



Housing Options Factsheet

The information contained in this factsheet is aimed at disabled people and their families wishing to look at housing options in the Glasgow area. However, the housing options outlined here are also common across other areas of Scotland.

Housing Options Guide

Renting

Housing Associations

Social rented housing in Glasgow is now only provided through Housing Associations and Housing Co-operatives. Glasgow City Council no longer has properties for rent as these were transferred to Glasgow Housing Association. As well as Glasgow Housing Association there are a large number of other Housing Associations and Co-operatives (housing providers) with properties in the Glasgow area. Some of these housing providers have properties in several areas in Glasgow while others only have properties in one specific area. Contact details for all the housing providers in the Glasgow area, as well as information about where each provider has properties can be found at

<http://www.gcil.org.uk/housingproviders.aspx>

Alternatively, contact details for many of the Housing Associations in Glasgow can be found in the Yellow Pages.

More and more Housing providers are now advertising their vacant properties in local newspapers. This is known as Choice based letting. Cube and Link Housing Associations are among those who do this. An application still needs to be sent in to the housing provider, as only people who are on the housing provider's waiting list can express interest in an advertised property. Most of the

advertises for housing providers running choice based letting schemes can be found in either the Evening Times or the Daily Record on a Tuesday.

Anyone over the age of 16 can apply to a Housing Association or Co-operative for a house. You can have your name on as many housing waiting lists as you want.

The more flexible you are about your areas of choice, the more likely you will be to find something. People can wait many years for a house if they are only willing to consider one area.

Glasgow Housing Association

Glasgow Housing Association (GHA) has the largest number of housing association properties in Glasgow. If you are looking for social rented housing in Glasgow it is always worth applying to them. They have over 70 local offices. To find out which is your nearest local office you can check our website link <http://www.gcil.org.uk/housingproviders.aspx>, or visit <http://www.gha.org.uk/content/default.asp?page=s1>, or call GHA Customer Services Centre on 0800 479 7979. GHA is also running a choice based letting scheme in the West end of Glasgow. This is called "Homechoice" and is a pilot scheme. If you apply for areas in the West end you will be registered with Homechoice. You can get more information from the GHA website or from GHA Customer Services.

If you have specific access requirements, e.g. you need a property that has no steps, or you need a property that is fully wheelchair accessible inside, you need to tell the housing provider about this on your application form. You also need to tell the housing provider about any and all the reasons why you want or need to move house.

Adaptations

If you rent a property from a Housing Association or Co-operative, but it needs to be adapted to meet your needs, e.g. you need a walk-in shower instead of a bath, you need to first request an assessment from an Occupational Therapist (OT). You can contact an Occupational Therapist through your local Social Work Services office. If you aren't sure where this is you can call Glasgow City Council's main switchboard on 0141 287 2000 or go to http://www.glasgow.gov.uk/en/Residents/Care_Support/GettingaS

[ervice/AccessingServices/](#) - this is a link to Glasgow City Council's website.

Renting from a private landlord

There are a lot of private sector landlords in the Glasgow area. They advertise their vacant properties in local news agents, in the local newspapers - The Herald on Wednesday or Evening Times on a Tuesday and on websites such as <http://www.gspc.co.uk/>, <http://www.s1homes.com/> or <http://www.rightmove.co.uk/>, or <http://www.citylets.co.uk/glasgow-property/>. Internet searches can also bring up lots of other websites advertising private rented properties.

Private landlords normally require a deposit and one month's rent in advance. Many private landlords don't want tenants whose rent is paid through Housing Benefit. Private landlords offer a Short Assured Tenancy Agreement, for at least a minimum of 6 months. Anyone who has previously been eligible for Housing Benefit and who takes out a lease on a private rented property after 7th April 2008 will be paid through Local Housing Allowance (LHA). Local Housing Allowance is the new way of working out the maximum amount of Housing Benefit you will receive for a private rented property. Local Housing Allowance is paid towards the rent of a privately rented property. The maximum amount of Local Housing Allowance you will receive for the property is based on something called a "room rate" and is set by the Rent Registration Officer at the beginning of each month. If you're household needs a 2-bedroom property then the maximum Local Housing Allowance you will get will be the amount that has been set for a 2-bedroomed property. It doesn't matter what area of Glasgow the property is in or how much the actual rent for the property is. If the actual rent for the property you want to rent is less than the Local Housing Allowance rate you can keep up to £15 of the excess payment per week. If it is less, or the property is larger than your household needs then you have to pay the difference between the amount of Local Housing Allowance you receive and the amount of rent being requested by the landlord. You can also apply for a Discretionary Housing Payment. The application for Local Housing Allowance is made on the same form as the application for Housing Benefit. If you aren't on a state benefit like Income Support or Jobseekers Allowance then any other income or capital you have will be taken in to account when the amount of Local Housing Allowance you are entitled to is calculated. For more

information about Local Housing Allowance go to <http://www.glasgow.gov.uk/en/Residents/YourHome/HousingBenefit/LocalHousingAllowance/>

Adaptations:

If adaptations for a disabled person are needed in a privately rented property these can only be done with the landlord's approval. If a major adaptation is needed, e.g. a tracking hoist system and / or a wet floor shower, it is unlikely that private landlords would agree to carry out this type of major work.

Ownership

There are currently several options for ownership:

- Full ownership
- Shared ownership
- Shared Equity

Costs involved in buying a property

As well as mortgage costs there are other costs involved in all types of ownership. These costs include a deposit on the mortgage (between 10-25% of the value of the mortgage), legal fees, estate agent fees, fees for a Home Seller's report, stamp duty, etc. if you are unsure as to whether or not you can get a mortgage contact an independent Financial Adviser.

Buying a property can be an option for some disabled people, even those on state benefits or low incomes.

If you need to move to a more suitable house that meets the needs of a disabled person (if you need a house that is more accessible for a disabled person) you may be able to get help to pay the interest on a mortgage. You can apply for this if you are on Income Support you can claim this using form MI12. You will need proof that you have mortgage approval. Even if you aren't on Income Support you may still be able to get help with your mortgage interest. For more information contact your local Jobcentre Plus office or go to

http://www.jobcentreplus.gov.uk/JCP/Customers/WorkingAgeBenefits/Dev_016128.xml.html

New Supply Shared Equity – (formerly Homestake)

This scheme also comes under Low Cost Initiative for First Time Buyers, or LIFT.

New Supply Shared Equity is a scheme aimed at helping people on low incomes who wish to be homeowners but cannot afford to pay the full price for a house. Homestake was introduced in 2005 and, in Glasgow, is run by Glasgow City Council. Homestake is provided through Registered Social Landlords (Housing Associations). Each Housing Association will be able to tell you if they are planning or already have Homestake properties. Housing Associations which have done this in the past include Southside, Sanctuary and North Glasgow Housing Associations. Information about any future Homestake properties can be found on Glasgow City Council's website:

<http://www.glasgow.gov.uk/en/Business/Housing/HousingStrategy/Investment/homestake.htm>

Shared Ownership

Shared ownership is a form of ownership where you can purchase a percentage of a property (e.g. 25%) and pay an occupancy fee (rent) to the housing provider which owns the other 75% stake in the property. Once you have paid off the first percentage you can often buy another one, and so on. Some housing providers will allow you to eventually buy 100% of the property. Regardless of the percentage of the property you own you are treated as an owner. This means that you are responsible for repairs and the upkeep of the property. This is a low cost form of ownership and allows you to buy a property in smaller more manageable chunks. Some Housing Associations still have shared ownership properties. Link Homes is an example. Link is currently working to bring more shared ownership properties on to the market, For more information go to http://www.linkhousing.co.uk/link_homes/ or call Link on 08451 550 019

Open Market Shared Equity Scheme

This scheme (Low Cost Initiative for First Time Buyers, or LIFT) The Open Market Shared Equity Scheme (LIFT) is a pilot scheme which began on 1st April 2009. Shared equity is another form of low cost ownership aimed at first time buyers and other specific groups, including disabled people. The scheme is run by Link Homes. For further information or to request an application pack contact Link Homes at the website address and phone number shown above.

Adaptations:

If you need to adapt a property you own so that it is more suitable for your access needs as a disabled person you first need to have an assessment from an Occupational Therapist. Occupational Therapists are based in local Social Work Services offices. The Occupational Therapist will make a recommendation about what if any adaptations you need. If you own your home or live in a property that is owned by a member of your family or household you may be able to get grant assistance to help pay for any adaptations you need. For more information go to <http://www.scotland.gov.uk/Publications/2009/03/31131031/1> or contact your local Social Work Services office and ask to speak to an Occupational Therapist.

Homeless:**If you are homeless or threatened with homelessness:**

If you are homeless, or likely to become homeless within 2 months you should contact the Hamish Allan Centre on 0800 838 502. This is run by Glasgow City Council. The Council has a duty to assist anyone who is homeless. If you are a single person the Hamish Allan Centre can give advice and assist with accommodation. If you have a family they can give you a contact number for your nearest Homeless Community Casework Team, who should be able to give you further advice.

SHELTER can also give advice on a whole range of housing issues, including housing law, homelessness and housing related benefits. They can be contacted on 0808 800 4444, you may get an answer machine which will give you information about opening hours and the free emergency number.

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