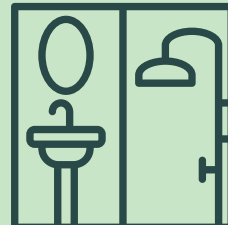
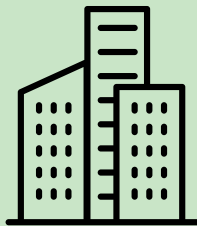
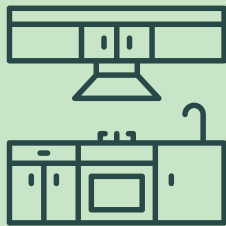


Our guide to the different types of housing available in Scotland



Housing options in Scotland

The best way that we can advise about your housing options is through our 1-1 brokerage service – fill out our Get Help form and we will match you with a broker to offer bespoke advice and support.

Nevertheless, we understand that some people might prefer to read a bit more about what housing options are available – either before contacting us or alongside receiving our support. The information below covers the different types of housing available in Scotland (sometimes referred to as “tenures”), and gives a summary of what happens if you are facing homelessness.

- Home ownership
- Renting from a social housing provider
- Renting from a private landlord
- Mid-market renting
- Age exclusive housing
- Self-build
- Homelessness



Home ownership

It might be possible for you to buy a home. Typically, you will need savings to pay a deposit for the home, as well as a mortgage (a loan that you get from a bank, building society, or other lender) to pay the remaining purchase price. You will normally need financial advice to find out how much you can borrow in a mortgage and you will also need a solicitor to process your purchase. Solicitor fees typically cost thousands of pounds, so you must factor these into your budget.

There is some support available to help different groups to purchase a home – for example, shared equity or shared ownership schemes, and there are also mortgage products which are available for people on benefits income. In some instances, it can also be possible for someone else you know to buy a home and you to rent it from them.

An Independent Financial Advisor (IFA) can help assess whether someone is eligible for a mortgage, determine how much they could borrow, and work out what they can realistically afford to spend on a property. If home ownership is not immediately possible, advisors can also help plan for the future. They can provide advice on related financial matters such as pensions, loans, and managing debt.

Renting from a social housing provider

Social housing providers – such as local councils and Registered Social Landlords (housing association and housing cooperatives) – build and maintain affordable homes. To rent from a social housing provider you will need to apply and be offered a home. The local council in the area where you want to live can tell you who the local providers are and send you the application forms. In some areas, there is one common form for all providers; in other areas you will need to make separate applications.

Social housing offers big advantages like lower rents and stronger rights compared to other housing options. Because of this, demand for social housing is very high and waiting lists are very long. Priority is given to people in the most urgent need, not to those that have been waiting the longest and a large portion of social housing goes to homeless households. Some local authority and housing association allocation policies (the rules they use to decide who gets offered housing) give additional priority or points:

- When your home is overcrowded
- If your home is unsuitable to live in e.g. lack of cooking and heating facilities
- If you have a disability and your home does not meet your needs.

You can apply to any social housing provider but it's important to be realistic about waiting times and consider a range of housing options while your application is being processed. Make sure you keep your application up to date with all relevant details, including any changes in your circumstances as these can impact your “priority” status.

Rent from a private landlord

Private landlords are individuals or companies who rent out homes they own. Landlords must be registered with the local council and meet a number of licensing requirements before they can rent out a home.

Private landlords usually ask for one month's rent in advance and a tenancy deposit (which is normally up to the value of one month's rent). Your deposit is protected by law and will be returned at the end of your tenancy, if you've met your rental obligations.

If you are on a low income, you may be entitled to benefits to help pay your rent. This is known as Local Housing Allowance, or Housing Benefit. If you are unsure of what benefits you might be entitled to, you can contact your local Citizen's Advice Bureau or your local carers centre for more information.

The advantages of private renting include the wide range of available homes and flexibility in choosing where to live, although private renting can be much more expensive than social housing. Homes to rent from private landlords are typically advertised online, through letting agents, estate agents, and local property listings.

Mid-market renting

Mid-Market Renting (MMR) homes are managed by social housing providers for people with low to moderate incomes. MMR offers access to housing at a cost lower than the private rental market but higher than social rents. The advantages of MMR are that it offers lots of choice of areas and property types, and the providers don't operate waiting lists so you could find a house quickly.

Mid-Market Rent is typically for people who have income from employment, but benefit income is sometimes accepted. Each MMR provider may have different rules about who can apply, so it's important to check with each provider to find out what these are. The Council's housing department can provide you with up-to-date information on available homes and how to apply.

Renting - age exclusive housing

Some social landlords only rent a home to you if you are over a certain age. These homes are sometimes called sheltered housing, retirement housing, or later living housing.

Individual developments will specify the age criteria, and you can apply to the housing provider using their application form. Properties are self-contained with their own living space, bedroom, and bathroom. There might be some shared facilities, such as a laundry, and access to communal areas.

Each development is different, and available services will vary. For example, a development might offer meals included with your rent. It is still independent living, but you will live beside people of a similar age. Typically, these properties are one-bedroom.

Self-build

You do not always have to buy a home that is already built – you can ‘self-build’ your own, although most people hire builders to do the work. You will need land to build on, and planning permission for the site. When you purchase land, there are typically two types – “unconsented” land which is mostly found at auction and doesn't currently have any planning permission, and planning-backed land which is much more expensive but is ready to be built on.

While self-building can take a lot more time and work than buying a new home, it has some benefits:

- You can design your home to suit your needs
- You get more choice over the way your home looks
- It can cost less to buy a plot of land and build a house than to buy a similar existing house.

You can also buy a derelict empty house and either renovate or demolish it. If you are then building a new home from scratch, some companies sell timber frame ‘kit homes’. These are already designed and ready to be assembled.

Homelessness

In Scotland, if you find yourself homeless or at risk of homelessness the local council has a duty to support you. They must provide support and advice, and offer you suitable, temporary accommodation if you have nowhere to stay. Crucially, you do not have to be sleeping on the streets to be considered homeless. You can also be homeless if:

- Your relationship has broken down, and you can no longer stay in your shared home
- You are “sofa surfing”, staying with friends or family on a temporary basis as you have no other available option
- Your current home is inaccessible and not suited to your needs.

If you find yourself homeless, you should contact your local council's homelessness service as soon as possible. This is called 'presenting as homeless'. In Scotland, you can make a homeless application to any local council - you don't need to have a local connection to the area.

