



# Maryhill Housing Association

## Housing Options Guide

### October 2022

Prepared By	Head of Neighbourhoods & Communities
Effective Date	October 2022
Review Date	October 2023

## Maryhill Housing Association - Housing Options Guide

We want to make sure that you have enough information and advice about your housing options to be able to make informed choices. We can provide information or signposting for the following:

- applying for social rented housing
- private rented sector
- home ownership

In addition to housing options advice, we can also provide access to money advice and assistance. Our Financial Support Team can help you to access benefits and maximise income

Examples of what the Financial Support Team can help with include:-

- Benefit checks - there are a range of State Benefits available, some of which you may not even know you may be entitled to;
- Help with completing the appropriate paperwork or forms to apply for benefits including online applications for Universal Credit and Council Tax reduction claims;
- Help with Employment & Support Allowance (ESA), Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance forms;
- Appeals - by this we mean challenging a decision that has been made to deny you benefits. If you think you have a case, we can help you with the paperwork and can represent you at any Appeal Tribunal;
- Fuel Poverty - we work with the Wise Group Home Energy Advice Team (HEAT) who assist with fuel debt and can establish if you are on the right energy tariff

### 1. Applying for social rented housing

If you are aged 16 or over, you have the right to apply for housing and have your housing need properly assessed.

It is important to remember that applying does not mean we will offer you housing. There are more people applying for housing than there are homes available. However, the number of people interested in housing does vary, depending on the type of house and where it is. For example, houses with gardens are more popular than high rise flats.

Maryhill Housing currently operates a points based Allocation Policy to determine need and priority for our houses.

#### How do I apply?

Applications forms are available to collect from our office at 45 Garrioch Road you can also download a copy of our application form from our website.

Completed applications should be returned to our office at 45 Garrioch Road or emailed to [housingmanagement@maryhill.org.uk](mailto:housingmanagement@maryhill.org.uk)

Please ensure that you complete this form fully, by answering all questions. This allows the Housing Officer to point your application to reflect your current housing circumstances and ensure that there is no delay in adding your application to the waiting list. Failure to complete all required sections of the application will result in the application being returned to you and not being added to our waiting list.

When you are making your housing application, we will give you information on:

- what to do if you are homeless or threatened with homelessness
- how to apply for housing and how the application will be dealt with
- timescales for processing and assessing applications
- your role and what information you are expected to provide
- your realistic chances of being housed in your areas of choice
- our Allocations policy
- other housing options, and where to get more advice
- help and referrals to welfare services such as CAB or our Financial Support Team
- information on adaptations and support equipment

## **2. Private Rented Sector**

The private rented sector in Glasgow has always been a large sector. Living in private rented accommodation means that you are a tenant of a private landlord and not a housing association or the local authority.

You should always make sure that you have a written tenancy agreement, which sets out your rights and obligations. Even if you don't have a written agreement with your landlord, you still have certain legal rights. Remember that legislation in Scotland is different from that in England, so it is important to make sure that you know what your rights and responsibilities are.

You can check your tenancy type at [Shelter Scotland - Rent from a private landlord](#). This website explains what the different types of tenancy agreements are and what they mean for you.

Private rented accommodation is likely to be advertised through:

- local newspapers
- estate agencies
- local letting agencies
- small advertisements on notice boards in local shops and supermarkets
- word of mouth
- social Media
- housing Advice Agencies

- privately in property windows

Guidance has been developed for all professionals involved in the private sector lettings market, including letting agents, landlords and property intermediaries.

It aims to help lettings professionals to comply with consumer protection laws, in the context of letting privately owned residential property.

The UK Government - Consumer protection law for lettings professionals is a useful guide to ensuring your landlord is complying with these laws.

### **Landlord Registration Scheme**

From 30 April 2006 all private landlords letting properties in Scotland must have applied for registration in the Register of Landlords.

Registration ensures that all private landlords in Scotland are 'fit and proper' to be letting residential property. This measure will protect tenants and their neighbours from the impact of antisocial behaviour and mismanaged property.

### **Rent Deposits**

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 or accommodation agency at the beginning of a tenancy. This is security against rent arrears, damage to property or removal of furniture by a tenant. This should be returned if you have no rent arrears at the end of your tenancy and it is in the same condition as you found it.

If you are homeless, you may be entitled to access Glasgow City Councils Rent Deposit Guarantee Scheme.

### **3. Rent Deposit Guarantee Scheme**

Glasgow City Council operates and manages a Rent Deposit Scheme known as Glasgow Key Fund.

This scheme aims to help people who are either homeless or threatened with homelessness to find a solution to their housing needs through the private rented sector. Where Glasgow City Council has determined there is a need for housing and the private rented sector is a suitable option, a referral can be made to the service.

For more information and how to access this fund can be found here [Glasgow Key Fund - Glasgow City Council](#)

#### **4. Mid Market Rent**

Mid Market Rent or MMR is an initiative from the Scottish Government to provide quality, affordable homes for low to moderate income households. MMR tenants are typically those who would not qualify for Social Housing but cannot afford to pay market rent or buy a property.

There is one development of Mid Market Rent underway in the Maryhill area which is not completed yet. It is anticipated that handover will be in Spring 2023.

To register your interest in Mid Market Rent and for more information on applying for these types of properties please email [housingmanagement@maryhill.org.uk](mailto:housingmanagement@maryhill.org.uk)

#### **5. Home Ownership**

Owning your own home can be a good way of meeting your housing needs and may provide opportunities to look at a wide choice of accommodation in terms of size, type, and geographical location. It can be a way of meeting the specialised needs of some disabled people.

However, house prices are very high and potential purchasers must think very carefully about obtaining affordable finance and finding homes within their planned budget.

Sometimes when our lives change it can affect our finances and our ability to pay a mortgage or repair our homes.

This means that home ownership is not always secure, and it is best to try to plan what you would do if things change for you at a later date.

Many people also think that buying a home is a good financial investment but need to bear in mind that house prices can fluctuate both upwards and downwards and that the costs of buying a home, decorating and furnishing it and keeping it in good repair can be considerable.

Home ownership will not be the best option in every case.

This section will provide you with information about home ownership options, the steps you can take to investigate the options and things you should take in to account before you go ahead.

##### **Buying from an estate agent or privately from an owner**

You can find houses for sale in any area by searching the internet and checking well known websites or by visiting estate agent's offices and discussing your needs.

You can look in the newspapers provided by local estate agents who list properties that are being marketed by them and relevant commercial newspaper property pages.

You may wish to look at adverts which may be placed in local shops or make enquiries in specific localities.

## **6. Shared ownership**

Shared ownership is a scheme run by Maryhill Housing Association. This is where a property is owned jointly between the tenant and landlord. It is aimed at people who would not normally be able to purchase a property outright and allows households to buy a share of a property and get a foot on the property ladder.

In a shared ownership scheme, households purchase an initial share of 25%, 50% or 75% of the property and pay an occupancy charge reduced rent to the Housing Association for the remaining share. After a year, households will then have the option to increase their share.

Housing associations will have their own application criteria, however national guidance suggests that priority access is given to the following groups:

- first-time buyers with limited housing alternatives
- members of the armed forces
- veterans who have left the armed forces within the past two years
- widows, widowers and other partners of service personnel killed in action for up to two years after their partner has died
- public sector tenants
- families on low incomes
- families with special needs.

### **How to Apply**

There is one development of Shared Equity underway in the Maryhill area which is not completed yet. It is anticipated that handover will be in Spring 2023.

To register your interest in Shared Equity and for more information on applying for these types of properties please email [housingmanagement@maryhill.org.uk](mailto:housingmanagement@maryhill.org.uk)

For more information on shared ownership, visit [Shelter Scotland - Shared Ownership](#). Other affordable home ownership schemes are available such as:

- New Supply Shared Equity scheme
- Open Market Shared Equity scheme
- Help to buy mortgage guarantee scheme
- Low cost initiative for first time buyers also known as LIFT scheme

The following government websites will provide more details

- [Scottish Government - Homeowners](#)
- [UK Government - Affordable home ownership schemes](#)
- [Scottish Government - Open market shared equity administrative procedure](#)

### **When buying a house**

Homes in Scotland can be expensive to buy. The value of a home is determined by its type, its condition and the area and community within which it is located. If you decide to buy a home, you will need to decide how much money you have available to meet your mortgage payments.

You will also need to find out whether lenders will grant you a mortgage and how much money lenders are prepared to allow you to borrow.

Steps to follow:

- Find out how much money you need as a deposit on a property. Most secured lenders will ask you to pay a contribution toward the purchase price which is called a deposit.
- Find out what mortgage options are available for you. A mortgage is a special loan which is tied to your home and which can be used to meet some or most of the cost of purchasing your home and other expenses. The most important thing about a mortgage is that your home may be repossessed and sold if you do not maintain the payments. There are a large number of lenders such as Banks and Building Societies and it is likely to be best to look at a range of lenders before deciding which one to borrow from.
- Mortgages are likely to be the largest financial transaction most of us ever make and there are a vast range of mortgage products on offer. Mortgages are complicated financial instruments that can take different forms.
- Homeowners with mortgages also have several options regarding the interest rates they are charged. The traditional repayment mortgage is based on paying a rate of interest based on the Bank of England base rate so that the interest charged can go up or down throughout the life of the mortgage this is called a standard variable rate. Tracker rate mortgages also follow the movement of the Bank of England base rate but are more complicated. Many homeowners choose an arrangement in which the mortgage interest is fixed for a period of time which is called a Fixed Rate Mortgage so that they are not affected by any changes in the Bank of England base rate. Borrowers may choose to enter into an agreement which sets a maximum possible interest charge which is called a capped rate mortgage. The problem with fixed rate mortgage is that borrowers can lose out as well as benefit.
- Buyers should check what affordable mortgage options might be available by taking qualified mortgage advice. This will help you decide how much money you can afford to borrow to purchase a home.
- It is likely to be helpful for you to obtain an Agreement in Principle from a lender and will set out how much you can borrow. You can then begin to search for houses with confidence within your budget range.

- If you wish to make an offer to purchase a property you will need to employ a solicitor. You will then make an offer to purchase the home via your solicitor.

### **Other costs of purchasing and owning a home**

Some homeowners are taken by surprise at the cost of owning a home after it has been purchased.

For example:

- When considering your budget to buy a home you must bear in mind the costs of any professional advice about the condition or value of the home, the potential Land and Buildings Transaction Tax, administration fees and solicitor fees.
- You can incur some of these costs even if your bid for a property is not accepted by the seller.
- There are also removal expenses, and the cost of decorating and furnishing your new home.
- Some purchasers will wish to consider purchasing mortgage protection insurance. So called payment insurance has had a bad press because some financial institutions have miss sold policies to lenders. This does not mean that a borrower should not take out relevant insurance to protect the borrower against illness or redundancy. Although the Department of Work and Pensions may be able to provide some financial assistance to a borrower who has lost their normal income, Support for Mortgage Interest, the assistance that is provided may be insufficient to protect the borrowers home.
- Buyers are often unaware that there can be considerable costs involved in maintaining their homes as it is not normally possible to obtain insurance against the effects of wear and tear. Some examples of works which may be required now or in the near future include re-roofing, re-rendering, rewiring, replacement of heating systems, new windows and structural repairs.
- Buyers can also be partly responsible for managing and maintaining parts of the building that are shared in common with other owners. This is usually the case where their home is part of a tenement building, a purpose block of flats or a modern housing scheme. Common parts might include a roof, the outside structure of a building, common entrance doors, and land shared by all of the members of a housing estate. Buyers will be advised about this by their solicitor and the details of what is shared in common with other owners are set out in the document that provides the title to the land which are the title deeds.
- The title deeds will usually set out what requires common maintenance, what share is the owner liable for and what arrangements are in place to manage the maintenance. The usual arrangement appoints a managing agent, called a Factor. The Factor agrees to act on behalf of all of the co-owners and will charge fees to meet the administration costs. The fees charged and the costs of the maintenance will depend on the detail of the scheme. Sometimes the costs are very high.