# HOUSING APPLICATION GUIDE



This guide is to help you fill in your application form for Highland Housing Register. It also gives you some information about social rented housing in Highland, as well as where to find out more information if you need it.

This document is available in other formats such as audio tape, CD, Braille, and in large print. It can also be made available in other languages.

## The Highland Housing Register













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# Please fill your Housing Application Form in BLACK INK and BLOCK CAPITALS

## WHAT DOES THIS GUIDE TELL ME?

- What to do to register and maintain your application for housing.
- What proof you need to provide so we can process your application:
- Further information relevant to how we process and assess your application:
- Where social rented housing is available in Highland.
- Where to find information about your prospect of social housing in Highland.
- What to do if you don't agree with our assessment of your application.
- How to make a complaint or a suggestion, or become involved in improving our service.



## ABOUT HIGHLAND HOUSING REGISTER

### WHAT IS HIGHLAND HOUSING REGISTER?

Highland Housing Register is a register for people who are applying for social rented housing in Highland.

The register also holds information about your 'housing need' based on the information you tell us about your housing circumstances in your application.

Highland Housing Register uses this information to rank your priority for any social rented housing that becomes available.

We can also use this information to help you access other suitable types of housing options.

### WHAT IS SOCIAL RENTED HOUSING?

This is housing that is for rent from a registered social landlord. The registered social landlords that take part in the Highland Housing Register are:

- The Highland Council
- Cairn Housing Association
- Lochalsh & Skye Housing Association
- Albyn Housing Society
- Lochaber Housing Association
- Pentland Housing Association

These landlords have around 20,000 social rented properties in their ownership or management in Highland. Around 1,700 of these properties become available each year.

Not everyone applying for social rented housing will be successful. Your prospects will depend on the supply and demand of social housing in the community where you would like to live. Information about the location of social housing in Highland is on page 21.

We will give you some information to help you understand your prospect of social rented housing when you apply. We can also tell you how to find this information on our web-sites.

## The Highland Housing Register













#### CAN HIGHLAND HOUSING REGISTER HELP ME WITH ANY OTHER HOUSING OPTIONS?

Yes, we can provide you with advice and information about some housing options, such as private rented options or adaptations to help you remain in your own home.

With other options, such as mid-market rented options, or low cost home ownership, we can refer your details to providers or developers. In some cases, Highland Housing Register has arrangements to help allocate these types of options.

But we do need to know what other types of options you are interested in finding out more about. You can help us help you with access to other housing options by completing the questions on page 16 of our housing application.



## 2. ABOUT HIGHLAND HOUSE EXCHANGE

Tenants of Highland Housing Register landlords also have the opportunity to look for a suitable house to move to by registering for FREE with Highland House Exchange:

www.highland.houseexchange.org.uk





## 3. CONTACT THE HOUSING OPTION TEAM

If you are homeless or may become homeless within 2 months, or would like some advice on the security of your housing existing home/accommodation you should contact The Highland Council's Housing Options Team at **housing.options@highland.gov.uk** or by telephone on **01349 886602**.



# 4. OTHER SOCIAL, AFFORDABLE AND SUPPORTED HOUSING PROVIDERS IN HIGHLAND

There are a number of other providers of social and affordable housing in Highland. You can make enquiries and apply directly to these organisations as they maintain their own separate housing registers and assessment systems.

In some cases, these providers ask for 'nominations' from Highland Housing Register. This means they ask for details of people that are suitable for their vacancies. For example, Hanover, Trust and Margaret Blackwood Housing Associations do this. So it is in your interest to make sure you fill in a Highland Housing Register form too, if you are applying to them.

#### ABBEYFIELD SCOTLAND LTD

14 New Mart Road, Edinburgh, EH14 1RL t: 0131 225 7801 f: 0131 225 7606 e: info@abbeyfield-scotland.com www.abbeyfield-scotland.com/index.php

Type of Housing: Sheltered

#### **BLACKWOOD HOMES**

North Regional Office, 23 Raeden Court, Midstocket Road, Aberdeen, AB15 5PF t: 01224 326 331 f: 01224 327 414 e: info@mbha.org.uk

www.mbha.org.uk

Type of Housing: Accessible housing for people with physical disabilities

### **BIRCHWOOD HIGHLAND**

5 Wells Street, Inverness, IV3 5JT

t: (01463) 236507 f: (01463) 236522 e: info@birchwoodhighland.org.uk

www.birchwoodhighland.org.uk

Type of Housing: Supported housing for people with mental health issues

## HANOVER (SCOTLAND) HOUSING ASSOCIATION

12 Institution Road, Elgin, Moray, IV30 1QX

t: (01343) 548585 f: (01343) 549519 e: northinfo@hsha.org.uk

www.hsha.org.uk

Type of Housing: General Needs - Amenity - Sheltered

#### **KEY HOUSING ASSOCIATION**

Savoy Tower, 77 Renfrew Street, Glasgow G2 3BZ

t: 0141 332 6672 f: 0141 332 7498 e: info@keyhousing.org

www.keyhousing.org

Type of Housing: Supported housing for people with learning disabilities

### LINK HOUSING ASSOCIATION

Link Housing Customer Service Centre, Watling House, Callandar Business Park, Falkirk, FK1 1XR

t: 08451 400 100 e: csc@linkhaltd.co.uk

www.linkhousing.co.uk

Type of Housing: General Needs

#### TRUST HOUSING ASSOCIATION

12 New Mart Road, Edinburgh, EH14 1RL

t: (0131) 444 1200 f: ((0131) 444 4949 e: info@trustha.org.uk

www.trustha.org.uk

Type of Housing: Sheltered - Very Sheltered - Amenity - Shared Ownership



# 5. IMPORTANT INFORMATION ABOUT WELFARE REFORM AND YOUR HOUSING APPLICATION

## **CHANGES TO BENEFITS WHICH COULD AFFECT YOU**

The UK government has introduced a series of changes which you need to be aware of when applying for, and accepting an offer of, housing from any of the HHR partner, particularly if you need to claim benefits to help you pay your rent.

- Housing benefit for people of working age may be reduced if they are living in a property which is too big for them.
- Universal credit is being phased in for new claimants and will replace all means tested benefits,
  Tax Credits and Housing Benefit for those of working age. People who receive this benefit will
  be paid monthly and will get all their benefits in one lump sum paid directly to them.

The Housing element of Universal Credit may be reduced if the property is assessed as too big for the household. Help towards your rent will be no longer be paid to the Council on your behalf – if you receive Universal Credit you will have to arrange to pay your rent regularly, in advance.

You may wish to discuss how the size of property you are applying for will affect the level of benefit you receive before proceeding with your application for housing – please contact your local housing office, details on the back of this booklet.

### **RENT PAYMENTS**

You will be expected to pay your rent to us. We can assist you and give advice on choosing the best method for paying your rent based on your circumstances.

We offer a range of payment methods including;

- Direct Debit
- Online or Telephone payments
- At any Service Point
- At any PayPoint outlet (including Post Offices)
- Bank Credit Transfer, Tele-banking or Standing Order
- Payments by credit card will incur a 2 per cent charge

If you are struggling to pay your rent, worried about how welfare changes or have any questions about how they affect your application for housing, please contact any HHR office noted on the back of this booklet.

You may also wish to contact the Council's Welfare Support team on 0800 090 1004 for advice on welfare benefits in general. You can also get advice and information from your local Citizen's Advice Bureau or local advice agency – you can get their details from your local Service Point or from our Service Centre on 01349 886602.

More information on the changes in benefits and how it will affect you can be found on our website at www.highland.gov.uk – we will keep this up-to-date with any further changed announced by the Government.



## 6. PROOF - WHAT AND WHY

In the housing application we have used this icon to show when we need proof of your circumstances. This section lists all the places in the application where we have shown this icon, and tells you why we need to have this information to process your application.





## **PROOF OF IDENTITY**

We need proof of all people who will reside with you. We need this proof as this affects the house size you will be eligible for. You will need to send us one of the following original documents, not a photocopy:

- ✓ Passport
- ✓ Driving license
- ✓ Birth certificate
- ✓ National ID card

If you have recently moved and do not yet have documents with your new address, send them as soon as you can.

We need to have proof of your current address to verify your housing circumstances as points can only be applied when we have evidence that you have been resident in the community for at least 12 months at the point of the offer of housing.



#### **PREGNANCY**

We need proof of pregnancy as this affects the house size you will be eligible for. It can also affect the level of priority your application is awarded for overcrowding or homelessness points.

You need to send us an original document, not a photocopy, such as:

✓ Correspondence to you from your Health Visitor or similar confirming the pregnancy.



#### **RESIDENTIAL ACCESS TO CHILDREN**

We need proof of residential access arrangements if you want to be considered for an extra bedroom for any children for whom you have residential access. The policy is that you will only be entitled to 1 extra bedroom for children you have access to, regardless of how many children you have access to. Please note it must be regular and set access arrangement.

Evidence can be a letter from the parent who is the primary carer. However, under national arrangements for Getting it Right for Every Child (GIRFEC) we will seek to verify the access arrangements with an appropriate professional such as:

- ✓ The headteacher from the school your child/ren attend
- ✓ The Health Visitor.



### **MORTGAGE DIFFICULTIES**

We need proof if you are experiencing difficulty maintaining your mortgage payments, have been advised to sell your home, if your lender is threatening legal action because you have fallen behind with payments, or if you are entering into any Trust Deed or similar to avoid a re-possession.

We also want to know if you have applied for the Mortgage to Rent Scheme and what the outcome of the application was.

### What is the Mortgage to Rent Scheme?

If you are in danger of having your home repossessed, the Scottish Government's mortgage to rent scheme could allow you to remain in your home as a tenant.

The mortgage to rent scheme is run by the Scottish Government as part of the Home Owner Support Fund. The scheme aims to help people, whose homes are at risk of being repossessed, to stay in their homes.

If you apply successfully for the mortgage to rent scheme, your home will be bought by the Council or a housing association, but you will continue to live there as a tenant. Your new landlord will receive funding from the Scottish Government to carry out any necessary repairs so they can charge you a reasonable rent.

## How to apply for the Mortgage to Rent Scheme

Before you apply, you must get advice about your financial situation from either the Citizens Advice Bureau, a debt advice service or a solicitor, or your local council or other advice agency. An adviser should be able to give you an application form and help you fill it in.

You can also get a form direct from the Home Owners' Support Fund website or write to: **Home Owners' Support Fund Team** 

The Scottish Government, Highlander House, 58 Waterloo Street, Glasgow, G2 7DA

t: 0845 279 9999

e: homeownersfund@scotland.gsi.gov.uk





We need proof of poor housing condition if you are a tenant in a private rented property or you are an owner living in your own home which has poor housing condition. Other information about your rights as a private rented tenant are included on page 9.

Tenants of Highland Housing Register landlords, or any other local authority or housing association are not eligible for points under this category. This is because the property standards of social rented housing are well regulated, with arrangements for reporting repairs and defects as well as complaints procedures when you are dissatisfied.

For private tenants and owners who tell us on their form that their current house has any property defects, we will have to verify that information. We will do that by visiting the property before any offer of alternative housing is made.

When you have told us that the property has one or more of the following more serious defects, we will arrange for an inspection to be carried out by appropriate technical officers from The Highland Council:

- Is not structurally stable
- No adequate and safe electric system
- No adequate supply of wholesome water
- No effective system for drainage & disposal of foul and surface water
- Has rising or penetrating damp

Where you live in another local authority area, we will require that you provide us with proof of an inspection by the local authority where you live.

# Please Provide Proof

#### **RISK OF HOMELESSNESS**

If you tell us on your form that you have had notice to leave your current home, we will need proof to be able to check your rights and assess the need to refer you to the Housing Options Team for a personal interview.

If you are a private tenant, including in tied accommodation, we will need to have a copy of:

- ✓ Your tenancy agreement
- ✓ Your AT5
- ✓ Your AT6
- ✓ Your Notice to Quit

Remember that if you have no written tenancy agreement but having been paying rent, your landlord is still required to serve appropriate and formal legal notice, otherwise they are at risk of criminal prosecution for unlawful eviction.

If you are an owner occupier and your lender is seeking to re-possess the property, we will need to have a copy of all relevant correspondence.

If you are leaving the armed forces, we will need to have a copy of your discharge papers.



#### **HARASSMENT**

If you tell us that you are being harassed at your current home, then we will seek some evidence of the incident(s) from any agency that has been involved in enforcement action against the perpetrator or in supporting you, or advocating for you.

We will also seek guidance on risk assessments from relevant agencies. This could include the police, victim support, any local Anti-Social Behaviour Partnership Group, social work or health services, for example. The Anti-Social Behaviour Partnership Groups are multi agency partnerships with a role to monitor and progress actions against the perpetrators of anti-social behaviour.

We will use the information we gather to assess if it is reasonable for you to remain in your current home, or your priority for being moved, as well as for guidance on any future property to be offered to you.



### **CARE AND SUPPORT**

If you tell us on your form that any of the statements about Care and Support apply to your circumstances, we will require evidence to confirm what you tell us before we can award priority points to your application.

Having Care or Support needs will not guarantee that you will get an award of points in this category.

Instead, we need to confirm that you need to move house so that you can, for example:

- ✓ Live more independently of parental care and support in supported housing.
- ✓ Live independently of the local authority because you are a Care Leaver.
  or
- ✓ Improve your opportunity to get the right care or support services because they are not available where you currently live.
  or
- ✓ Provide a required level of care or support services to someone else who is assessed to need that care or support.

We seek evidence from any professionals who are involved in the assessment or delivery of the care and support.



## **EMPLOYMENT DETAILS**

If you tell us on your form that you need to move to start a job, or be nearer to your existing place of work, then we need you to send us a copy of your offer of employment or your current job contract.

We also need to know where your workplace is or will be.

The reason we ask for this information is that it can prove your eligibility for the 'Need to Reside' category of housing need, as well as identify which area you have a 'need to reside' in.

If you are not clear about the 'Need to reside' category of housing need, then please ask for a copy of our Allocations Policy, or ask a Housing Officer.



## **ANTI-SOCIAL BEHAVIOUR**

If you tell us on your form that you or a member of your household has been investigated or evicted for anti-social behaviour, we will need information from you about when and where this was, as this will affect your housing application.

We will consult with the relevant agencies and clarify any potential risk issues, for example, are there any locations where it might be unsuitable for you to be housed?

There may be locations where we will not offer you housing, and any offer of housing to be made will be referred to the Highland area based Anti-Social Behaviour Partnership Groups.

The Anti-Social Behaviour Partnership Groups are multi agency partnerships with a role to monitor and progress actions against the perpetrators of anti-social behaviour.



#### **NON UK CITIZEN**

If you are not a UK citizen, we need to see your passport in order to be satisfied that you are entitled to apply for social rented housing. We will retain a copy of your passport.

Useful information about immigration, asylum and refugees is available at the Shelter Scotland web-site: www.scotland.shelter.org.uk/



# 7. EXTRA INFORMATION THAT IS HELPFUL TO YOUR APPLICATION

In the housing application we have used this icon 'please refer to guide' to show when there is other relevant information to help fill in your form, or that might be helpful for understanding how we deal with applications.



This section lists all the places in the application where we have shown this icon, and gives you some extra information, or refers you to another page in the booklet where the information is provided.



#### OTHER SOCIAL LANDLORDS OPERATING IN HIGHLAND

Details of other social housing providers operating in Highland is included earlier in this booklet on page 2.



### SHARED RESIDENTIAL ACCESS TO CHILDREN

Remember if you are made an offer giving you an additional bedroom for access to children and you are in receipt of benefits you will be subject to the "Bedroom Tax". Further information about how this can affect your housing application is included earlier in this booklet on page 5.



#### **PREVIOUS ADDRESSES**

We ask for details about your previous addresses so that we can understand a bit more about the history of your housing circumstances. This can then help us identify other information that might be helpful to your housing options.

If you have had any social rented tenancies, we will check your former tenancy history with your former landlord. Having former tenant rent arrears, or outstanding charges for repairs can affect your application. Your application can be suspended if you have not made or maintained an arrangement to pay any housing debt from your previous tenancies.

If you have been a homeowner in the past, we may wish to know why the property is no longer available to you for occupation, and what, if any, capital there was from a market sale.



#### MORTGAGE TO RENT SCHEME

This is a government scheme for home owners who are in difficulty paying their mortgage. Further information is included earlier in this booklet on page 5.



guide

### **POOR HOUSE CONDITION**

## The Repairing Standard – information for private tenants

We provide information and advice to private tenants about their rights in relation to The Repairing Standard. If you are a private tenant you will receive this information when you apply to us.

When you apply, we also check with the Landlord Registration Scheme in Highland to make sure that your landlord is registered with this national scheme. If your landlord is not registered, we make the Landlord Registration Scheme aware that your landlord is operating without the necessary registration.

You can also get information about The Repairing Standard that applies to private rented properties here:

http://scotland.shelter.org.uk/get\_advice/advice\_topics/repairs\_and\_bad conditions/repairs\_in\_private\_rented\_accommodation/who\_is\_responsible\_for\_repairs

## Scheme of Assistance – information for private owners

We can provide information and advice to private owners about the Scheme of Assistance if their house is in disrepair. This scheme offers means tested financial support to owners to enable them to continue living in their own home.

You can get information about The Highland Council Scheme of Assistance here: http://www.highland.gov.uk/info/1028/improvements\_and\_repairs/234/private\_home\_repairs

or more general information here:

http://scotland.shelter.org.uk/get\_advice/advice\_topics/repairs\_and\_bad\_conditions/help\_to\_pay\_for\_repairs,\_improvements\_and\_adaptations/the\_new\_scheme\_of\_assistance\_to\_help\_pay\_for\_repair\_work



#### **RISK OF HOMELESSNESS**

If you are at risk of losing your home, or are concerned that you may lose your home, or are being harassed by your landlord, or simply want advice and information about your rights and your security of tenure, then you should contact the Highland Council's Housing Options Team. The telephone contact details are included on page 2 of this booklet



#### **DOMESTIC ABUSE**

### What is Domestic Abuse?

Domestic Abuse can be perpetrated by partners or ex partners. Domestic Abuse is a general term used to describe a range of 'behaviours'.

The type of behaviours include:

- **physical abuse** such as assault, putting a person in danger, pushing, slapping, hair pulling, kicking or punching.
- mental and emotional abuse such as threats, name calling, blame, ridicule, intimidation, being ignored, racial abuse, withholding money and other types of controlling behaviour such as isolation from family and friends
- **sexual abuse** which could include pressurising someone into having sex, taking photos without consent and posting these on web-sites, to other sexual acts which humiliate or degrade including rape.

Domestic Abuse has no boundaries in terms of age, race, religion, sexual orientation, wealth or geography.

## Why is this question being asked in the Housing Application?

Highland Housing Register wants households who are experiencing domestic abuse to know that housing services are available and accessible to them, and that every effort will be made to make their existing home safe if possible, or to support access to risk assessed alternative housing where necessary.

Further information about Domestic Abuse and Housing is available at this link: http://www.highland.gov.uk/info/1400/domestic\_violence/235/domestic\_abuse

If you do not have access to on line information, then please ask a Housing Officer to download this information for you.



#### **HARASSMENT**

Further information about how we deal with situations of harassment is included earlier in this booklet on page 7.



#### **CARE AND SUPPORT**

Further information about how we deal with situations of Care and Support is included earlier in this booklet on page 7.



#### **ACCESSIBLE HOUSING**

On page 12 of the application you are asked if you have a need for 'accessible housing'.

### What is accessible housing?

'Accessible housing' is a general term used to include ground floor or level access property types, or single storey or bungalow style properties. What these property types have in common is that they are all potentially suitable for people who have limited mobility or physical functioning because of ill health or disability.

There are far fewer of these property types in Highland compared to 2 storey properties.

For this reason, we want to make sure that we make best use of these 'accessible' property types whenever they become available for letting.

This is why we have a separate assessment process to help us identify households with a need for property of a specific type, amenity or location.

## Who can apply for accessible housing?

You can apply for accessible housing when you, or someone who lives with you, has a health condition or disability which means you have a need to move to a house of a different type, amenity or location to improve your ability to carry out day to day tasks.

## Will I get any priority on my housing application?

Having a health condition or disability is not a guarantee of priority for accessible housing.

Filling in a form for accessible housing is not a guarantee of priority for accessible housing.

Your circumstances will be assessed based on how the condition affects your ability to carry out day to day tasks in your current house.

If you are assessed as having priority for accessible housing, your priority points can only apply to the appropriate house type you need, or to a house that can be suitably adapted to meet your need.

### How will my application be assessed?

Your application for accessible housing will be checked by HHR staff. If you are eligible, your application will then be assessed by professionals in the NHS/Highland Council Health and Social Care Teams.

The assessment will take account of the information you provide in this form. It will identify your house type requirements as well as any property features or adaptations that could help, or whether there is a need for a full occupational therapy assessment of any property that you will be offered.

## Is there anything that will not be taken into account?

We will not award accessible housing points when you have a health condition you are expected to recover from, or where your health condition does not affect your ability to carry out day to day tasks in and around your current house.

We will not award accessible housing points because you are experiencing antisocial behaviour or are having problems with your neighbours. We can provide you with information and advice to support you if you are experiencing these circumstances.

What if I already live in accessible housing but I need to move for other reasons? You should still complete the form for accessible housing, as this will help us be clear about the house type, or property features or adaptations that any house you are offered must have. In these circumstances you will not receive priority points for accessible housing.

There are other categories of housing need in the Highland Housing Register Allocations policy if you need to move for other reasons.

#### Can I apply if I have mental health problems?

We can consider applications for accessible housing from people with an enduring mental health condition on a case by case basis. An enduring mental health condition is one which cannot be completely cured but can be controlled in some cases, including by a change of environment.





On page 13 of the application you are asked to list up to 10 choices of town or village that you would prefer to live in. If you are given a positive homeless decision you may be entitled to choose an additional 5 areas.

The next few pages shows the list of all the towns and villages in Highland where there is a supply of social rented housing.

Write the name and the code of the towns or villages you want, in your application form.

You will be considered equally for all your choices.

If you would like information about the demand and availability of social housing in these towns and villages, you can ask a member of staff for 'Prospects' information, or you can check the 'Prospects' information yourself at this link:

http://www.highland.gov.uk/info/925/council\_housing/244/apply\_for\_a\_house/19k



# WHERE SOCIAL HOUSING IS AVAILABLE IN THE HIGHLANDS

## **CAITHNESS AND SUTHERLAND**

Letting Zone - WEST CAITHNESS - ZCA10

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Barrock	B06	Bower	B13	Castletown	C09	Dunnet	D12
Durran	D16	Forss	F03	Geise	G03	Glengolly	G09
Gillock	G04	Halkirk	H01	Janetstown	J01	Mey	M06
Murkle	M11	Reay	R03	Scarfskerry	S01	Scrabster	S02
Shebster	S04	Spittal	S12	Thurso	T04	Westfield	W03
Weydale	W04						

## **CAITHNESS AND SUTHERLAND**

Letting Zone - EAST CAITHNESS - ZCA20

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Ackergill	A07	Auckengill	A18	Canisbay	C02	Clyth	C11
Dunbeath	D11	Haster	H02	John O'Groats	J02	Keiss	K01
Latheron	L03	Lyth	L14	Latheronwheel	L04	Lybster	L13
Milton	M07	Occumster	O01	Papigoe	P01	Reiss	R04
Staxigoe	\$14	Thrumster	T03	Ulbster	U02	Watten	W02
Wick	W06	Wick-Pulteney	W07				

## **CAITHNESS AND SUTHERLAND**

Letting Zone - NORTH WEST SUTHERLAND - ZSU10

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Altnaharra	A09	Bettyhill	B08	Drumbeg	D08	Durness	D14
Kinlochbervie	K08	Kylesku	K17	Lochinver	L10	Melness	M04
Melvich	M05	Portskerra	P08	Rhiconich	R05	Scourie	S03
Skerray	S08	Stoer	S16	Strathy	\$18	Tongue	T06

## **CAITHNESS AND SUTHERLAND**

Letting Zone - EAST SUTHERLAND - ZSU20

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Ardgay	A12	Bonar Bridge	B12	Brora	B16	Camore	C01
Dornoch	D05	Edderton	E01	Embo	E04	Golspie	G12
Helmsdale	H03	Inveran	102	Kinbrace	K00	Lairg	L02
Loth	L12	Oykel Brdige	O05	Portgower	P05	Rogart	R06
Rosehall	R07						

## SKYE, ROSS AND CROMARTY

Letting Zone - TAIN & SURROUNDING AREA - ZRC10

Town/Village	Code	Town/Village	Code	Town/Village	Code
Balintore/Hilton	B02	Tain	T01	Seaboard	
				Villages	S05

## SKYE, ROSS AND CROMARTY

Letting Zone - ALNESS/INVERGORDON & SURROUNDING AREA - ZRC20

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Alness	A08	Ardross	A14	Evanton	E05	Invergordon	106
Milton	M08						

## SKYE, ROSS AND CROMARTY

Letting Zone - MID ROSS - ZRC30

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Conon Bridge	C12	Contin	C13	Dingwall	D03	Garve	G02
Marybank	M02	Maryburgh	M03	Muir of Ord	M10	Strathpeffer	S17

## SKYE, ROSS AND CROMARTY

Letting Zone - BLACK ISLE - ZRC40

Town/Village	Code	Town/Village	Code	Town/Village	Code
Black Isle	B09	Cromarty	C16	North Kessock	No4

## SKYE, ROSS AND CROMARTY

Letting Zone - ULLAPOOL - ZRC50

Town/Village	Code	Town/Village	Code	Town/Village	Code
Achiltibuie	A04	Badcaul	BO1	Ullapool	U03

## SKYE, ROSS AND CROMARTY

## Letting Zone - GAIRLOCH & SURROUNDING AREA - ZRC60

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Aultbea	A21	Gairloch	G01	Inverasdale	103	Poolewe	P04

## SKYE, ROSS AND CROMARTY

## Letting Zone - LOCHCARRON & SURROUNDING AREA - ZRC70

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Achnasheen	A06	Applecross	A10	Kinlochewe	K09	Lochcarron	L09
Shieldaig	S06	Torridon	T09				

## SKYE, ROSS AND CROMARTY

## Letting Zone - NORTH WEST SKYE & RAASAY - ZLS10

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Carbost	C05	Dunvegan	D13	Edinbane	E02	Glendale	G06
Isle of Raasay	109	Kilmuir	K04	Orbost	O03	Portnalong	P06
Portree	P07	Skeabost Bridge	S07	Staffin	\$15	Struan	S20
Uig	U01	Waternish	W01				

## SKYE, ROSS AND CROMARTY

## Letting Zone - SOUTH SKYE - ZLS20

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Ardvasar	A15	Armadale	A17	Broadford	B14	Ferrindonald	F02
Kyleakin	K16	Teangue	T02				

## SKYE, ROSS AND CROMARTY

## Letting Zone - LOCHALSH - ZLS30

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Achmore	A05	Auchtertyre	A19	Balmacara	B04	Dornie	D04
Duirinish	D09	Glenelg	G07	Glenshiel	G10	Inverinate	107
Kyle	K15	Plockton	P03	Ratagan	R01		

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - WEST LOCHABER - ZLO10

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Arisaig	A16	Eigg	E03	Glenfinnan	G08	Kinlochiel	K10
Knoydart	K14	Lochailort	L07	Mallaig	M01	Morar	M09

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - NORTH EAST LOCHABER - ZLO20

Town/Village	Code	Town/Village	Code	Town/Village	Code
Invergarry	105	Roy Bridge	R08	Spean Bridge	\$13

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - PENINSULA LOCHABER - ZLO30

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Achaphubuil	A01	Acharacle	A02	Ardgour	A13	Drimin	D07
Glenuig	G11	Kilchoan	K03	Lochaline	L08	Strontian	S19

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - SOUTH LOCHABER - ZLO40

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Ballachulish	B03	Duror	D15	Glencoe	G05	Kentallen	K02
Kinlochleven	K11	North		Onich	O02		
		Ballachulish	N03				

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - CENTRAL LOCHABER - ZLO50

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Banavie	B05	Caol	C04	Claggan	C10	Corpach	C14
Fort William	F05	Inverlochy	108	Lochyside	L11	Plantation	P02
Torlundy	T07	Upper					
		Achintore	U05				

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - AVIEMORE - ZBC10

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Aviemore	A22	Boat of Garten	B10	Carrbridge	C06	Kincraig	K06

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - KINGUSSIE - ZBC20

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Dalwhinnie	D02	Kingussie	K07	Laggan	LO1	Newtonmore	N02

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - GRANTOWN - ZBC30

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Cromdale	C17	Dulnain Bridge	D10	Grantown on		Nethybridge	N01
				Spey	G13		

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - NAIRN - ZNA10

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Achareidh	A03	Boathpark	B11	Broadhill	B15	Cranloch	C15
Fraserpark	F06	Ordview	O04	Queenspark	Q01	Tradespark	T10
Nairn Central	N00						

## NAIRN, BADENOCH & STRATHSPEY AND LOCHABER

Letting Zone - RURAL - ZNA20

Town/Village	Code	Town/Village	Code
Auldearn	A20	Rural	R09

## **INVERNESS AND INVERNESS-SHIRE**

Letting Zone - BEAULY - ZIN20

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Beauly	B07	Cannich	C03	Kiltarlity	K05	Kirkhill	K13

## **INVERNESS AND INVERNESS-SHIRE**

Letting Zone - ARDERSIER & SURROUNDS - ZIN10

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Ardersier	A11	Croy	C18	Culloden	C19	Inshes	101
Milton of Leys	M13	Smithton	S09	Tornagrain	T08		

## **INVERNESS AND INVERNESS-SHIRE**

Letting Zone - LOCH NESS & SURROUNDS - ZIN30

Town/Village	Code	Town/Village	Code	Town/Village	Code
Fort Augustus	F04	Loch Ness North		Loch Ness South	
		Excl Cannich	L05		L06

## **INVERNESS AND INVERNESS-SHIRE**

Letting Zone - TOMATIN - ZIN40

Town/Village	Code	Town/Village	Code
Tomatin	T05	Farr	FO1

### **INVERNESS AND INVERNESS-SHIRE**

Letting Zone - INVERNESS CITY - ZIN50

Town/Village	Code	Town/Village	Code	Town/Village	Code	Town/Village	Code
Carse	C07	Merkinch	M14	Central/ Crown/		Dalneigh/	
				Raigmore	C08	Springfield	D01
Hilton	H04	Kinmylies/		Milton of		South Kessock	S10
		Muirtown	K12	Culcabock	M12		
Wester Inshes	W08					•	



#### SHELTERED HOUSING

This self-contained accommodation (some with communal facilities) is for older people and younger disabled people to allow them to live independently. It is allocated to people who are:

- aged over 60 years who need and/or accept the need for the enhanced housing management (warden) service, OR
- assessed as needing the enhanced housing (warden) service: whether people with a disability, low level needs, or other community care needs.

In choosing this option, you are agreeing to pay the enhanced housing service charge - in addition to your rent charge. If you are eligible, this may be covered by benefits. Some tenants have additional care and support, which they have arranged separately, to help them live independently. The warden's role is to act as a point of contact and provide information / advice. They cannot give any personal, domestic or nursing care. They may not be based in the scheme. Telecare services are available - you need 3 people (at least 2) as your responder contacts should you need help in an emergency. For more information see: www.highland.gov.uk. Or speak to your local office.



## **EMPLOYMENT DETAILS**

The reason we ask for information about your employer, and where you will be working, and how this can affect your housing application is set out earlier in the booklet at page 7.



## **EXTRA INFORMATION**

Page 14 of the application includes a space for you to give us a bit more information about your circumstances if you feel there is something that our questions have missed. This might include some information about why you need or want to move house.

You could also use this space to tell us why your own home is no longer suitable, or what it would take to make it suitable.

Or you might want to share with us any problems you are experiencing with your landlord.



## PERSONAL CONNECTION

On page 14 of the application you are asked to tell us if you have a personal connection with either The Highland Council, or any of the other HHR landlords.

We need to know if you work for any of the HHR organisations or whether you are related to someone who does.

We also need to know if you are a locally elected councillor, or board member of any of the HHR organisations or related to someone who is.

The reason we need to know this information is to make sure that an additional level of scrutiny can be applied to any offers of housing.

We want to give staff, customers, elected members and voluntary board members the security of knowing there is a robust audit process.



#### **ANTI-SOCIAL BEHAVIOUR**

We provide some additional information about why we ask about anti-social behaviour in an earlier section in the booklet on page 7.

Further information about The Highland Council and Police Scotland Anti-Social Behaviour Strategy 2011 – 2016 is available at this link:

http://www.highland.gov.uk/info/997/housing\_advice/222/antisocial\_behaviour

Please ask a Housing Officer if you would like this information downloaded.



#### SEXUAL OFFENCES

The Management of Offenders (Scotland) Act 2005 requires local authorities, police, Scottish Prison Service and the NHS to jointly establish arrangements for the assessment and the management of risks posed by sex and violent offenders.

The above agencies are considered the Responsible Authorities and have specific responsibilities under the legislation, other organisations, including housing providers have a Duty to Cooperate with these arrangements.

Sex offenders are managed through the Multi-Agency Public Protection Arrangements - known as MAPPA. This means that accommodation requires to be risk assessed before and offer can be made.

Further information is available at the following link: http://www.highland.gov.uk/info/1396/criminal\_justice\_social\_work/433/criminal\_justice\_service/5



### **NON UK CITIZEN**

Further information is included earlier on page 8.



#### HOUSING OPTIONS

On page 16 of the application we ask you to tell us if you are interested in any other housing options.

## Why are you asking me about my interest in other housing options?

- There are around 10 000 households registered on Highland Housing Register.
- There are around 1700 properties becoming available for rent each year.
- 1 in 6 households on the register will be housed each year

### What about the households who won't achieve a house through HHR?

We want to improve the information we provide about:

- opportunities to make your current home suitable for your needs, where possible
- the availability of mutual exchanges, if you are already an HHR tenant

- other types of rented options in the areas you would like to live
- the availability of low cost home ownership in the areas you would like to live

We can provide you with improved information on any other options you tell us you have an interest in.

We can also provide your details to housing developers if you let us. You have to 'tick' the marketing and advertising question in the declaration to let us do this.

This means we can improve your prospect of other housing options, where it is not reasonable to expect a social rented outcome.

Also on page 16 of the application we've asked for information about your household income and your employment status. The reason we've asked for this is so that we can make sure that we only give you information for options that are realistic for you, or provide your details to developers for options that you can reasonably expect to be eligible for.

## Here are descriptions of the housing options listed in the application form:

**Mutual Exchanges:** tenants of social rented housing have the right to 'swap' their house with other social rented tenants, with their landlord's permission. Highland Housing Register has made it easier for tenants to do this by offering a free on line service at: www.highland.houseexchange.org.uk

**Shared Ownership:** Shared ownership schemes aim to help people who are otherwise unable to buy a suitable home to become home owners. Through a shared ownership scheme, you can buy a 25 per cent, 50 per cent or 75 per cent share in a house or flat owned by the housing association, usually in a new build development. You'll then pay a reduced 'rent', called an occupancy payment, for the part of the home that you don't own. The total monthly cost of your mortgage repayments and occupancy payment should come to less than the repayments on a mortgage for the whole property.

After the first year, you will have the option to purchase further shares (although you don't have to) until eventually you own the whole home outright.

'New Supply' Shared Equity: The New Supply Shared Equity scheme is aimed at helping people on low incomes who want to own their own homes but who can't afford to pay the full price. While it is mainly targeted at first time buyers, it can also help others whose circumstances have changed, such as people affected by relationship breakdown. The scheme has been designed flexibly so that it can also be used to assist disabled people and older people who live in housing not suited to their needs.

**Renting Privately:** This is renting a property at a market rent. Renting privately can be a good solution, but there are a number of things that you need to think through: cost, location & transport, general condition of the property, condition of furniture and fittings, safety, energy efficiency, and the landlord. Shelter Scotland provides good guidance on renting privately.

**Mid-Market Renting:** This is also known as '**intermediate**' renting. This is a new form of affordable housing. It allows tenants to pay rent levels below the normal market rent level in their area, although rents are higher than what a tenant would normally expect to pay in social housing. Starting rents are set at around 84 per cent of the March 2011 Local Housing Allowance rate. There have been some mid-market rented properties developed in Highland.

**Rural Home Ownership Grant:** RHOGS are available to help first time buyers in rural areas to buy or build their own homes. The grants are designed to fill the gap between the maximum mortgage you can get and the cost of a reasonable first home. Grants usually range from £10,000-£20,000 and, on average, amount to around 30 per cent of the total cost of buying or building the home. Grants won't make up more than 33 per cent of the total building and land costs.

Help with Repairs, Improvements and Adaptations - home owners, private renters, shared equity or shared ownership owners: If you need to carry out repair, improvement or adaptation work to remain in your home, you may be able to get some help from the council.

### The Highland Council Scheme of Assistance

Can offer assistance with adapting your home to make it more suitable for someone who has been adversely affected by age, impairment, ill health, or traumatic injury. Can also offer assistance with repairing and improving your home.

## The Highland Council Scheme of Assistance

The assistance available includes information and advice; signposting and referral to appropriate professionals; financial support and enhanced assistance for people aged over 65 or of any age with a disability.

Further information is available in 2 leaflets. Please ask a Housing Officer to download these for you, if you don't have on line access.

### **Adaptations**

http://www.highland.gov.uk/info/1075/supported\_and\_sheltered\_housing/228/home\_modifications\_for\_the\_elderly\_or\_disabled

## **Repairs and Improvements**

http://www.highland.gov.uk/info/1028/improvements\_and\_repairs/234/private\_home\_repairs

Help with Repairs, Improvements and Adaptations - council tenants: If you are a council tenant and getting your home adapted would help you to stay in your own home, we can help you apply for suitable adaptations. This usually involves a health and social care assessment. You can contact your local Housing and Property Office in the first instance - noted at the back of this booklet.

If significant adaptations to your home would help you to continue living safely and independently (e.g. an extension for a ground floor bedroom, a ground floor toilet, alterations to kitchen or bathroom), this can be considered.

Some small adaptations can be provided without a health and social care assessment, such as:

- ✓ hand rails (and other types of rails)
- ✓ internal door threshold ramps
- ✓ improved access and widened pathway to main entrance
- ✓ door entry intercom
- ✓ some ramps
- ✓ window opening equipment
- ✓ kitchen lever taps
- ✓ bathroom lever taps

**Help with Repairs, Improvements and Adaptations – housing association tenants:** please contact your own landlord about the arrangements they have in place. HHR landlords are noted on the back page of this booklet.

## STATEMENT AND DECLARATION



We cannot process your application unless you and your joint applicant sign the declaration and accept the conditions of application.

You can say 'no' or 'yes' to our new marketing and advertising question.

## What happens if I say Yes?

As well as holding your information on our register for social rented housing, we can also pass on your details to other housing developers and providers who have housing of the size and type you want, in areas that you are interested in.

### What happens if I say No?

We cannot pass on your details.



# 8. WHAT HAPPENS AFTER YOU RECEIVE MY APPLICATION

Our target for inputting applications we receive is 5 days. It may take us longer to make your application live if you have not provided us with all the correct information we need.

Once we have assessed your application we will write to you to tell you:

- The size of house you are eligible for
- The areas that you want to be considered for
- What housing need categories you are eligible for
- What housing need points total you have

This letter will also provide some 'prospects' information about the supply, demand and availability of social rented housing in the areas you want to live.



# 9. HOW DO I APPEAL IF I DON'T AGREE WITH HOW YOU HAVE ASSESSED MY HOUSING NEED

You should make sure to ask for a copy of the Highland Housing Register Allocations Policy.

You should contact the office who wrote to you, and explain why you disagree.

If you are not happy with their response, you can appeal to the Housing Manager of the office who processed your application.

You should also make sure to ask for a copy of the Complaints Procedure.



# 10. YOUR PROSPECT OF SOCIAL RENTED HOUSING IN HIGHLAND

We will provide you with information about the supply, demand and availability of social rented housing in the areas you are applying for when you apply to us.

Comprehensive information for all areas in Highland is provided on The Highland Council web-site at: http://www.highland.gov.uk/info/925/council\_housing/244/apply\_for\_a\_house/19k

Although anyone can register for social rented housing, only 1 in 6 households will be housed.

In areas of Highland this ratio is far greater because there is a supply problem, in other areas it is much easier to get houses because supply is more buoyant.

We match applicants to available housing based on the choices you make on your application and your eligibility for certain property types. Applications are ranked according to their housing need priority.

HHR staff can advise on your prospect of a social rented house, and you can select other housing options if you have limited or no prospect of a social rented outcome in the areas you wish to be housed. You can also consider widening your area choices to improve your prospect, if that is practical.



# 11. WHAT OTHER HELP CAN I GET FROM THE HHR LANDLORDS

You can contact any of the HHR landlords at any time to discuss your application in more detail.

We recognise that you may be disappointed with your prospect of social rented housing, but we will help with information about other options that may be available to you.

We will also make sure that your application is recorded on the register in a way that will make sure we can provide you with updated information about your other chosen options.



# 12. MAKING A SUGGESTION OR A COMPLAINT

#### **Suggestions**

f you have a suggestion for service improvement, or have some information you think would be helpful to include in this guide, please contact any of our offices or email us at:

CommunityServices@highland.gov.uk

### **Complaints**

If you have a complaint about how your application has been managed or handled, you need to complain to the office which is managing your application. Any letters you receive from us will show which office that is.

Contact details for each of the HHR offices are on the back of this booklet.



## 13. TAKING PART IN SERVICE IMPROVEMENT

From time to time we ask volunteers from our register to take part with us in consultations, focus groups, satisfaction measuring or measuring service standards. This is to make sure we include customers directly in improvements to our service.

If you are interested in taking part in this way, please email us at:

CommunityServices@highland.gov.uk









## 14. CONTACT THE HIGHLAND HOUSING REGISTER

## THE HIGHLAND COUNCIL - Area Community Services Offices

Alness: 5A River Wynd, Teaninich Industrial Estate, ALNESS, IV17 OPE

**Dingwall:** Ross House, High Street, DINGWALL, IV15 9RY **Drummuie, Golspie:** Drummuie, GOLSPIE, KW10 6TA **Fort William:** Charles Kennedy Building, Achintore Road,

Fort William, PH32 6RQ

Inverness: Town House, High Street, INVERNESS, IV1 1JJ

Kingussie: Kingussie Courthouse, 36 High Street, KINGUSSIE PH21 1HR

Nairn: The Court House, High Street, NAIRN IV12 4AU Portree: Tigh-na-Sgire, Park Lane, PORTREE, IV51 9GP

Thurso: Rotterdam Street, THURSO, KW14 8AB

Wick: Caithness House, Market Place, Wick, Caithness KW1 4AB

Telephone: 01349 886 602

## HOUSING ASSOCIATIONS

Albyn Housing Society Ltd - Charity No: SCO27123

Cairn Housing Association Ltd - Charity No: SCO 16647

**Lochaber Housing Association Ltd** - Charity No: SCO30951

Lochalsh & Skye Housing Association Ltd - Charity No: SCO38019

Pentland Housing Association Ltd - Charity No: SCO37286

The Highland Housing Register











