to be returned then you can ask for a review. However, after a review the decision made will be final and binding on both parties. **Rent Deposit Scheme**

Seascope is an organisation which aims to help people aged 16 years and older who do not have money for a deposit. They do this by giving the landlord a guarantee which is held in place for 12 months. During this time the tenant builds up his/her own deposit.

To apply for help from SeAscope you need to first contact South Ayrshire Housing Offices to arrange Housing Options Interview, if you are already in a local authority property. You can contact them on 01292 611600 or call at their offices in Kyle street, Ayr.

You can then be referred to Seascope for an appointment. If you are not accommodated by South Ayrshire Council, or are in a private let, you can make a self referral to SeAscope at their Main Street Office on 01292 290035.

Tenant Information Pack

All landlords who issue an assured or short assured tenancy have a duty to provide new tenants with a Tenant Information Pack.

The aim of the tenant information pack is to improve the accessibility of information available to tenants. It includes information on:

- tenancy agreements,
- property condition, and
- rights and responsibilities of tenants and landlords

In particular landlords are required to provide tenants with the following information:-

- a copy of the tenancy agreement
- where the tenancy is a Short Assured, a copy of the AT5
- a copy of the relevant gas safety record
- grounds for repossession
- energy performance certificate
- inventory

The Pack also includes information regarding a tenant's right to have repairs carried out in the property.

Security of Tenure

As long as a tenant does not break any of their tenancy conditions they will have the right to stay in their rented accommodation for as long as the tenancy agreement specifies. If a landlord wishes to end a private tenancy he/she must provide the tenant with the correct notice period. The notice required should be set out in the tenancy agreement and will depend on the type of tenancy that is in place. The most common type of private tenancy is the Assured or Short Assured Tenancy.

If a Landlord wants to end the tenancy they must serve a valid Notice to Quit (NTQ) on a tenant, this ends the terms of the tenancy agreement. However, a tenant cannot be evicted from a private tenancy until the landlord has served a Notice of Proceedings (NOP) and the Court has granted an Eviction Order.

If a tenant wants to end a private tenancy he/she must also provide the landlord with the correct written notice. The tenant will continue to be liable for payment of rent until the notice period has expired.

If you are unsure of the type of private tenancy you have and your rights and responsibilities as a private tenant, you can get advice on your lease from a solicitor or independent housing advice agency such as the Ayr Housing Aid Centre (tel: 01292 288111).

Local Housing Allowance

Local Housing Allowance is a new way of working out new claims for Housing Benefit for tenants renting accommodation from a private landlord. It also affects tenants already getting Housing Benefit who move into accommodation rented from a private landlord. If you live in Council accommodation or housing association accommodation, Local Housing Allowance will not affect you.

With Local Housing Allowance, your benefit is not usually based on the property you live in. It is usually based on:

- who lives with you

- which area you live in
- how much money you have coming in
- what savings you have.

In some cases the amount of benefit you are entitled to will be affected by other things. These can include:

- how much your rent is
- whether anyone living with you is expected to contribute to your rent

Usually you will have your benefit paid directly to you. It will be paid directly into your bank or building society account, if you have one, or by cheque.

If you do not already have a bank or building society account, you may want to set one up. That way you can arrange to pay the rent to your landlord automatically, using a standing order.

You can get advice about opening and running a bank account from any bank or building society. You can also get advice from a welfare organisation such as Money Advice.

It is up to you to pay the rent to your landlord. If you don't pay your rent, you may be taken to court and evicted from the property.

If you want to know more about Housing Benefit and Local Housing Allowance and how it affects you please contact Benefit Services on 0300 123 0900.

Office	Address
Ayr Housing Benefit and Council Tax Benefit	The Wallace Tower 172 – 176 High Street Ayr KA7 1PZ
Ayr Council Tax Benefit	The Wallace Tower 172 – 176 High Street Ayr KA7 1PZ
Troon and Prestwick	Municipal Buildings, South Beach, Troon KA10 6EF
Girvan and Maybole	19 Knockcushan Street, Girvan KA26 9AQ

Email benefit.services@south-ayrshire.gov.uk

Opening Hours for telephone and public enquiries are Monday, Tuesday and Thursday 10.00am to 4.45pm and Friday 10.00am to 4.00pm.

Unlawful Eviction

Unlawful or illegal eviction is where a tenant is forced out of their home without the landlord following the proper procedures.

In most cases a landlord must obtain a court order to evict a tenant. It is a criminal offence to force someone out of their home without first getting a valid possession order. If a landlord is found guilty of unlawful eviction he/she could be fined or imprisoned, or both.

A landlord may also be made to pay damages to a tenant that has been unlawfully evicted. Tenants should go to the Police if they feel they are being, or have been, illegally evicted from their home.

6. HOME OWNERSHIP OPTIONS

Buying a House

You may wish to consider the option of buying a property. House prices in South Ayrshire can be quite varied, depending on the area, size and type of property.

Lists of properties for sale can be obtained by contacting the numerous Estate Agents and property Solicitors operating throughout South Ayrshire.

Local weekly newspapers (The Ayrshire Post, Kilmarnock Standard, Ayr Advertiser, Troon and Prestwick Times and The Carrick Gazette) also have property sections.

Advice on Mortgages, Valuations and finding a Solicitor can be found in the Housing and Property Section of the Council's web site. A booklet titled "Thinking about buying" is also available free by contacting: 0131 244 2105.

Section 11 of the Homelessness etc (Scotland) Act 2003

Under the above Act all Mortgage Companies have a legal duty to notify the Local Authority when he/she has issued a Notice of Legal Proceedings to repossess a property. The Council will then contact the owner to provide housing advice and assistance to prevent a homeless situation from arising.

Building a House

Building your own home can be a very satisfying option but it is important that you plan carefully in the beginning to avoid any pitfalls. The first step in building your own home is finding and purchasing a suitable site to build on. These will be advertised in local newspapers, Estate Agents and property Solicitors' offices.

Some sites will have outline planning consent for housing, some will be serviced with water, electricity and gas, however some will have neither planning consent nor services. **Do not purchase a site until you have, at the very least, outline planning consent.**

Planning and Building Standards Officers will be happy to give you advice on the planning system and general aspects of the building process.

They can be contacted at the following address.

South Ayrshire Council
Planning Services and Building Standards Services
Burns House, Burns Statue Square, Ayr Tel: 01292 616100

Shared Ownership Housing

Shared ownership housing is a cross between renting from a Housing Association and owning a house.

In South Ayrshire, **Ayrshire Housing**, **West of Scotland Housing Association** and **Trust Housing Association** all provide the option of shared ownership housing

LIFT – New Supply Shared Equity

LIFT is a scheme introduced by the Scottish Government aimed at helping people on low incomes who wish to be home-owners but cannot afford to pay the full price for a house. Grants are available to allow Registered Social Landlords to build new houses which will be available for sale on a shared equity basis.

LIFT will mainly aim to help first-time buyers, but can help others too. For example, a disabled person who needs help to move to a more suitable house. HomeStake will be available mainly in new housing developments.

More information on the scheme can be found on the Scottish Government's website. www.scotland.gov.uk

7. ENERGY ADVICE AND ASSISTANCE

The Energy Agency provides free, impartial and friendly advice to all households regarding every aspect of energy efficiency in the home and availability of heating and insulation schemes. For advice contact:

Energy Agency
Watson Peat Building
Auchincruive
Ayr
KA6 5HW

Tel: 01292 521896

Email: energyagency@energyagency.org.uk

8. FINANCIAL ADVICE AND ASSISTANCE

Housing Benefit

Most people who are on low incomes and rent their homes are entitled to receive Housing Benefit, which is largely funded by the Government.

The Housing Benefit Scheme operates as a rent allowance for private sector tenants and as a rent rebate for public sector tenants (Council tenants and Housing Association/RSL tenants)

In South Ayrshire the Housing Benefit Scheme is administered by Unified Benefits who are part of the council's Chief Executive Department. Unified Benefits teams are based within the Girvan, Ayr and Troon Area Housing Offices.

Unified Benefits administer both Housing and Council Tax Benefit; claims are made using a single application form.

Further information and an application form can be obtained by telephoning 0300 123 0900.

Please note with effect from April 2013 the Welfare Reform Act will introduce a reduction of housing benefit levels for social tenants who have more bedrooms than they need for their household. Full information on the details of this legislation can be found at www.dwp.gov.uk.

Welfare Rights Service

The Welfare Rights Service offers:

- Advice on complex benefit issues.
- Representation at appeals or reviews
- Information and advocacy on a range of issues, including Employment Rights, Industrial Injuries, Housing and Social Services.
- Training for organisations on Social Security Benefits.
- Campaigning to encourage benefit take up.

The Enquiry and Information Team can also offer benefit checks to ensure income is maximised and is the initial point of contact for people seeking information on and assistance from Social Work Services.

Contact with a Welfare Rights Officer can be made through the **Enquiry and Information Team Tel: 0300 123 0900**.

Trading Standards.

A wide range of information, advice and assistance is available and provided by advisors of South Ayrshire Council's Trading Standards.

Advice is available in two main areas:

- Consumer Advice
- Money Advice

If you have a consumer problem they can help by informing you of your rights and if appropriate pursuing your complaint and taking action on your behalf.

Advisors also provide **free, impartial, independent and confidential** advice on debt. They can advise you how to manage your debt and outline your options.

Contact can be made by:

- Calling into their office at 5-7 River Terrace, Ayr
- Phoning on **0300 123 0900**
- Emailing cabac@south-ayrshire.gov.uk

Mortgage to Rent Scheme

This scheme may be able to assist you if you are an owner-occupier facing repossession or having difficulties paying your mortgage.

Advice and Assistance is available from:

Ayr Housing Aid Centre

7 York Street

Ayr

KA8 8AN

Tel: (01292) 288111

A leaflet is also available on the Scottish Government's web site www.scotland.gov.uk

Or by telephoning 0845 279 9999.

9. HOMELESSNESS

If you are homeless or are threatened with becoming homeless within 2 months, the Local Authority has a legal duty to help you.

You are homeless if:

- You have nowhere to live
- You have nowhere that you and your family can live together
- You have somewhere to live but are scared to stay there because of threats of violence
- You have somewhere to live but it is overcrowded and causing you health problems.
- You are living somewhere but the owner has not given you permission to be there.
- You have been staying with a friend or relative but they have told you to leave.
- You live in a caravan, mobile home, or boat and have nowhere to put it.

Even if you are not homeless, but are worried that you may be in danger of losing your accommodation, you should contact your local housing office or independent housing advice agency for advice. The earlier you seek advice the more opportunity there may be to look at your options and to provide assistance, which may prevent your homelessness.

For further information on housing options or to request a homeless interview you should contact:

The Housing Options Service

80/88 Kyle Street

AYR

Tel: 0300 123 0900 (Press 2, then press 1, then say Housing Options)

If you are outwith Ayr, you can contact your local Area Housing Office. Contact details are at the back of this guide.

If you are homeless outwith office hours, please call

Freephone: 0808 100 3151

Or alternatively you can contact your nearest Police Station.

If you are homeless, you will be given an appointment and be interviewed by an experienced officer who will assess your application.

You have the right to be accompanied at your interview by a friend, relative or support worker.

If required, you will be offered temporary accommodation. This could be within a hostel, B&B or furnished accommodation.

Depending on the outcome of your application you may be offered suitable permanent accommodation, when this becomes available, or given temporary accommodation and advice and assistance to find permanent accommodation.

Throughout the process you have the right to get Independent Legal advice.

11. WHERE TO GET HOUSING ADVICE AND INFORMATION

LOCAL AREA HOUSING OFFICES

Troon: Municipal Buildings, South Beach, Troon, KA10 6EF
Tel: 0300 123 0900 (Press 2, then press 1, then say Troon Housing)

Girvan: 17/19 Knockcushan St, Girvan, KA26 9AG
Tel: 0300 123 0900 (Press 2, then press 1, then say Girvan Housing)

Housing Options Team: 80/88 Kyle Street, Ayr, KA7 1RZ
Tel: 0300 123 0900 (Press 2, then press 1, then say Housing Options)

LOCAL ADVICE AND SUPPORT AGENCIES

Trading Standards Advice Centre.

5-7 River Terrace, Ayr, Tel: 0300 123 0900

They can provide free, impartial, independent and confidential advice on debt and consumer issues.

Social Work: Enquiry and Information Team

Is the initial point of contact for people seeking information on and assistance from Social Work Services including Welfare Rights Service. To get a direct connection to an Advice and Information assistant : Tel 0300 123 0900

Throughcare Support Team

1 Holmston Rd. Ayr, KA7 3BA, Tel: 0300 123 0900

Offer advice and support to young people aged 16-21 but give priority to those leaving care or who are homeless.

Ayr Housing Aid Centre

7 York Street, Ayr, KA8 8AN, Tel: (01292) 288111

They provide advice on all areas of housing, including private rented accommodation and your legal rights.

South Ayrshire Women's Aid

6 Miller Road, Ayr, Tel: 01292 266482

They offer advice, support and practical help to women experiencing /or who have experienced physical or emotional abuse.

Ayrshire Council on Alcohol,

24 Fullarton Street Ayr, Tel: 01292 281238

They offer individual, confidential counselling with a variety of activities.

Barnardos South Ayrshire Family Service

62 Viewfield Road, Ayr, Tel: 01292 610479

They provide support to children, young people and families who are living in temporary accommodation or at risk of homelessness

SeAscape

8 Barns St, Ayr, KA7 1XA, tel no 01292 285424

They operate a rent deposit guarantee scheme.

S.T.E.P. Project

McAdam House, 34 Charlotte Street, Ayr, Tel: 01292 612301

Aims to help young people aged 16-21 who are experiencing difficulties in obtaining or sustaining training.

Turning Point Scotland

Community Treatment and Rehabilitation Service (Substance Misuse)

3 Killoch Place, Ayr, KA7 2EA, Tel: 01292 619940

They provide an addiction service offering individual support, information, group work and help to access other services.

South Ayrshire Nightstop

8 Barns St, Ayr, KA7 1XA, Tel: 01292 271000

Nightstop is a local voluntary agency which provides emergency accommodation for young people aged 16 to 25 who are in acute housing need, in the homes of approved volunteer families for one night at a time.

USEFUL HOUSING ADVICE WEB SITES

South Ayrshire Council: www.south-ayrshire.gov.uk

Scottish Government: www.scotland.gov.uk

Landlord Registration: www.landlordregistrationscotland.gov.uk

Shelter Scotland: www.shelterscotland.org.uk

Citizens Advice Bureau -Advice Guide: www.adviceguide.org.uk

Renting from a private landlord. www.rentingscotland.org