

## HOUSING OPTIONS

### Local Authority Housing

Anyone over the age of 16 can apply for a house with a local authority. You will be required to submit a North Ayrshire Housing Register Application as the housing associations in North Ayrshire work in partnership with the local authority to provide social housing. The three main housing associations in North Ayrshire are listed below in the **Housing Associations** section of this document.

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.

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 the 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:

### **Ardrossan Area Office**

9/11 Glasgow Street  
Ardrossan  
01294 605258

### **Dalry / Beith Area Office**

Townend House  
Townend Street  
Dalry  
01294 835355

**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**

Brooksby Medical & Resource Centre  
31 Brisbane Road  
Largs  
01475 687590

**Saltcoats Area Office**

27 Vernon Street  
Saltcoats  
01294 602611

**Stevenston Area Office**

1 Main Street  
Stevenston  
01294 605281

## Housing Associations

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.

Contact details;

*ANCHO*

*Sovereign House*

*Academy Road*

*Irvine*

*Ayrshire*

*KA12 8RL*

*01294 313121*

[www.ayrshirenorth.org](http://www.ayrshirenorth.org)

*Cunninghame Housing Association*

*82-84 Glasgow Street*

*Ardrossan*

*KA22 8EH*

*01294 468360*

[www.cunninghame-housing.org](http://www.cunninghame-housing.org)

*Irvine Housing Association*

*44-46 Bank Street*

*Irvine*

*Ayrshire*

*KA12 0LP*

*01294 271128*

[www.irvineha.co.uk](http://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 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 should 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 month's 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 there to help people who are homeless, potentially homeless or in housing need, and can't afford to raise a deposit for privately rented accommodation.

*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

