

HOUSING OPTIONS

Local Authority Housing

Anyone over the age of 16 can apply for council housing. If you wish to apply for council housing, you have to fill in an application form (these are available from local housing offices) and return it to a local housing office (details below).

You will be awarded points based on your situation and how urgently you need housing. It is really important that you provide as much information as you can, and ensure that the information is accurate, to ensure that your application is assessed correctly. You will receive a letter telling you how many points you have been awarded.

Your chance of being offered a council house will depend on how often the council have a suitable home in the area that you wish to live in, the number of points you were given and what position this places your application in on the area of choice, house type and house size list, in comparison to other applicants. There will be some areas where there is a long waiting list because there are not many houses available, so you may want to consider this when you are making your area choices on the application.

Although anyone can join the housing list, some things such as rent arrears, other debts and living outwith North Ayrshire may affect your application.

You will normally be offered up to two offers of housing. You will only be offered a second offer if you refuse the first. If you have been made two offers and the council feel that you have refused them unreasonably, you will not be made another offer for at least 12 months.

The Council review all housing applications each year and to stay on the housing waiting list, you have to reply to any letters they send you asking you if you still want to stay on list. If you don't respond, you will be sent a reminder letter and if you still don't reply to the reminder letter, you will be taken off the list.

You should also keep the council notified of any changes in your circumstances (a change of address for example) as soon as possible in case this affects your application.

Contact details: (THESE WILL NEED TO BE LAID OUT DIFFERENTLY AS I HAVE JUST CUT AND PASTED IT)

Ardrossan Area Office

9/11 Glasgow Street

Ardrossan

01294 605258

Dalry Area Office

Townend House
Townend Street
Dalry
01294 835355

Dreghorn Area Office

Main Street
Dreghorn
01294 221860

Irvine Area Office

Bridgeway House
Irvine
01294 324870

Kilbirnie Area Office

34/36 Main Street
Kilbirnie
01505 685177

Kilwinning Area Office

Howgate
Kilwinning
01294 552261

Largs Area Office

24 Greenock Road
Largs
01475 686948

Saltcoats Area Office

27 Vernon Street
Saltcoats
01294 602611

Stevenston Area Office

1 Main Street
Stevenston
01294 605281

Housing Associations

Housing Associations get grants from the Scottish Government towards the costs of building homes for rent.

There are three main local housing associations in North Ayrshire, which provide general needs housing. These are Irvine Housing Association, Cunninghame Housing Association Ltd, and ANCHO (details below)

Anyone over the age of 16 can apply for housing with a Housing Association. You will be required to submit an application form and you can get advice from each housing association about how they decide who should get their homes and what kind of homes they have.

Contact details;

ANCHO
Sovereign House
Academy Road
Irvine
Ayrshire
KA12 8RL
01294 313121
www.ayrshirenorth.org

Cunninghame Housing Association
82-84 Glasgow Street
Ardrossan
KA22 8EH
01294 468360
www.cunninghame-housing.org

Irvine Housing Association
44-46 Bank Street
Irvine
Ayrshire
KA12 0LP
01294 271128
www.irvineha.co.uk

Private let

There are various ways to find out about private rented accommodation including estate agents websites, adverts in local papers, estate agents, adverts on supermarket notice boards or in the windows or shops and post offices.

You will normally be required to pay a deposit as well as your first month's rent in advance. The deposit is money is paid to a landlord at the beginning of a tenancy as security against things like rent arrears, damage to the property, or removal of furniture by a tenant. A deposit must never be more than one sixth of the annual rent. However, it normally tends to be the same amount as one months rent. Providing that you have accrued no rent arrears at the end of your tenancy and the accommodation is in the same condition as you found it, you should have your deposit returned to you in full.

As long as you don't break any of your tenancy conditions, you will have the right to stay in your rented accommodation for as long as the tenancy agreement allows you to. Landlords can give you a notice to quit (NTQ) but you do not have to leave until the correct legal proceedings have taken place.

Local Housing Allowance:

The Local Housing Allowance (LHA) is a new way of deciding rent payments for people receiving Housing Benefit who pay rent to a private landlord. LHA will be based on the area in which you live and the number of people living within your household. A flat rate allowance will be used to decide the amount of benefit you will receive. Other circumstances, such as your income or other people living within your household will continue to affect the final amount of benefit being paid; therefore, you may not always receive the full amount of LHA.

Rent Deposit Guarantee Scheme (North Ayrshire Council):

North Ayrshire Council has a Rent Deposit Guarantee Scheme, which provides a service to assist and support people who are in housing need, and to enable them to access the private rented sector. Most private sector landlords ask for one rent (and maybe a deposit) in advance. The Rent Deposit Guarantee Scheme assists in breaking this barrier, and enables people to access what is, for many, a sustainable housing option. The Rent Deposit Guarantee Scheme offers a written guarantee to landlords in place of the deposit. This guarantee is normally valid for 6 months. The Rent Deposit Guarantee Scheme is to help people who are homeless, potentially homeless or in housing need, and can't afford to rent a house.

*Rent Deposit Team
Housing Services
North Ayrshire Council
01294 314700*

Buying a house

Price levels and demand for homes in North Ayrshire varies a lot.

If you have decided to buy your home, you will need to:

- Shop around for a mortgage lender
- Work out much you can afford to spend
- Look at homes within your price range
- Hire a solicitor, once you have found a property you want
- Formally apply for your mortgage
- Receive an 'offer of advance'
- Make an offer
- Have the offer accepted (at which point a contract is made between you and the person selling the property)
- Finalise the legal arrangements for you to become the owner of the home
- Move in