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| | July 2006 Scotland |
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Key Points:

- Replaces previous version dated October 2005
- Incorporates changes and proposed changes in private housing legislation
- Includes information on sheltered housing

Looking for rented housing

This factsheet provides information for those considering moving into rented accommodation. It covers issues relating to local authority, housing association and private landlords, and includes information on the recent changes to the law in Scotland for private rented housing.

It also includes information about Abbeyfield houses and sheltered housing.

This factsheet is for people living in Scotland, for anyone living in England, Wales and Northern Ireland, a similar Factsheet 8, *Looking for rented housing* is available by telephoning: 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

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Introduction

There are three main types of landlords who provide housing for rent: local authorities (councils), Registered Social Landlords (housing associations), and private landlords.

Communities Scotland, an Agency of the Scottish Executive, regulates housing associations and council landlord, factoring and homelessness services.

Private landlords may be individuals or companies who own property and rent it out for profit. Part 8 of the *Antisocial Behaviour Etc (Scotland) Act 2004* introduced a registration scheme for private landlords which requires them to pass a fit and proper person test before they can register with their local authority. If you want to find out if a landlord has registered you can check on: www.landlordregistrationscotland.gov.uk.

There may also be a local voluntary accreditation scheme for private landlords in your area. Landlords in these schemes commit to comply with agreed property and management standards.

1. Local Authority (council) housing

In many local authority areas the council will be the main provider of rented housing. Every council housing department must keep a housing list, which is a record of people who have applied for council housing. The letting of council housing is governed by the *Housing (Scotland) Act 1987*, as amended by the *Housing (Scotland) Act 2001*, and the *Homelessness etc. (Scotland) Act 2003*.

The housing list

The Housing (Scotland) Act 2001 gives all applicants over the age of sixteen a general right to be admitted to the housing list of a local authority or a Registered Social Landlord. Local councils and Registered Social Landlords can have a joint list, known as a common housing register. The right to be admitted to the housing list is not an automatic right to be housed, as the council has to assess your needs in line with legislation and its own local policy.

The allocation scheme

Each local council must have a written allocation scheme or policy which describes how council housing is let in their area. This includes how they deal with applications from existing tenants who wish to move or exchange their homes with other tenants. They must have a short version of this policy available free of charge to anyone who asks for one.

You also have the right to look at the full version of the policy at the council's main office and to have a copy of the full policy. If you want the full policy the council can make a charge for this. Any alteration to these policies must be published within six months.

The allocation scheme says which people will have most priority for council housing in that local council area. The law says that certain groups of people must be given priority. These are:

- people who are homeless or threatened with homelessness (for more information about a council's duty to assist you if you are homeless, see section 5);
- people living in houses which are below the Tolerable Standard (for example a house that is structurally unstable or which does not have proper cooking and bathing facilities);
- people living in overcrowded homes;
- people with large families;
- people living under unsatisfactory housing conditions, (for example, you may have a disability and are unable to use an upstairs bathroom or bedroom).

The council may also have its own priorities about letting housing, and will describe these in the allocations policy. It may, for example, give reasonable preference to people who have been on the waiting list for a long time, or to people who need to move for medical reasons.

There are also certain factors that a local authority must not take into account when making a decision about letting a property, and some of these are:

- any rent arrears which are no longer outstanding, or for which you have been keeping to an arrangement to pay;

- debts which are not to do with your housing;
- you or your family's income;
- whether or not you own or have owned your home;
- the length of time you have resided in the area.

Making an application

If you want to apply for council housing, then you should telephone or visit your local council office. You will have to fill in an application form giving details about where you live now and any medical conditions you have. You may have to provide a letter from your GP if you feel you need to move on medical grounds. This is so that the council can decide what priority you should be given on the housing list. The council should also ask questions about what sort of housing you need, for example, whether you need any particular features because of a disability or illness, or whether you need to live close to particular people or to facilities such as shops or a bus route. If you would like advice about filling in the form, staff at the council should be able to help.

Once you have made an application, it is likely that you will have to wait some time for housing, as there may be a limited number of vacancies. Councils should be able to give you general information on the housing available, and how to contact other housing providers.

You should be given an indication of the average waiting times for different types of housing and areas. Councils should also give you information about the likelihood of your being offered a home.

If you remain on the housing list, you may be sent a form every now and again, for example every year, to make sure that you still need housing and that your circumstances have not changed. It is important that you return this to the council or you may be taken off the housing list.

If you are not happy with the local authority decision on your application and you feel it is not following the law or its own policy, ask for a review. You can also complain to a local councillor, whose name you can get from council offices or the local library. If you are still not satisfied you can take your complaint to the Scottish Public Services Ombudsman (see section 12).

Common Housing Registers

In some local authority areas councils and Registered Social Landlords are working in partnership and have agreed to share one application form and one housing register. This means that, in some local authority areas, if you want to apply for rented housing you only need to complete one application form. Your application form will then be assessed according to the individual housing provider's allocation procedures. You will need to check to find out if a common housing register operates in your area. If it does not, you will still need to make separate housing applications to individual landlords.

The offer of housing

Each local authority landlord will have its own policy on how many offers of housing will be made to you. You should be given a reasonable period time to decide on the offer, and you will normally be given a chance to look at the property before deciding. You may be given a list of small repairs to be done after you move in, and if you are not satisfied with this discuss it with the Housing Officer. You can also obtain independent advice from one of the agencies in section 12.

You must be provided with a written tenancy agreement which sets out the rights and responsibilities of both the landlord and the tenant. You should also be told how much the rent will be. On top of the rent you will have to pay Council Tax. If you are on a low income you may be able to get help with rent and Council Tax payment (see Factsheet 17, *Housing Benefit and Council Tax Benefit*).

If you receive Pension Credit you may be able to get help from the Social Fund to buy furniture (see Factsheet 49, *Help from the Social Fund*).

Choice based lettings

This is the name given to a new system of letting social rented housing, which is now being used by some councils. It is an attempt to offer prospective and existing tenants a more active role in choosing their accommodation. You will fill in an application form in the normal way so that the council has all the relevant details about you. Normally the council advertise all vacant properties in the local paper, free supplements at the local housing offices and on its website. You then select the property of your choice and apply for it. There will be a closing date for your bid for the property and there will be a limit to the number of properties you can select.

Although you are allowed choice under this system, the council still has to match properties to the needs of the household. The council should give you guidance about the type of accommodation suitable for your needs. Councils must continue to give reasonable preference to those with the most urgent housing need.

Advantages and disadvantages of renting from the council

Council property is likely to be cheaper and offer more long term security than private renting, and most repairs are the responsibility of the landlord. Your landlord is obliged to provide you with information on a variety of things, and must offer you the chance to become involved in any decisions they make that may affect you. This could be things like increases in the rent or changes in the allocations policy. However, you may have to wait a long time for an offer of accommodation; it will be unfurnished and sometimes in need of redecoration. Often you will have little choice over the type and location of the property offered.

2. Housing associations

Housing associations, also known as Registered Social Landlords, aim to provide affordable homes for those in housing need. Most housing associations are non profit making companies and receive some funding from the Scottish Executive to help keep rents affordable. If you are on a low income you may qualify for help with rent and any service charges (see section 4 Help with rent payment).

Nearly all housing associations have arrangements with local councils which ensure that some of their accommodation will be let to people on the council's housing list. You may, however, be able to apply directly to a housing association.

You should be able to find out about housing associations in your area from the housing department at the council, or from a housing advice agency or a Citizens Advice Bureau. There is also the Directory of Registered Social Landlords, which gives contact details of the housing associations registered with Communities Scotland. You can access it on their website at: www.communitiesscotland.gov.uk.

Following *The Housing (Scotland) Act 2001* all registered social landlords have the same duties as councils when letting houses. However they still have discretion to develop their own policies in line with local need.

They also have the same responsibilities as councils for providing written information and leases, and involving and consulting their tenants.

If you are not satisfied with the way a housing association handles your application for housing, you can make a formal complaint. If your complaint is unresolved you can get in touch with the Scottish Public Services Ombudsman (see section 12 for contact details).

Advantages and disadvantages of renting from housing associations

As with council property the accommodation is likely to be cheaper and more secure than the private sector. It may be easier to get a suitable property if you have special needs, for example, some housing associations specialise in housing for people with disabilities or amenity housing for older people. However it is usually unfurnished and you may have little choice over type and location.

3. Private renting

You may wish to consider renting accommodation in the private sector. In deciding whether you want to rent privately, you need to be clear about what your rights will be. Most tenancies in the private sector are now short assured tenancies, which means that your initial lease might only be for six months, after which the landlord may renew it for any period. If you are a council tenant or housing association tenant already, you should consider very carefully giving up this security to move to private rented accommodation. There is more information on private tenants' rights in Age Concern Factsheet 36s, *Private tenants' rights*.

If you decide to look for accommodation to rent privately, you can look for advertisements in your local newspaper or you can use an accommodation agency. Accommodation agencies may be listed under 'Accommodation' or 'Estate agents' in your local *Yellow Pages*. They are private agencies who let out rented housing on behalf of the owners. Most agencies will make a charge but the law says that they are not allowed to do so unless they actually find and rent you a home.

If you find private accommodation to rent, you should check your tenancy agreement carefully. It is a good idea to get the agreement looked at by a local advice agency if this is possible. You should also check about responsibility for maintenance and repairs, including garden upkeep and decoration.

You will also need to check how much rent you are being asked to pay and consider whether or not you can afford it. You may be entitled to help with rent (see section 4 Help with rent payment). You might also be asked for rent in advance as well as a deposit. A deposit is an amount of money that you pay at the beginning of a tenancy. It should be returned to you at the end of the tenancy. If, however, you have damaged the property or contents in any way the landlord can keep back some of the deposit money. If you pay a deposit you should always make sure that you get a receipt. If you need help to raise money for a deposit contact your local advice centre to see if there are any agencies to help or initiatives such as a local rent deposit scheme.

If you claim Pension Credit you may be able to get help from the Social Fund to pay for rent in advance. (See Factsheet 49, *Help from the Social Fund* for more information).

Advantages and disadvantages of renting privately

You may be able to find accommodation quickly and in a location and type of your choice. It may be furnished. However, it may offer less security in terms of tenant's rights, and the rent will be higher than in the public sector. You normally have to pay a deposit and rent in advance. Although there are many reputable private landlords, some tenants can face difficulties persuading the landlord to do repairs. *The Housing (Scotland) Act 2006* has been passed by the Scottish Parliament. It proposes a modernised repairing standard for private landlords and rights of redress for a tenant whose landlord fails to adhere to the standard. This Act has not yet been fully implemented.

4. Help with rent payment

Whatever type of landlord you have, it is important to check how much the rent is and whether it includes any money for bills or services such as heating or cleaning of common property. Housing Benefit is available to help tenants on low incomes with paying their rent and some charges for services. The Housing Benefit system is run by your local council. If you are thinking of taking a housing association or private tenancy, and need help with the rent, you might get advice from a local advice agency (see section 12). You can ask the council for a pre-tenancy determination. This will tell you how much of the rent will be liable for Housing Benefit.

If a private or housing association rent is higher than the rent for similar properties in the area or if the council thinks that your property is bigger than you need, then you may find that not all of your rent is eligible for Housing Benefit. There is further information on Housing Benefit in Age Concern Factsheet 17, *Housing Benefit and Council Tax Benefit*.

5. Homelessness

Do you have to leave?

You do not always have to leave your accommodation just because you have been told to do so. As soon as you are given a notice you should get advice (see section 12). *The Housing (Scotland) Act 1987*, as amended by *The Housing (Scotland) Act 2001* and *The Homelessness etc (Scotland) Act 2003* state the responsibilities of councils and registered social landlords when dealing with people who find themselves homeless. There is now a revised Scottish Executive *Code of Guidance on Homelessness* to local authorities which gives guidance on practice and interpretation of the legislation.

Help from the council

Local authorities have responsibilities for people who are homeless or are threatened with homelessness within two months. If you are homeless or know that this may happen soon, you should contact your local council. You should tell them about your circumstances and that you want to apply for accommodation. The local council then has specific legal duties which must be performed. Special procedures may apply to persons subject to immigration control. If you believe you are in that category, you should seek further specialist advice.

Who must the council help?

The council has a legal duty to provide free advice and assistance to all those who approach them as homeless or threatened with homelessness. What happens next depends on the results of their enquiries into the following:

- are you homeless or threatened with homelessness?
- do you have a priority need?
- did you become homeless intentionally?
- do you have a connection with the area?

What do these questions mean?

Being homeless or threatened with homelessness.

You are homeless if you have no accommodation in the United Kingdom or elsewhere for yourself or your family. You can even be homeless if you have accommodation but cannot gain entry to it, or cannot occupy it without threats of violence or actual violence. You are homeless if the accommodation is overcrowded or if it would not be reasonable for you to continue to occupy it.

Having priority need

The Homelessness etc. (Scotland) Act 2003 provides that 'priority need' is abolished by 2012, so that all those who are homeless have the right to a home. In order to achieve this, 'priority need' will gradually be widened until everyone assessed as homeless or potentially homeless is included. Priority need has now been extended to include;

- pregnant women and their families;
- people with dependent children;
- people who are vulnerable as a result of: old age; personality disorder; learning disability; physical disability; chronic ill health; having suffered a miscarriage or undergone an abortion; having been discharged from hospital, prison or the armed forces; other special circumstances;
- people who are homeless because of an emergency such as flood, fire or any other disaster;
- people of 16 or 17 years old, or are aged 18 to 20 and run the risk of financial exploitation, alcohol or drug misuse, or who were previously looked after by a local authority;
- those at risk of domestic abuse or harassment;
- those at risk of violence or harassment as a result of their colour race, sexual orientation, ethnic or national origins.

There is no statutory definition of vulnerability because of old age; the Code of Guidance states that a person's circumstances should be considered in full.

Intentional homelessness

You are considered to be intentionally homeless if you have made yourself homeless through your own deliberate acts or omissions. For example if you had to leave your home because you have not paid your rent or your mortgage, or you lost your tenancy because of anti social behaviour, you might be considered intentionally homeless. You can also become threatened with homelessness intentionally.

The Homelessness etc (Scotland) Act 2003 allows courts to consider circumstances where arrears were accrued as a result of delays in the payment of Housing Benefit. *The Mortgage Rights (Scotland) Act 2001* provides for homeowners to repay their arrears and retain possession of their home, in certain circumstances.

The definition of intentional homelessness is a complex legal issue in housing law. If you apply to a local authority and are told that you are intentionally homeless, you should immediately seek expert legal advice.

Local connection

If you are homeless and in priority need a council can, if it wishes, refer you to another council if it thinks you have a local connection with that authority. The term local refers to the local authority boundary, not to areas within the authority. A connection is established if you live or work in the area, or have family connections, or there are other special circumstances, which establish a link with the area. You cannot be referred to another council if there would be a risk of domestic abuse in that area.

What help must the Council give?

Local authorities are under a duty to make enquiries as soon as they receive an application from you as homeless. During those enquiries it must provide temporary accommodation for you. This could be private rented accommodation, or a hostel or a bed and breakfast hotel. *The Unsuited Accommodation (Scotland) Order 2004* prescribes standards of accommodation for homeless people with children and pregnant women. The council may have further duties to provide you with permanent accommodation once enquiries have been completed.

The duties on the council to provide accommodation depend on the answers to the questions listed earlier.

If the council decides that you are neither homeless nor threatened with homelessness you must be given appropriate advice and information. If the council finds that you do not have a priority need, or that you contributed to your own homelessness, it will have a duty to provide you with temporary accommodation, and to give you advice and assistance to find other accommodation. You should be given a reasonable period of time, at least twenty-eight days or longer. This period starts when you receive the decision from the local authority, not when you first apply. If the council find that you are not intentionally homeless, and have priority need then you must be offered permanent accommodation. This can be a council or housing association tenancy, or an assured tenancy in the private sector. However if it is found you have a connection with another council, you might be referred back to that area.

To summarise the duties of a council:

- the council must find permanent accommodation for you if you are unintentionally homeless, and have a priority need;
- if you are homeless but do not have a priority need, then as well as advice and assistance, you must be provided with temporary accommodation;
- if you have a priority need, but are intentionally homeless, then you must be given advice and appropriate assistance, and provided with temporary accommodation;
- if you have a priority need and are unintentionally threatened with homelessness then the council must take reasonable steps to ensure that your accommodation remains available to you;
- if the council consider that you are not homeless or threatened with homelessness you should be given appropriate advice and information.

The Code of Guidance on Homelessness sets out the ways applications should be dealt with by councils. You should be given some indication of the likely length of time the process will take, kept well informed of progress, and what inquiries will be made. You should also be given a rough indication of when you can expect a decision.

The council is obliged to give you a written notification of its decision on your application. Councils are expected to complete their enquiries within twenty-eight days, where possible, and notify you of the decision within 24 hours. Reasons for the decision should be given in a clear and easily understandable form.

Complaints, reviews and appeals

If you are not happy with the decision the council makes when you apply as homeless, then you can request an internal review of that decision. The review is to be carried out by another member of the local authority staff who is senior to the person who made the original decision. Again, you should receive written notification of the review decision. You can also ask for a review of any decision to refer you to another local authority or relating to the provision of any accommodation to you.

If you are not satisfied with the outcome of the review by the council, there is no specific legal challenge set down in the law. The only further method of challenge available is by raising an action of judicial review in the Court of Session. If you wish to apply to the court to judicially review the council's decision, you will require legal advice and assistance. You will almost certainly need the assistance of a solicitor. You should immediately seek advice and help from a local law centre, housing aid centre, housing advice agency or Citizens Advice Bureau.

6. Moving to another area

HOMES Mobility Scheme

If you want to move to another area, there is a scheme called the HOMES Mobility Scheme. You normally need to be a council, housing association or Scottish Homes tenant.

To be eligible you have to demonstrate that you need to move because:

- you are taking up a job in the area you want to move to;
- you need to be close to relatives or friends to give or receive support; or
- you have other pressing reasons such as domestic violence, harassment or health problems.

If you are interested in this scheme you should contact your housing office to see if you are eligible. You can also check about services and download an application form from their website: www.homes.org.uk.

HOMESWAP scheme

HOMESWAP scheme is a UK-wide register of council, housing association and housing co-operative tenants who want to swap homes. You can get a registration form from your council or housing association.

Your name and details will be registered on a central computer and every six weeks you will be sent details of properties which appear to match your requirement. HOMESWAP is a self-help scheme - when you get details of possible swap partners, it is up to you to make contact with the other tenant. In addition, HOMESWAP lists are produced each month giving details of people who want to move into your area. You can check this list, which is usually kept at your council housing office, to see if there is anyone suitable to swap with. Your own details will appear on the HOMESWAP lists in the area you wish to move to. If you do not want your own name and address to appear on these lists you can nominate a contact person. For more information and to register online contact HOMES. (See section 12)

Returning from abroad

If you are returning from abroad and you do not have any restrictions on your residential rights in the UK you are eligible to apply for council or housing association housing. As there may be long waiting lists you may also have to look at accommodation in the private sector, either for rent or for purchase, depending on your financial circumstances.

7. Sheltered Housing

What is sheltered housing?

If you apply to a council or housing association you may be offered sheltered housing. Sheltered housing is housing intended specifically for older people. There is usually a minimum age for entry into sheltered housing; it is normally 60 but may be lower or higher. Sheltered housing tends to be built in a scheme or 'court' of between 20 and 40 flats, sometimes bungalows. The services provided can differ considerably from scheme to scheme and you should find out what is available locally.

There is almost always an alarm system which will be linked to a 24 hour monitoring service, sometimes known as a communications or control centre. You may have a pendant or a pull cord in your flat so that you can contact the communications centre in an emergency. The staff at the centre will then contact a relative, the warden, a doctor or an emergency service as appropriate.

There may be a resident warden or manager, although some schemes are only served by a mobile warden who will visit the scheme regularly. There are usually communal facilities such as a residents' lounge or laundry. Repairs, gardening and window cleaning are usually carried out by the landlord. Some schemes have a guest bedroom which can be rented out if family or friends want to visit you.

Tenants of sheltered housing pay a service charge on top of their ordinary rent to cover the cost of these additional services. Meals are not normally provided.

Is sheltered housing right for you?

You may decide to move to sheltered housing because you would like accommodation that is smaller or more manageable. You may feel that the presence of a warden or manager will give you added peace of mind. Perhaps you like the idea of living somewhere where there will be a number of people all of a similar age and where social events may be arranged. However you may be moving to an unfamiliar area further away from family and friends. Bear in mind that you might not be able to fit all your furniture in, or take your pet with you. Before you move into this type of housing find out if it is suitable for your needs.

There are different types of sheltered housing. Contact the landlords in your area and ask if you can visit one or two schemes to help you decide what would suit you best.

Instead of moving to sheltered housing, you might want to consider whether you could receive extra security or support services in your present home. For example, you could consider additional security measures, an emergency alarm system or see if your social work department can assist you. For further information see Age Concern Scotland publication *Should I move?, housing choices for older people*, Factsheet 6, *Finding help at home*, and Factsheet 33, *Crime prevention for older people*.

Making the right choice

If you have decided in principle that sheltered housing is right for you, you will also want to consider carefully which features will be important when you are choosing a specific scheme. If it is possible, you should visit a number of schemes and meet with the warden and residents. However you should bear in mind that there may be a high demand for places, and not many vacancies.

It may help to consider some of the following:

The location

Is the site flat - are there any hills to climb to get to and from the scheme? Is it in an unfamiliar area? Are you happy to move away from friends and surroundings you know well?

Local community facilities

Is the scheme in or near the centre of an established community? Is there easy access to shops, post offices, banks, chemists and medical services? Is the scheme within reasonably easy reach of facilities such as parks, libraries, places of worship, pubs, clubs and day centres?

Transport

Is the scheme on a public transport route? What is the frequency of local bus or train services? You may currently drive but will this always be the case? If you do drive, or if you have regular visitors who do, is there adequate parking space and is there easy access from the parking area to your home?

Social life

Will you be happy living somewhere occupied exclusively by older people? Are social events arranged? Will you feel out of place if you do not join in with these?

Pets

Some sheltered housing schemes will not allow pets; if having a pet is important to you, you should check if there are any restrictions.

Design

If the flat is on the first floor, is it accessible by lift? Check that doorways and corridors are wide enough for people with walking frames or wheelchairs. Doors and windows should have handles which are easy to reach and operate. You should not need to bend or stretch to reach light switches and sockets. All rooms should be adequately heated and ventilated. The main entrance, as well as individual flats, should be sufficiently secure. Are there facilities available for storage of scooters and for charging batteries: if the scooter has to be kept in your flat, can doorways and hallways be negotiated easily?

Size

Smaller housing is likely to be more manageable but will you be happy somewhere smaller than your current home? You might like to consider how much of your existing furniture you will want to take with you and where it will fit.

Noise

The level of noise in a scheme is something you may not notice until you move in. Check beforehand how good the sound insulation is - for outside noise, noise from neighbouring flats and noise from any facilities such as the residents' lounge, the laundry, a lift or a refuse chute.

The alarm system

The emergency alarm system should be linked to the warden and to a 24 hour monitoring service when the warden is off duty. Try and find out about the reliability of the system and about what action is taken if someone calls for help.

The warden or scheme manager

Find out about staff attached to the scheme and how much of the day staff are on duty; 24-hour cover is very rare. Duties of the warden vary between schemes. Most will be expected to manage the scheme, help out in emergencies, give residents information on availability and access to services, and encourage them to ask for additional support from other organisations.

It is always important to check what the warden does at the scheme you may be moving to, and to bear in mind that they are not there to provide personal care nor to do household tasks such as shopping or cleaning.

Some local authorities and housing associations are reviewing the role of the warden in sheltered housing and this means that the warden may not always be resident or that some tasks may change. You should ask whether there are plans to alter services provided by the warden if this is important to you.

Facilities for residents' use

These too will vary from scheme to scheme. Most schemes have a common room/residents' lounge, and a guest room where visitors can stay. If the common room is important to you, it might be a good idea to check if it is well used.

Service charges and support service charges

As well as a weekly rent, most tenants in sheltered housing will have to pay a service charge. This will cover the cost of things like the upkeep and cleaning of communal areas such as corridors, lifts, residents' lounge, and external grounds.

If you are on a low income then you may be entitled to Housing Benefit to cover rent and services. There will also be a support service charge for the alarm system and part of the warden's service. You will not be charged for these if you are entitled to Housing Benefit. However if you are eligible to pay for these, you will receive a bill from your local council Supporting People Team.

Finding sheltered housing

Rented sheltered housing is generally provided by housing associations and local councils, and as the demand in some areas is high, landlords will aim to help those in most need.

You will normally have to show:

- housing need because of the physical condition of your present home;
- medical and/or social reason for moving, such as poor health, disability, isolation from friends or family.

Some care homes have sheltered units to rent in their grounds. There are some other private providers who provide sheltered housing for rent but only very few. The Elderly Accommodation Counsel may be able to provide more details (see section 12).

Private providers usually offer sheltered housing for sale, not for rent. For further information on sheltered housing for sale, see Age Concern Factsheet 2s, *Buying retirement housing*, or contact INNIS, the Age Concern Scotland retirement housing advice service (see section 12). If you do not feel that sheltered housing is right for you, councils or housing associations may still be able to assist you with smaller, more manageable accommodation. You should make it clear in any application if you do not want sheltered housing.

8. Extra care sheltered housing

Some local authorities and housing associations provide sheltered housing which offers extra care facilities. Such housing is for people who need personal care services, such as help with bathing or dressing. Accommodation is usually provided in self-contained flats, but unlike in sheltered housing, there may be a shared dining room where meals are available. There will also be care staff to provide personal care.

If you are interested in moving to extra care sheltered housing, you should contact your local council housing department who should be able to tell you whether there is any in your area and the procedures for applying.

If you are considering moving to extra care sheltered housing it is a good idea to check what care and support is available. For example, will it include personal care, shopping, and house cleaning? You should also find out how much you have to pay for services. If you are assessed as having care needs, personal care is free, but other care and support services are chargeable.

Some housing associations are also beginning to provide extra care such as help with bathing or dressing, to people living in ordinary sheltered housing so that they do not have to move house.

9. Housing for disabled people

Many housing associations and councils now have a few properties which have been purpose built for people who use a wheelchair or who have some problems getting around. Mobility housing is housing with special features such as a level entrance and wider doors for people who have problems with steps or may sometimes use a wheelchair. Wheelchair housing is specially designed for people who always use wheelchairs. A few councils and housing associations also build Lifetime Homes which are built to be adaptable to people's changing physical needs, including, for example level access and downstairs toilet facilities.

The local council housing office should be able to advise you about the availability of specially designed and adapted housing to rent in the area.

10. Housing where a capital sum is required

If you own your own home or have other assets such as savings, but you do not have enough money to buy a property outright, you may want to consider shared ownership or similar schemes. Such housing may be appropriate for people who cannot afford to buy their own home, or who wish to retain their savings.

Shared Ownership is offered by some housing associations and housing co-operatives. Purchasers can buy 25%, 50% or 75% of the property, which they can increase up to 100% at a later stage if they wish. It is not usually possible to decrease the share of the house which is owned. Sharing owners are responsible for all repairs and maintenance regardless of the share they buy, and would be responsible for the service charges in sheltered housing. The rental part may be eligible for housing benefit.

Shared Equity is another low cost home ownership scheme. In Scotland there is a new shares equity scheme called Homestake. Housing associations are offering properties to buy on a shared equity basis. This means that purchasers buy a share in the property and the housing association keeps the remaining share. The purchaser is the outright owner of the property. When the property is sold the owner and the housing association receive their share of the property value. Information about Homestake is available from Communities Scotland, Thistle House, 91 Haymarket Terrace, Edinburgh, EH12 5HE, tel: 0131 313 0044, website: www.communitiesscotland.gov.uk.

If you have a disability and wish to find more suitable housing to buy you could contact Ownership Options In Scotland who will be able to advise you. (See section 12).

11. Abbeyfield houses

Abbeyfield homes offer freedom from responsibilities of home maintenance as well as opportunities for regular companionship. Most of the accommodation is in houses converted into 8-12 unfurnished bed-sitting rooms, with communal facilities such as a lounge, garden and dining room.

The weekly charge includes two main meals daily, prepared by a resident housekeeper, and residents usually have facilities for preparing themselves a light meal or snack. There may be a network of support from local volunteers.

For further information contact the Abbeyfield Society for Scotland, 15 West Maitland Street, Edinburgh EH12 5EA, tel: 0131 225 7801.

12. Further information and advice

This factsheet provides basic information about finding and applying for rented housing. You could contact the following organisations where appropriate; to get further information or more detailed advice:

INNIS, the Age Concern Scotland retirement housing advice service, gives advice and information about other housing options for older people. Contact INNIS at Causewayside House, 160 Causewayside, Edinburgh EH9 1PR, tel: 0845 833 0250 (lo-call rate).

Housing advice services

The availability and quality of housing advice varies greatly from area to area. Local councils have a legal duty to ensure that advice and information about homelessness and how to prevent homelessness is available in their local area. You should contact your local council as soon as possible if you are worried you may become homeless.

In some areas there may be a specific housing advice or housing aid centre, providing advice on a range of housing issues. Your local council will be able to tell you if there is a housing advice centre in your area.

Citizens Advice Bureau

If there is no housing advice centre in your area, an advisor at a Citizens Advice Bureau may be able to help you. You can find out where your nearest Citizens Advice Bureau is from your local phone book.

Ownership Options in Scotland

Ownership Options specialise in the homeownership issues affecting disabled people in Scotland. You can contact them at The John Cotton Centre, 10 Sunnyside, Edinburgh, EH7 5RA, tel: 0131 661 3400, website: www.oois.org.uk.

Elderly Accommodation Counsel

Detailed information and advice about all forms of accommodation for older people is available from the Elderly Accommodation Counsel. They can provide lists of accommodation to rent or buy in all parts of the United Kingdom. A request form for further information can be found at the end of this factsheet. They can be contacted at 3rd Floor, 89 Albert Embankment, London SE1 7TP, tel: 020 7820 1343, website: www.housingcare.org.

The House Key Helpline

This is a web based information service providing information about housing support services in each local authority area in Scotland. If you do not have access to the internet you can contact an advisor by phone on 0845 271 2323 (lo-call rate), website: www.thehousekey.org.

HOMES (Move UK)

If you want to move to rented accommodation or shared ownership property in another part of the country contact HOMES for more information at: 242 Vauxhall Bridge Road, London, SW1V 1AU, tel: 0845 606 6161 (lo-call rate), website: www.homes.org.uk

Shelter Housing Aid Centre

The housing charity Shelter has housing aid centres in certain cities which can offer advice on a range of issues including homelessness, tenancy rights, repairs and housing benefit. Contact Shelter on 0131 473 7170 to find out if there is a centre near you.

Shelter national helpline (Shelterline)

0808 800 4444 (free call) operates between 8.00am – 12.00pm (textphone for deaf callers).

Legal Advice

Solicitors can advise you on the law and represent you in court if necessary. If you need to approach a solicitor about a housing matter it is a good idea to find one who is experienced in housing law. Your local housing advice centre or Citizens Advice Bureau may be able to refer you to an experienced solicitor. If you are on a low income you can get Legal Aid in certain circumstances to pay for legal advice and/or representation. If so, you will need a solicitor who participates in the Legal Aid scheme. In some areas there are also law centres where you can get free legal advice from solicitors. An advice agency will be able to tell you if there is a law centre in your area. Further information about legal advice is in Age Concern Factsheet 43s, *Obtaining and paying for legal advice*.

Legal Services Agency

Legal Services Agency is a national law centre based in Glasgow. They produce numerous leaflets on housing matters (many with the aid of Scottish Executive grants). Many of these leaflets are available free of charge and can be obtained from Legal Services Agency, Third Floor, Fleming House, 134 Renfrew Street, Glasgow G3 6ST, tel: 0141 353 3354, website: www.lsa.org.uk.

Scottish Public Services Ombudsman

This service looks at complaints about a range of organisations in Scotland, including councils and housing associations.

Before lodging a complaint, you must attempt to resolve the matter through your landlord's complaints procedure. **The Scottish Public Services Ombudsman** can be contacted at 4 Melville Street, Edinburgh EH3 7NS tel: 0800 377 7330 (free call), email: ask@spsso.org.uk, website: www.scottishombudsman.org.uk.

SSAFA Forces Help

SSAFA (The Soldiers, Sailors, Airmen and Families Association) Forces Help is a charity that helps the ex-Service community. It has over 7000 volunteer caseworkers throughout the country and its aim is to act as a friend to ex-Service personnel and their families.

The charity provides a Housing Advisory Service that gives confidential advice and guidance on a wide range of housing issues.

SSAFA Forces Help, Housing Advisory Service, c/o JSHAO HQ Land Command, Erskine Barracks, Wilton, Salisbury SP2 OAG, tel: 01722 436400, website: www.ssafa.org.uk.

13. Further information from Age Concern

The following factsheets may be of use:

| | |
|---------------|---|
| Factsheet 2s | <i>Retirement housing for sale</i> |
| Factsheet 6 | <i>Finding help at home</i> |
| Factsheet 10s | <i>Local authority charging procedures for care homes</i> |
| Factsheet 17 | <i>Housing Benefit and Council Tax Benefit</i> |
| Factsheet 29 | <i>Finding care home accommodation</i> |
| Factsheet 33 | <i>Crime prevention for older people</i> |
| Factsheet 35s | <i>Rights for council and housing association tenants</i> |
| Factsheet 36s | <i>Private tenants' rights</i> |
| Factsheet 43s | <i>Obtaining and paying for legal advice.</i> |

If you would like

- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a full list of factsheets and/or a book catalogue
- further information or if you have questions arising from this factsheet
- to receive this information in a different format

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

For people with hearing loss who have access to a textphone, calls can be made by Tynetalk, which relays conversations between text and voice via an operator.

Age Concern's series of over 40 factsheets is available as a subscription service to those whose work involves older people; for details of this service please call us on 020 8765 7200 (national call rate) and ask for our factsheet subscription leaflet.

Age Concern provides factsheets free to older people, their families and people who work with them.

If you would like to make a donation towards the work of Age Concern Scotland, you can send a cheque or postal order (made payable to Age Concern Scotland) to Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR. Find out more about Age Concern Scotland online at www.ageconcernscotland.org.uk, or Age Concern England at www.ageconcern.org.uk.

If you have questions arising from this factsheet, or it does not cover the information you require, please contact the Scottish Helpline for Older People, a confidential and impartial service managed by Age Concern Scotland, tel: 0845 125 9732 (lo-call rate), Monday to Friday 10am - 4pm. The address is Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern. Whilst every effort is made to ensure accuracy, Age Concern Scotland cannot be held responsible for errors or omissions.

No factsheet can ever be a complete guide to the law, which also changes from time to time. Therefore please ensure that you have an up to date factsheet and that it clearly applies to your situation. Legal advice should always be taken if you are in doubt.

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