

INTRODUCTION

There are over 200 housing associations and housing co-operatives in Scotland and you can apply to any of them for a house. Housing associations and housing co-operatives offer good quality affordable homes to those in housing need including single people, couples and families. Some offer accommodation for people with specific housing needs. You can rent from them and sometimes you can buy.

This leaflet gives you information about some of the housing associations and a housing co-operative providing homes throughout the North East of Scotland in Aberdeen, Aberdeenshire, Angus and Moray.



Building Partnerships

Aberdeenshire Housing Partnership

T 01467 641200 www.a-h-p.org.uk

As well as general needs housing in Aberdeenshire, the Partnership has properties designed for people with a disability. It also provides supported housing and very sheltered housing for people with support needs.



Castlehill Housing Association

T 01224 625822 www.castlehillha.co.uk

Castlehill Housing Association provides housing for those in greatest need as well as providing appropriate care and support for vulnerable members of the community.



Tenants First Housing Co-operative

T 01224 628400 www.tenantsfirst.com

Tenants First is Britain's largest housing co-operative. It is owned and run by its tenant members for the benefit of its tenant members. The Co-operative has over 1,200 properties.



Grampian Housing Association

T 01224 202900 www.grampianhousing.co.uk

Grampian Housing Association has over 3,000 properties for rent and low cost home ownership suitable for a range of client groups.



Hanover (Scotland) Housing Association

T 01343 548585 www.hsha.org.uk

Hanover (Scotland) Housing Association provides a range of specialist housing for people with support needs, as well as housing for families. The Association has more than 5,000 properties throughout Scotland.



Langstane Housing Association

T 01224 423000 www.langstane-ha.co.uk

Langstane Housing Association is committed to meeting the needs of single people as well as housing couples and families. The Association has over 2,500 properties.



Margaret Blackwood Housing Association

T 0131 317 7227 www.mbha.org.uk

Margaret Blackwood Housing Association provides general needs housing and housing for people with a disability, providing different levels of care and support as appropriate. The Association works in partnership with many organisations to enable people with a disability and their families to live as independently as possible. The Association has over 1,500 properties across Scotland.

LOW COST HOME OWNERSHIP

Shared Ownership

This scheme could enable you to part-buy and part-rent your home at a price you can afford. Shares of 25% or 50% or 75% can be purchased and you pay an occupancy payment to the housing association to cover the remaining share. The monthly cost should be less than buying the property outright. After the first anniversary of purchase you may increase the share you own and progress to full ownership in the future.

Shared Ownership is provided by the following: Castlehill, Grampian and Hanover (Scotland) Housing Associations.

Hanover (Scotland) Housing Association also offers an option of purchasing properties outright.



LIFT (Low-cost Initiative for First-Time Buyers)

If you would like to buy your own home but cannot afford to pay the full price for a property, LIFT could help. The scheme is funded by the Scottish Government and includes:

New Supply Shared Equity scheme

This scheme covers new developments and allows you to buy an equity share of between 51% and 80% of the property. The remaining equity share is held by a housing association (no rent is paid on this share).

Open Market Shared Equity Pilot scheme

This scheme aims to help people on low incomes who wish to purchase a home on the open market but cannot afford to pay the full market price for a property. The applicant pays for the majority share (normally between 60% - 80%, based on their income) with grant from the Scottish Government to help fund the remainder of the price of the property. Limits are set on the prices based on the size of the property and area. After the initial purchase owners can proceed to buy the property outright after a two year period or to increase their share. Owners cannot reduce their share.

The LIFT initiative aims to help first time buyers or people who have experienced a significant change in circumstances or have specific housing needs. Priority is given to tenants of councils and housing associations and waiting list applicants.

For further information about LIFT please contact Grampian Housing Association:

Freephone: 0800 121 4496
Email: ownership@grampianhousing.co.uk
Text: HOME to 60081
 (with your name and address)

SHELTERED HOUSING

Sheltered and very sheltered housing provide independent living with the reassurance that assistance is available, day or night. Sheltered housing is available to people who meet certain criteria regarding their health and support needs. These tend to be (but are not always) older people.

Sheltered housing developments consist of a network of flats or houses linked to a warden service through an emergency alarm system.

Many schemes have a communal lounge offering activities for residents, for example classes, clubs, day trips and social events. Some also have a laundry for residents and a guest room where visitors can stay.

Very sheltered housing offers additional facilities for people who require more care and support than normally available in sheltered housing, including the provision of hot meals.

Sheltered and/or very sheltered housing is provided by the following:

- Aberdeenshire Housing Partnership
- Castlehill Housing Association
- Hanover (Scotland) Housing Association
- Tenants First Housing Co-operative

HOW TO APPLY

Anyone aged 16 or over can apply to any of the organisations in this leaflet. The first thing you will have to do is complete an application form. Following this your case will be assessed and based on your housing circumstances and housing need, you will be awarded either points or a priority pass, depending on the organisation. There are some differences in the way that organisations allocate properties, but all have a policy of offering housing to the applicant with the greatest housing need.

To apply, contact the relevant housing association or co-operative directly. If you need help filling in the form ask staff, who can arrange for an interview and a translator if you need one.

In general, the demand for our housing usually far outweighs the number of properties available and we are not always able to assist everyone who applies. In order to increase your chances of getting a house we therefore recommend that you apply to as many of us as possible and also, if you are able, to apply to the local council in the area where you wish to be housed. Even if you have a very high priority it can take a number of months, or longer, for suitable accommodation to become available for us to offer you.



Housing information and advice

Independent housing providers working in partnership in the North East to offer housing for rent and low cost home ownership



If you need this leaflet in an alternative format please telephone 01224 202902.

