

# APPLICANT INFORMATION BOOKLET



A joint approach to housing in Argyll involving:



This form is available in a range of languages and formats. Please contact any of the housing associations and we will be happy to assist.

Jezeli chcieliby Państwo otrzymaO ten dokument w innym języku lub w innym formacie albo jeeli potrzebna jest pomoc Uumacza, to prosimy o kontakt z nami.

本文件可以翻譯為另一語文版本，或製作成另一格式，如有此需要，或需要傳譯員的協助，請與我們聯絡。

Ma tha sibh ag iarraidh an sgrìobhainn seo ann an cànan no riochd eile, no ma tha sibh a' feumachdainn seirbheis eadar, feuch gun leig sibh fios thugainn.

यह दस्तावेज़ यदि आपको किसी अन्य भाषा या अन्य रूप में चाहिये, या आपको आनुवाद-सेवाओं की आवश्यकता हो तो हमसे संपर्क करें

本文件可以翻译为另一语文版本，或制作成另一格式，如有此需要，或需要传译员的协助，请与我们联系。

یہ دستاویز اگر آپ کو کسی دیگر زبان یا دیگر شکل میں درکار ہو، یا اگر آپ کو ترجمان کی خدمات چاہئیں تو برائے مہربانی ہم سے رابطہ کیجئے۔

# 1. Background

## What is HOME Argyll?

HOME (Housing Options Made Easy) Argyll is a partnership between Argyll Community Housing Association, Dunbritton Housing Association, Fyne Homes and West Highland Housing Association. It is a way of making it easier for people to find housing in Argyll and Bute. We aim to provide better housing information and advice to all.

A major part of HOME Argyll is this single application form which allows you to apply to any of the four associations by filling out just one form.

A website with more information about housing options in Argyll is available at [www.homeargyll.co.uk](http://www.homeargyll.co.uk)

## About the Argyll and Bute Common Application Form

This 'Common Application Form' can be used to apply for housing from any of the four locally based housing associations in the Argyll and Bute area:

- Argyll Community Housing Association
- Dunbritton Housing Association
- Fyne Homes
- West Highland Housing Association

The form should be completed by the person(s) seeking housing within the Argyll and Bute area.

## About the partner landlords

**Argyll Community Housing Association:** is the largest Housing Association in Argyll and Bute. Most properties are general needs homes, but the Association also has sheltered and amenity houses for older people.

**Dunbritton Housing Association:** has properties in the Helensburgh and Lomond area. Again most are general needs homes, but there are also a small number of amenity and wheelchair accessible properties in the Helensburgh area. The Association has one office, located in Dumbarton. It also has homes outwith Argyll, in the West Dunbartonshire area.

**Fyne Homes:** is the second largest Housing Association in Argyll and Bute. It has properties in mid Argyll, the Cowal and Kintyre Peninsulas and on the Isle of Bute. The Association has four offices located in Rothesay, Lochgilphead, Dunoon and Campbeltown.

**West Highland Housing Association:** the Association has properties in the northern areas of Argyll and Bute and many of the Argyllshire islands. The majority of properties are in Oban and the Isle of Mull. A small number of properties are located in rural settlements in Lorn, Islay, Jura and Colonsay. Most houses are for general needs with only a very small number of amenity properties.

## **Who can apply?**

Anyone aged 16 years or over can apply for a house from any of the above housing associations. You can choose to apply to as many of the partner landlords as you like. You have a right for your application to be considered by any or all of the housing associations.

## **What are my chances of getting a house?**

In Argyll and Bute, the number of people who apply to housing associations is higher than the number of houses we have available. This means that applicants are prioritised based on their housing need.

All of the landlords in HOME Argyll use the same method for prioritising applications. A copy of our policy for prioritising applications is available from any of the associations.

Once you have applied, your application will be assessed and you will go onto a housing list of all the people who are looking for housing from the four associations. If you have a high level of priority, it is likely that you will be offered accommodation once an appropriate property becomes available. If you have a lower level of priority, you will only be offered accommodation if it is not suitable for those with higher levels of housing need.

In some cases, applicants with lower levels of priority may realistically never be offered accommodation from the associations – as people with higher priority may keep applying. In this case, the associations are happy to offer you advice about your other housing options – including renting privately or low cost home ownership.

Further information on the range of housing options is also available from the HOME Argyll website – [www.homeargyll.co.uk](http://www.homeargyll.co.uk)

## 2. Filling Out Your Form

### Section One: Your Details

#### Question One: Your Application

To make it easier for you, we use the same form no matter which type of property you want to apply for. Question One gives you four main options:

- **Applying for rented housing (either as a new applicant or a transfer applicant)** – all of the housing associations in HOME Argyll have housing which is available for rent. Please tick this box if you want to apply for a rented house. You can tick this box whether you already live in one of our properties, or if you stay somewhere else at the moment.
- **Applying for a mutual exchange** – if you already live in a property rented from a housing association or Council, you can apply for a mutual exchange. This means that you might be able to swap your home with someone else, if there is a household that would like to swap with you.
- **Applying for a shared ownership property** – shared ownership means that you buy part of a house, and the housing association owns the rest. You then pay your mortgage on the part you own, and pay rent to the housing association on the part you don't own. You can buy the house in stages, so that eventually you could own the house outright.

There are a small number of shared ownership developments in Argyll and Bute, and demand for these is always high. Before making an application for a shared ownership property, you should speak to one of the associations directly to find out whether there are shared ownership developments in the area you want to live.

- **Applying for a Homestake property** – Homestake is also a way of buying your home, through a 'shared equity' scheme. If you want to buy a Homestake property you will generally need to buy an initial equity share of between 60 and 80 per cent of the market value of the property.

Strict eligibility conditions apply to Homestake. You should get more information from the associations before making an application.

Further information on all of these options is available on the HOME Argyll website – [www.homeargyll.co.uk](http://www.homeargyll.co.uk)

## **Question Two: About You**

Please fill in as much information as you can in this question. If you have difficulty providing any of the information please discuss this with any of the HOME Argyll associations. If you miss out information and don't discuss it with us, it might mean that we don't have enough information to process your application.

## **Questions Three and Four: Contact and Communication**

Once you have made an application to us, we will send you information about the application on a regular basis. We are happy to send correspondence about your application to a friend, relative or carer if you give us their details.

We also want to be sure that we meet any needs you may have in terms of communication. Please let us know if we will need to send you information in a different format – such as Braille – or if we need an interpreter when we meet with you.

## **Question Five: People Seeking Asylum in the UK**

If you are seeking asylum, you can't be offered permanent housing while you are still subject to immigration control. Your application for housing will be suspended until your application for residency in the UK has been approved. Please speak to us if you need more advice on this.

## **Question Six: Your Household**

In the first part of question six, we need information about *everyone* who is living with you in your current home. This is so that we can assess whether you need to get extra priority for housing because your home is overcrowded or under-occupied.

The second part of question six gathers information on the people who will move with you to your new home, if you are offered accommodation from one of the HOME Argyll associations. This is so we can assess what size of house you need.

## **Question Seven: Access Arrangements**

Question seven asks for information about access arrangements. We may offer you a larger house size if your children regularly stay with you. We do need some confirmation of this – for example from the child's other parent or a lawyer.

## **Section Two: Current Accommodation**

### **Question One: Your Housing Situation**

Please give us as much information as you can about your current housing situation. If you have any difficulty completing the questions, please ask any of the associations for assistance and they will be happy to help.

### **Question Two: Security of Accommodation**

The first part of this question asks you about how secure your current accommodation is. Please tick as many statements as apply to both yourself and the joint applicant. If you tick any of the boxes, we need to know if there is a set date when you need to leave your home. This helps us to understand when you need a new home.

We also need some evidence that you have to leave your home – for example a copy of a letter you have received from your landlord, employer, lender or family.

If none of the statements apply, just leave this section blank.

### **Question Three: Harassment and Abuse**

If you are experiencing harassment or abuse, please tell us as much as you can about it. We realise it can be difficult to talk about these issues, so if you would prefer to meet face to face with one of the association's staff to discuss your experiences this can be arranged. We are committed to dealing with cases of harassment and abuse in a sensitive and respectful way.

### **Question Four: Homelessness**

This question asks whether you consider yourself to be homeless or threatened with homelessness. It is worth noting that being homeless is not just about not having a roof over your head. For example, you could be considered homeless if you are living in extremely poor quality property, in very overcrowded property, or a home which is seen as unreasonable for someone to live in.

If you would like any advice about getting assistance in dealing with homelessness, please speak to any of the HOME Argyll associations.

### **Question Five: Community and Social Reasons**

Please tick as many of these statements as apply. For some circumstances, you will need to provide proof and this is highlighted on the application form. If you have difficulty providing proof, please talk to any of the associations about this.

### **Section Three: Your Housing History**

This section gathers information on where you have lived in recent years. It is very important that we receive this information so that we can get tenancy references from any previous landlords, and we can find out if anyone on your application has a history of anti-social behaviour.

If we identify a history of anti-social behaviour, this might result in your application being suspended. But we do look at each case on an individual basis and would be happy to discuss your circumstances in more detail if you wish.

We also ask whether you have a connection with staff or committee members of any of the associations. This is so that if you do, we can make sure that if you are offered a house this is approved by our committee, rather than one staff member making a decision. This ensures that the way we allocate properties is fair for everyone.

### **Section Four: Health and Housing Needs**

If you need to move home because your health makes your current house unsuitable, you will receive extra priority for housing. It is important to note that we do not give priority to people simply for having a medical condition – we focus on how moving house would help your health.

If you answer yes to any of the questions in Section Four, you should ask any of the associations for a 'Health and Housing Need' form. This asks for more information about why your health means you need to move home.

### **Section Five: Choice of Accommodation**

#### **Question One: Choice of Housing Association**

A brief description of each of the housing associations is included in the first page of this booklet. You can apply for as many associations as you like. They operate in different geographical areas of Argyll and Bute, so you should firstly check that the association has accommodation in the area you want to live in.

Dunbritton Housing Association is the only partner which also has housing outwith Argyll. It has around 250 homes in West Dunbartonshire. If you are interested in applying for a Dunbritton Housing Association property in West Dunbartonshire, please indicate this. You can also speak directly to Dunbritton Housing Association about the homes that it has in this area.

## Question Two: Choice of House Size

Based on the information you give us about your household, we will calculate the size of house that you need. This will include consideration of your circumstances – for example if you need an extra bedroom because of your health, or for access to children from a previous relationship.

However, you can choose to apply for a house size which is one size larger than the size you actually need. Because we want to make sure that people who need larger houses get these first, we would always house people who actually *need* a larger size before those who would just like a larger house. This means that if you choose a larger house size you have less chance of being offered a home.

## Question Three: Choice of House Type

There are two decisions that you need to make about the kind of housing you would like. Firstly, you need to decide whether you would like general needs housing, or a home with support (for example for older people):

- **General needs housing** – is housing which is designed for use by people who do not have any specific housing requirements in terms of support or design of the house. We can, however, make sure that if you need aids and adaptations you are offered a house which already has appropriate aids and adaptations, or is suitable for installing these.

The vast majority of housing association properties are general needs properties.

- **Amenity housing for older people** – is housing with special modifications for people with particular needs, but not supported by a warden. For example, amenity housing for older people could include bathroom handrails or non-slip flooring.
- **Sheltered housing for older people** – is housing for older people with a slightly higher level of support. Schemes generally have an emergency alarm service, and/or a warden who provides specialist support to all tenants.
- **Housing with support** – if you need some support in living in your home, we will always try to work with you to arrange for this to be in place if you are offered housing from any of the HOME Argyll associations. Please tick this box if you think you need support. You should also fill out the Health and Housing Need form which will tell us more about the kind of support you need.
- **Wheelchair accessible housing** – some properties have been designed specifically for people who need housing which is suitable for someone using a wheelchair.

You will also need to think about the property types which you would consider:

- **House** – all of the associations have semi-detached and detached houses. It is worth remembering that demand is particularly high for houses, and that houses are not available in every area.

- **Flat or maisonette** – flats include four in a block properties, tenement flats and multi-storey blocks. Maisonettes are flats which have an internal up and downstairs.
- **Studio flat/ bedsit** – these are smaller homes suitable for single people who would like to live in a small property.
- **Furnished property** – in some cases, we have properties available to rent with furniture included. Please speak to any of the partner housing associations for more information and advice.

You can choose as many or as few of the types as you like. But, please only tick those property types which you would be interested in. We want to make sure we match you with a suitable home.

#### Question Four: Choice of Area

To choose the area you would like to live in, we ask you to fill in a **separate choice of area form**. This form should be included within the application form.

You can choose as many areas and as many associations as you like on this form. We would, however, ask you to think carefully about where you would like to live and only tick the areas which you genuinely want to live in. This helps us to match you to a suitable home.

To help you decide which areas to apply to, information on the properties which each association has in each area is provided. Attached to the **choice of area form** is some information on the homes that each housing association has in each area.

Because there are four associations, each with properties in different areas, the information provided is quite lengthy. If you would like information and advice from one of the associations, staff would be happy to help. More detailed information and maps showing where the housing associations have properties are available online at [www.homeargyll.co.uk](http://www.homeargyll.co.uk)

A map of Argyll and Bute is provided on the back page of this booklet.

#### Sheltered and Amenity Properties

The 'Choice of Area' sheet for Sheltered and Amenity properties shows all the areas in which the partner housing associations have accommodation specially designed for older people. If you would like more information about these schemes, please contact any of the housing associations directly.

## **Section 6: Further Information and Declaration**

### **Question One: Further Information**

This question gives you space to give us any more information about your application which you think would be useful to us.

### **Question Two: Power of Attorney**

This question gives you the opportunity to authorise someone else to make an application on your behalf. We only accept applications not signed by the applicant themselves if you can demonstrate that the individual signing the application has power of attorney. If you want more advice about this, please speak to any of the associations.

### **Question Three: Declaration**

This is one of the most important questions on the whole form. We need you (and the joint applicant, if there is one) to sign this section for your application to be processed. By signing the declaration you are agreeing to five main things:

- That the information provided in the form is correct
- That you agree to the information within the form being shared with other agencies to help us to process your housing application
- That you are happy for us to contact other organisations to verify information provided on the form
- That you will tell us immediately if your circumstances change
- That you recognise that filling in the application form does not guarantee you an offer of accommodation

If you would like to discuss any aspect of this declaration, please speak to any of the associations.

### **Equal Opportunities Monitoring**

The last section of the application form is voluntary – you do not have to fill it out. However, it does help us to understand who is applying for our housing, and ensure that we provide a high quality service to everyone in Argyll and Bute.

The information you provide in this section will not affect your housing application in any way.

### 3. What Happens Next?

#### Can we help you?

All of the housing associations are happy to offer you any assistance you require in completing the application form – just contact your nearest office to arrange an appointment.

#### Where do I return my form?

Regardless of which association(s) you apply to, this form can be returned to any of the offices of the HOME Argyll associations:

#### Argyll Community Housing Association

Area Office	Address	Telephone
Mid Argyll	Dalriada House, Lochgilphead, PA31 8ST	01546 604 800
Kintyre	Old Quay Head, Campbeltown, PA28 6ED	01586 559 055
Cowal	Manse Avenue, Dunoon, PA23 8DQ	01369 708 688
Bute	Union Street, Rothesay, PA20 0HD	01700 501 300
Oban, Lorn & Isles	Albany Street, Oban, PA34 4AW	01631 567 911
Islay	Jamieson Street, Bowmore, PA43 7HP	01496 301 301
Lomond	31 James Street, Helensburgh, G84 8BW	01436 658 700

#### Fyne Homes

Area Office	Address	Telephone	Fax
Rothesay	81 Victoria Street, Rothesay, Isle of Bute, PA20 0AP	01700 504 668	01700 505 267
Dunoon	63 Hillfoot Street, Dunoon, Argyll, PA23 7DR	01369 706 140	01369 706 939
Lochgilphead	1 Smithy Lane, Lochgilphead, Argyll, PA31 8TA	01546 606 775	01546 606 519
Campbeltown	3 Harvey's Lane, Campeltown, Argyll, PA28 6GE	01586 551 166	01586 552 680

#### Dunbritton Housing Association

Head Office	Address	Telephone	Fax
Dumbarton	Unit 14, Leven Valley Enterprise Centre, Castlehill Road, Dumbarton, G82 5BN	01389 761 486	01389 730 067

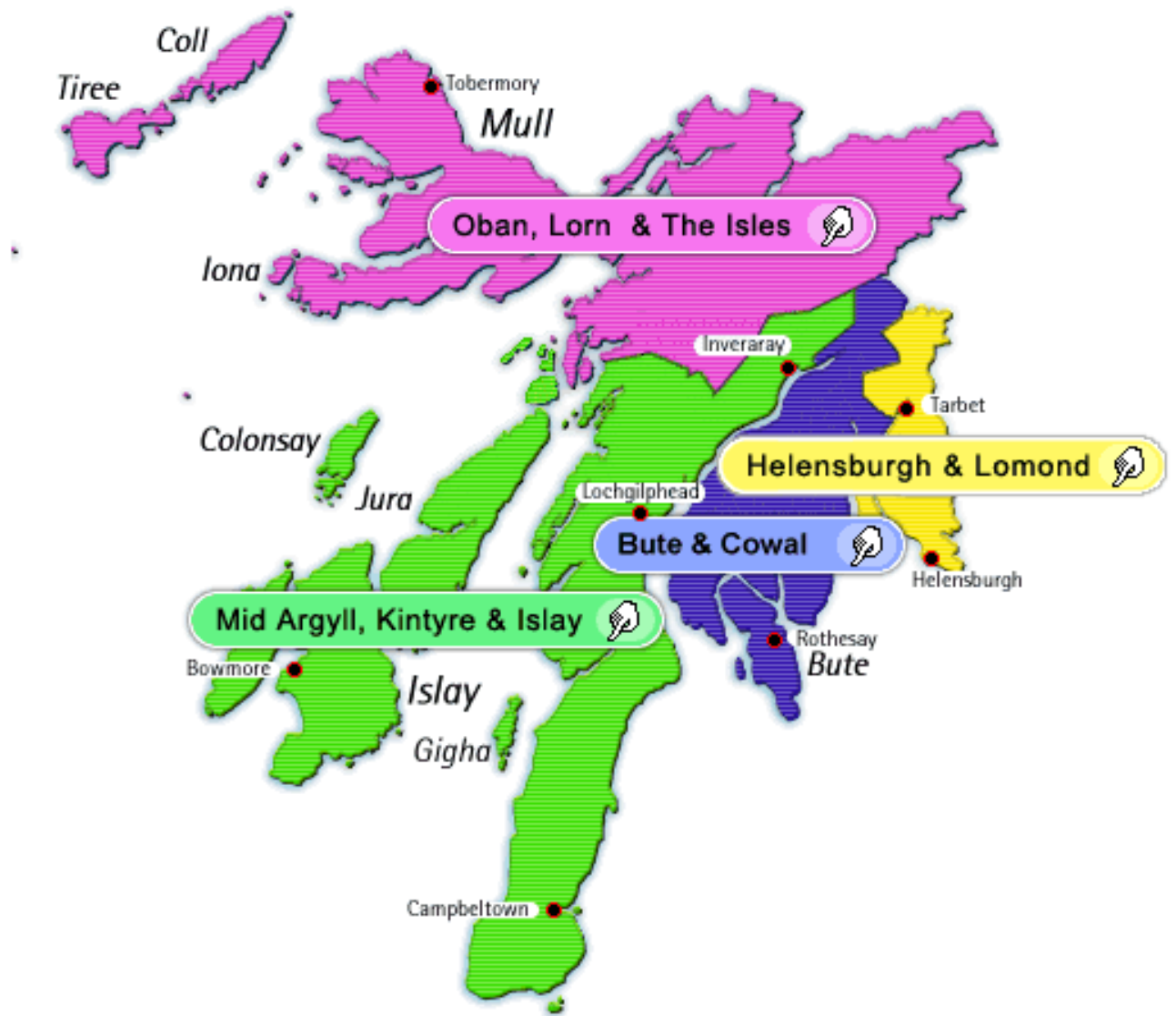
#### West Highland Housing Association

Head Office	Address	Telephone	Fax
Oban	Crannog Lane, Oban, Argyll, PA34 4HB	01631 566 451	01631 565 711

#### How can I find out about progress with my application?

All applications will be acknowledged within three working days. A letter confirming your housing choices and setting out the number of points you have been allocated will be sent out within 28 days. You can contact any of the four associations to find out about progress with your application.

## Map of Argyll and Bute



For more detailed maps and information and advice about all of your housing options in Argyll and Bute, please go to [www.homeargyll.co.uk](http://www.homeargyll.co.uk)