



Created: 19th September 2016

# Hi A A,

This document is a copy of your Housing Options Action Plan and the table below lists the products that you are eligible or ineligible for.

Eligible Products	Ineligible Products
✓ Mortgage To Rent Scheme	X Sheltered Housing
✓ Renting From A Private Landlord	X Supported Housing
	X Low Cost Home Ownership
	* Amenity
	Discretionary Housing Payments
	Employment Education and Training Opportunities
	Housing Options Interview
	Home Ownership
	Housing Support
	Mutual Exchange
	Social Rent
	Downsizing Incentive Scheme
	Mid Market Rents

Below is a list of the answers you have given to the questions on the wizard.



# Your details

**Question:** First Name

Answer: a

**Question:** Surname

**Answer**: a

Question: Please provide date of birth

**Answer: 15/09/1998** 

**Question:** Please enter your email address twice **Answer:** rafal.skibinski@home-connections.co.uk

Question: Home telephone number

Answer: 01234567890

Question: Mobile telephone number

Answer:

**Question:** Ethnicity

Answer: White Other British

Question: National insurance number

Answer:

**Question:** Are you a tenant of a council, a housing association or another social landlord?

Answer: Yes

Question: Who is your landlord?

Answer: Angus Council

Question: Do you live in a property with one or more bedrooms more than you need?

Answer: Yes

# Your household

Question: What is your family type?

Answer: Single person

Question: Do you have to leave your current home?

Answer: No

Question: Do you need to move because of an emergency such as fire or flood?

Answer: No

Question: Are you fleeing domestic violence or harassment?

Answer: No

Question: Do you or anyone in your household have a severe and enduring medical condition which is made worse by your current housing?

Answer: No

Question: Has action been taken or is action being taken against anyone in your household for anti-social behaviour?

Answer: Yes



Question: Have you or your partner (if you have one) reached pension age?

Answer: No

# **Support**

Question: Do you need support to live in your own home?

Answer: No

Question: Do you need housing with some adaptations like lower light sockets or hand rails?

Answer: No

Question: Do you need housing with on-site support?

Answer: No

Question: Would you benefit from someone checking on you regularly?

Answer: No

Question: Would you benefit from on-site social activities?

Answer: No

# **Financial details**

Question: What is your annual household income?

Answer: Less than £9,000

Question: Do you have savings?

Answer: £0

Question: Are you currently working?

Answer: No

Question: Are you currently in education or training?

Answer: Yes

Question: Do you receive Housing Benefit or Local Housing Allowance?

Answer: Yes

Housing Benefit is changing - are you ready?



Universal credit is a new single payment for people who are looking for work or on a low income. Universal credit will bring together a range of working-age benefits into a single streamlined benefit.

It will be launched in 2013 and will replace:-

- · Income based job seekers allowance
- Income related employment and support allowance
- Income support child tax credits
- Working tax credits
- · Housing benefit

To find out more please visit: http://www.dwp.gov.uk/policy/welfare-reform/universal-credit/

If you have one or more bedrooms than you need, you may be affected by changes to help you get to pay your rent. Bedroom Tax will reduce help with housing costs by 14% for those with one spare room and 25% with two spare rooms. More information is available here:-

http://www.angus.gov.uk/atoz/pdfs/adviceonhousingbenefitandsparebedrooms.pdf

Question: Do you have a shortfall in Housing Benefit or Local Housing Allowance leaving you a weekly rent charge that you have to pay?

Answer: No

**Question:** Are you struggling to raise a deposit or rent in advance for a private rented property?

Answer: No

**Question:** Are you suffering from exceptional financial or personal circumstances?

Answer: No

Question: Do you own a property?

Answer: Yes

Question: Have you lived in your home for more than 12 months?

Answer: Yes

**Question:** Are you experiencing any difficulties with your mortgage?

Answer: Yes

### Help with your mortgage





There are a variety of ways we can help you if you are struggling to pay your mortgage.

We can help you to speak to your lender to help negotiate reduced payments or payment holidays.

We can refer you to the local Citizens Advice Bureau for help with managing your money.

There are also some schemes which can provide small interest free loans to avoid repossesion or look at purchasing all or a part of your property to then rent it back to you - "Mortgage Rescue."

### For more information click here

Question: Are you in debt?

Answer:

Question: Do you owe a landlord whose property you rent or previously rented, more than a month's rent for that property?

**Answer:** Yes

Question: Have you made arrangements to pay what you owe?

Answer: No

Question: Is anyone in your household pregnant?

Answer: No

# Your preferences

Question: What area(s) would you like to live in?

Answer: Arbroath, Brechin, Carnoustie

### **Arbroath**

The table below is a guide to the numbers of new Council tenancies in the last **five years** and the **average** time those tenants had to wait for housing in the areas you have selected. Waiting times depend on availability of housing and how urgent someone's housing need is.

Property type	Flat						House							Maisonette			
Property size	Bedsit	1	2	3	4		1	2	3	4	6		2	3	4		
No of lets	101	1369	723	243	9		430	154	138	23	11		701	89	4		
Ave mths	12	16	16	18	8		20	25	34	40	29		15	13	41		

### **Brechin**

The table below is a guide to the numbers of new Council tenancies in the last **five years** and the **average** time those tenants had to wait for housing in the areas you have selected. Waiting times depend on availability of housing and how urgent someone's housing need is.

Property type	Flat						House							Maisonette			
Property size	Bedsit	1	2	3			1	2	3	4			2				
No of lets	35	943	620	38			69	107	45	8			53				
Ave mths	8	16	9	13				22	22	19			8				



# Carnoustie

The table below is a guide to the numbers of new Council tenancies in the last **five years** and the **average** time those tenants had to wait for housing in the areas you have selected. Waiting times depend on availability of housing and how urgent someone's housing need is.

Property type	Flat						House							Maisonette			
Property size	1	2	3				1	2	3	4			4				
No of lets	120	95	15				152	141	16	10			1				
Ave mths	19	14	23				23	13	45	27			15				

# Housing Options and advice that is relevant to you



## Mortgage To Rent Scheme



In 2004 the Scottish Executive established the Mortgage to Rent scheme. The Mortgage to Rent scheme was administered by Communities Scotland, now the Scottish Government Regeneration Directorate.

The aim of the scheme is to help households that are in danger of being made homeless due to legal action that threatens their home.

Funding is made available on a case-by-case basis to a social landlord, such as Housing Association or Local Authority, to buy the property and rent it back to the household. Applicants need to meet certain eligibility criteria –

#### Eligibility criteria for applicants

- 1. There is legal action that threatens the household with homelessness. For example, the applicant has received a calling up notice, notice of default or possession order, or a trustee is forcing sale of a property and the property remains in imminent danger of being repossessed. Applicants will also be considered eligible for the scheme where a secured lender has agreed to withdraw or delay legal action to allow the application to the Mortgage to Rent scheme to take place. Cases where only one party forces the sale of the property (for example, involving a relationship breakdown) are not eligible for the scheme.
- 2. The household has received advice about it's financial situation.
- All owners have agreed to sign the application form.
- 4. The property is the sole or main residence of someone in the household.
- 5. The household has a need to stay in the local area.
- 6. The household is unable to trade down in the local area. Inability to trade down may be due to a lack of capital to trade down, for example, or because there is a lack of suitable accommodation in the local area.
- 7. There are no inhibitions, adjudications or other legal actions pending against the property that would prohibit a sale.
- 8. The applicants are under 60 and do not have capital (excluding any expected equity from the sale of the property and surrender value(s) of any savings or endowment policies to which they are entitled and which are used as security for the mortgage) in excess of £8,000.
- OR
- 10. The applicants are 60 or over and do not have the capital (excluding any expected equity from the sale of the property and surrender value(s) of any savings or endowment policies to which they are entitled and which are used as security for the mortgage) in excess of £12,000.
- 11. Someone in the household has lived in the property for at least 12 months.
- 12. The open market value of the property is lower than the local area average house price.

If you are interested in finding out more about Mortgage to Rent please click on the following link:-

http://www.scotland.gov.uk/Topics/Built-Environment/privateowners/Repossession/hosf-1

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# Renting From A Private Landlord

There are many places where private rented properties are advertised. Try solicitors, estate agencies and the local press.

**Websites** for sourcing **private tenancies** are easy to find. Use a search engine and type in words "property rent Angus", or you can type other locations like Dundee, Perth etc.

You can also use the internet to try to find **roommates and flat-shares**. This type of home can be particularly useful if you are on a low income, and cannot afford to live independently. Below are some examples. Use a search engine and type words "roommate Angus" or "flatshare Angus", or you can type other locations like Dundee, Perth etc.



Some examples are listed for your information.

#### **Local Press**

- Aberdeen Press & Journal
- Arbroath Herald
- Brechin Advertiser
- Forfar Dispatch
- Kirriemuir Herald
- Montrose Review
- Perth Press & Journal
- The Courier

### **Estate Agents, Letting Agents & Solicitors**

- Angus Properties, 20 Warslap Avenue, Arbroath, 07974 932120
- Bell Ingram, Manor Street, Forfar www.bellingram.co.uk 01307 462516
- Bowman, 37 East High Street, Forfar, 01307 464088
- BS Properties, 17a Reform Street, Kirriemuir, 01575 575005, www.bs-properties.co.uk
- Connelly & Yeoman, 78 High Street, Arbroath, 01241 434200
- Connelly & Yeoman, 31High Street, Carnoustie, 01241 859500
- Ivy Leaf Homes, 01356 625333, <u>www.ivyleafhomes.com</u>
- Hestrape Ltd, 68 Kinghorne Street, Arbroath, 01241 876401
- J Myles, 63 High Street, Carnoustie, 01241 855769
- Lickley Proctor Letting, 58 Bell Street, Dundee, 01382 241096
- Property Matters, 122 Murray Street, Montrose, 0845 2600122
- RossClare Lettings, 8a Springfield, Dundee, 01382 205319 (Dundee area)
- Shield & Kyd, 207 High Street, Arbroath, 01241 870739, www.shieldandkyd.co.uk
- J & E Shepherd, 44 West High Street, Forfar, 01370 466100
- SM Property, 198 High Street, Montrose, 01674 677598, www.propertyrentalangus.co.uk
- Tayside Property Online, 27 West High Street, Forfar, 01370 464443
- T Duncan & Co, 143 High Street, Montrose, 01674 672353, www.tduncan.com
- Thorntons Property Services, 51-53 East High Street, Forfar, 01307 466886
- Thorntons Property Services, 165 High Street, Arbroath, 01241 876633
- Vista Properties leasing, Forfar, 07920 746544
- Wardhaugh Property Management Services, 38-40 East High Street, Forfar, 01307 463657
- Your Move, 51 Murray Street, Montrose, 01674 672979

### Online rented property agents/lists:-

- www.rightmove.co.uk
- www.findmybuyer.co.uk
- www.letting-in-scotland.co.uk
- www.lettingweb.com
- www.nestoria.co.uk
- www.sspc.co.uk
- www.your-move.co.uk
- www.zoopla.co.uk
- www.letangus.com
- www.rentlocally.co.uk
- www.gumtree.co.uk

### Room-mates and flat-shares:-

- www.spare-room.co.uk
- <u>uk.easyroommate.co.uk</u>
- www.flatshare.com
- www.pastures-new.co.uk/flatshare



(Angus Council is not responsible for the content of any external website).

You need to ensure any private sector housing you take on is affordable for you.



# Housing Options and advice that is not relevant to you

# **Sheltered Housing**

Sheltered housing is used to describe a group of self contained properties for older and/or disabled or other vulnerable people and is linked to and supported by housing support staff.

Housing support staff provide advice, help and support to tenants to assist them to live independently. All flats have pull cords to call on help in emergencies. When staff are away from the scheme, Community Alarm Control Centre staff help when needed.

There are communual facilities on site in which a range of social activites take place for tenants. Schemes also include an ensuite guest room for visiting friends and relatives and laundry facilities.

Charges for the support service are made separately from rent and are means-tested.

# How do I apply?

In person: Pick up a housing application form from any of the Council's <u>ACCESS Offices</u> or any Hillcrest Housing Association office in the Angus area. By telephone: Call the Housing Options Team (CHR) on 01307 474765 to request the form or <u>download the form below</u>.

Other Housing Associations who offer Sheltered Housing are:

Bield Housing Association have properties in Montrose 0131 2734000

Cairn Housing Association have properties in Carnoustie 0131 317 7227

Caledonia Housing Association have properties in Kirriemuir and Montrose 01382 480915

Trust Housing Association have properties in Forfar 0131 4441200



## **Supported Housing**



Supported Housing is available in Angus for people with support needs including:

Older people

• People who have a mental or physical disability

People with a learning disability

Please contact the Social Work and Health Department for further information on accessing this type of accommodation at:-

First Contact Service

Social Work and Health

Whitehills Health and Community Care Centre

Room G8/4

Station Road

Forfar

**DD8 3DY** 

Phone ACCESS line on 08452 777 778

Email Firstcontact@angus.gov.uk or

Fax 01307-475253

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# **Low Cost Home Ownership**



Low Cost Home Ownership schemes are designed for people who would like to own a house or flat but who, at this point in time, cannot quite afford the normal cost of owner-occupation.

Householders can access low cost home ownership in three ways: through shared ownership; housing provided by private developers with GRO Grant assistance; or by grants to individuals in rural areas.

Shared Ownership schemes enable people to buy as much of a house as they can afford and pay rent for the rest. Once they are able they can then buy another part of the house. This can continue until the house is owned outright.

To discuss Low Cost Home Ownership schemes in Angus, contact the Affordable Housing team on 01307 474725



## **Amenity**



Amenity housing is self contained accommodation designed for applicants over 45 years or applicants who have a need for the design features in the properties.

Amenity housing consists of flats or houses that meet the needs of older people or people with a disability with modifications like lower light sockets, additional hand rails or special bathroom or kitchen features but without any on site support.

Some Amenity housing may have an emergency alarm system available with no other support services available.

Amenity Housing in Angus:

Weavers Close, Arbroath

Manor Court, Forfar

### How do I apply?

In person: Pick up a housing application form from any of the Council's <u>ACCESS Offices</u> or any Hillcrest Housing Association office in the Angus area. By telephone: Call the Housing Options Team (CHR) on 01307 474765 to request the form or <u>download the form below</u>.

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## **Discretionary Housing Payments**



The individual must be entitled to some Housing Benefit and/or Council Tax Benefit before they can make an application to the scheme.

The scheme is aimed at helping individuals in the short term, who are experiencing either exceptional financial or personal difficulties or both.

As its name suggests, the scheme is discretionary ie there is no automatic right to a payment from the scheme.

Further information on the Discretionary Housing Payment Scheme can be found at <a href="http://www.dwp.gov.uk/docs/discretionary-housing-payments-quide-draft.pdf">http://www.dwp.gov.uk/docs/discretionary-housing-payments-quide-draft.pdf</a>

Who do I contact for further information?

The Discretionary Housing Payment Scheme is administered by Angus Council's Revenues Section.

You can contact the Revenues Section direct on freephone 0800 252 056 or email <a href="REVenquiry@angus.gov.uk">REVenquiry@angus.gov.uk</a> and request an application and for a Discretionary Housing Payment. You can also visit the Arbroath, Montrose, Monifieth or Forfar Access Offices Direct where staff there will be able to provide you with an application.

Details of the Office Opening Hours are below:

Arbroath Benefit Enquiry Office, Old Parish Church, Kirk Square, Arbroath, DD11 1DX

Forfar Benefit Enquiry Office, Municipal Buildings, Castle Street, Forfar, DD8 3AF

Invertay House, Maule Street, Monifieth, DD5 4JG

Montrose Benefit Enquiry Office, Town House, High Street, Montrose, DD10 8QW

Please note that due to staff training the following offices will not open until 10.00 am on the days indicated: Wednesday – Forfar and Montrose Thursday – Arbroath



# **Employment Education and Training Opportunities**



# **Towards Employment Team (Adult Services)**

'Helping individuals into employment, training and education.'

- The Towards Employment Team have a team of Key Workers covering the whole of Angus.
- They provide advice and assistance on a range of employability issues.
- The team administers childcare and personal development funds that can provide short term financial assistance towards clients reaching their goals.

Contact: Towards Employment Key Worker, 61 Marketgate, Arbroath DD11 1AT

Tel: 01241 438160

Website: www.angusahead.com/TET

# **Towards Employment Team (Youth Services)**

# **Modern Apprenticeships**

'Helping individuals into employment, training and education.'

- The Towards Employment Team supports 16-19 year olds into paid apprenticeship opportunities.
- The team can help employers with the recruitment of modern apprenticeships and support them throughout the delivery of their training.

Contact: Towards Employment Key Worker, 61 Marketgate, Arbroath DD11 1AT

Tel: 01241 438160

Website: www.angusahead.com/TET

#### **ONLINE EMPLOYMENT SERVICES**

Find a job with Universal Jobmatch: <a href="https://www.gov.uk/jobs-jobsearch">https://www.gov.uk/jobs-jobsearch</a>

### **FURTHER EDUCATION**

Find a course at Angus College: http://www.angus.ac.uk/

## **VOLUNTEERING**

Find a volunteering opportunity at <a href="http://www.volunteerscotland.org.uk/advancedSearch.aspx">http://www.volunteerscotland.org.uk/advancedSearch.aspx</a>

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### **Housing Options Interview**





### Homeless in an emergency

If you have nowhere to stay tonight, you can get help. Contact your local ACCESS Office or call ACCESSLine and ask to speak to a Housing Officer (Housing Options) (if it is after 5 pm on a weekday or at a weekend, contact the Counucil's Out of Hours service by calling the ACCESSLine). They can provide you with advice or assistance and may also provide you with emergency temporary accommodation while they look into your circumstances.

### Homelessness

You may be homeless if:

- · You have nowhere to live
- · You have accommodation but can't stay in it
- You are at risk of violence or abuse see also "Affected by Violence or Abuse"
- Your accommodation is not safe for you to live in

### **Preventing homelessness**

By law, the Council has to do certain things to help homeless people. Firstly, it must try to stop homelessness happening. Some of the ways we can stop homelessness happening are:

- · By giving good information and advice
- By speaking to landlords
- · By speaking to parents
- By helping people to claim benefits
- By helping people to pay their debts
- By giving people support to stay in their home

If you need help to stop homelessness happening, contact the Housing Options Team on 08452 777 778

# Young People's Housing Options Service (YPHOS)

Based in <u>Arbroath ACCESS Office</u>, the Young People's Housing Options Service (YPHOS) is free and works with anyone between 16 and 24 to help them keep, find and maintain their home.

YPHOS can give advice on a wide range of subjects including:

- · Planning to move home
- Finding accommodation
- Getting support
- Finding education, training and employment
- Getting benefits

YPHOS can also work with young people and their parents to help them stay together and make plans to help them move on in a planned way.

# How can I get the service?

You can either:

- Telephone ACCESSLine on 08452 777 778, or
- Go to Arbroath ACCESS Office and ask to speak to YPHOS.

# **Assessing Housing and Support Needs**

If you or someone lives in a location where they can't access the support, the amenities or the services they need and there is a medical or social need to access these services or



If you have significant care or support responsibilities for someone that doesn't live with you and that person has an identified physical, mental health or support needs that are met by you and you have difficulty meeting those needs because of their physical location, we can help by carrying out an Assessment of your Housing and Support Needs.

We will look at whether you need a certain type of home such as:

- · ground floor,
- · housing for wheelchairs, or
- · sheltered housing.

We can also award additional priority for housing on the Common Housing Register waiting list.

This page explains what to do if you think you need help with your housing or support needs.

If your home does not meet you medical or support needs or you need support to stay in your home you should contact your local <u>ACCESS</u> <u>office</u>. They will give you a housing application form or complete a change of circumstances form with you.

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## **Home Ownership**



Owning your own home has the advantage of giving you choice about where you live. In Scotland you will need a solicitor and a mortgage lender – usually a bank or building society - to buy your own home. Estate agents can provide details of properties for sale and many have websites, including the Tayside Solicitors Property Centre at <a href="http://www.tspc.co.uk/">http://www.tspc.co.uk/</a>.

A useful website with more details of how to buy your own home is the Citizens Advice Bureau's Adviceguide, for more information please click here

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# **Housing Support**



The Homelessness Support Service provides housing support to vulnerable people.

This means people who are

- · homeless;
- · those who may become homeless;
- people in their first tenancy and
- those who have been assessed as unable to manage a tenancy and may be at risk of losing their home.

Our staff work in various locations throughout Angus.

### Who do I contact for further information?

If you would like more information contact:

The Homelessness Support Service 20/21 Guthrie Hill Arbroath DD11 1JT

Tel: 01241 431 922



# **Mutual Exchange**

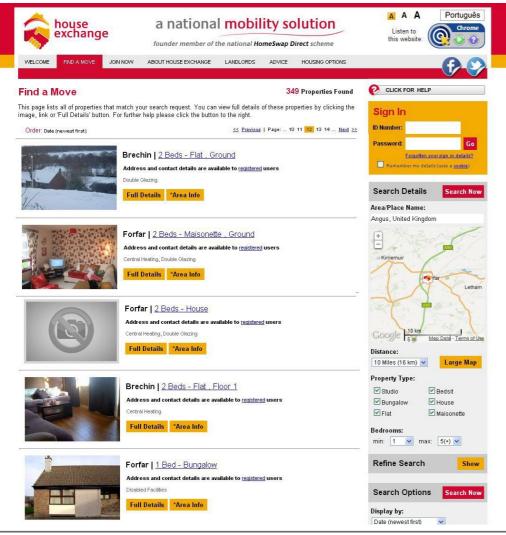
A mutual exchange is when two or more tenants wish to swap their properties.

A tenant may exchange with:

- another Angus Council tenant
- a tenant of a registered social landlord or
- · a tenant of another council

The Council will allow an exchange if it is in line with its policy (see <u>TA1 - Your Guide to Allocations in Angus (400 KB PDF)</u>). The other landlord will have its own rules about this.

A mutual exchange ends the tenant's current tenancy and a new one is started. A tenant can not exchange their property without permission from their landlord.





### **Social Rent**

### Who can apply?



We will accept applications from anyone aged 16 or over. Following assessment and verification of their application, the applicant will be placed on an appropriate group.

### How do I apply?

In person: Pick up a housing application form from any of the Council's <u>ACCESS Offices</u> or any Hillcrest Housing Association office in the Angus area. By telephone: Call the ACCESSLine on 08452 777 778 to request the form or <u>download the form below</u>.

### How does the allocations system work?

Angus Council, Hillcrest Housing Association, Caledonia Housing Association & Blackwood Housing Association have the same allocation policy and share one application form. Other housing providers will continue to allocate housing using their own allocation policy.

A common allocation policy makes the process of applying for housing fairer, simpler and more consistent. With a common policy, applicants will be assessed and allocated housing in the same way rather than having to go through two routes and that housing is allocated according to the level of priority awarded to an applicant.

The aims of the policy are to meet housing need fairly by giving priority to people in housing need, making best use of available housing and helping to sustain communities.

# How to apply to other Housing Associations

# **List of Housing Associations in Angus**

- Angus Housing Association 0845 177 2244
- Bield Housing Association (Sheltered Arbroath, Sheltered Montrose, Kirriemuir, Brechin & Monifieth) 0131 2734000
- Cairn Housing Association (Sheltered Carnoustie, Mainstream Arbroath) 0131 556 4511
- Hillcrest Housing Association 0300 123 2640 (shared application with Angus Council)
- Blackwood Housing Association 0131 317 7227 (shared application with Angus Council)
- Caledonia Housing Association 01382 480915 (shared application with Angus Council)
- Trust Housing Association 0131 4441200 (100% nominations from Angus's shared waiting list)

The council and its partners, Hillcrest, Blackwood and Caledonia Housing Associations, have a number of houses which are available for immediate let. To apply you must have a current live application with us. Click <a href="here">here</a> to be directed to the Council's website to view current available properties.

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## **Downsizing Incentive Scheme**

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## **Mid Market Rents**

Mid Market Rents are aimed at people who cannot afford private renting or home ownership but would generally not receive a high priority for social housing. It is an intermediate rent charge, normally set between 80% - 100% of the current Local Housing Allowance rate. If you want further information about current mid market rents in Angus please contact the Affordable Housing team on 01307 474725.