

2. Registered Social Landlords

There are around 200 housing associations and housing co-operatives in Scotland registered with the Scottish Housing Regulator, with nine providing a range of accommodation in the Moray area.

Registered housing associations are non-profit making friendly societies run by professional staff, but controlled by voluntary management committees. Housing associations get grants from the Government's national housing agency – the Scottish Housing Regulator (and in future this may well be managed by local authorities) - towards the costs of building homes for rent or shared ownership and low cost home ownership schemes. It is important to recognise that nowadays housing associations are the main providers of new and affordable housing opportunities for local people in housing need.

2.1 Energy Performance Certificates (EPCs)

From 4 January 2009, by law all housing providers have to apply for an Energy Performance Certificate (EPC) for every property that is built, sold or rented out.

An EPC is a document which explains how energy efficient a property is. EPCs allow potential owners and tenants to compare the property's energy performance with other homes and are valid for 10 years.

Information from the EPC has to be recorded and sent to the Home Energy Efficiency Database (HEED).

2.2 Section 11

Section 11 of the Homelessness etc (Scotland) Act 2003 places a duty on landlords (except local authority landlords) and creditors to notify the relevant local authority when they raise proceedings for possession or serve certain other notices. Its purpose is to give local authorities early notice of households at risk of homelessness due to eviction.

The duty under Section 11 came into force on 1 April 2009. The aim is to prevent homelessness by allowing us to contact affected households with the offer of appropriate support, including money advice.

The Scottish Housing Regulator will consider compliance with Section 11 as part of their inspection of registered social landlords.

2.3 General and special needs rented housing

In this section you will find details of all the housing stock available to rent from Registered Social Landlords, with a brief description of their average rents and Allocation Policy.

House types	Definition
Amenity	This type of housing is offered to people over the age of 55 years or those who have a medical or physical disability, which requires the provision of suitably designed accommodation. Features include high level sockets and level or assisted access.
General needs	This type of housing is available to any person over the age of 16.
Sheltered	This type of housing is intended for people aged 60 or over who, while able to live independently in their home, would benefit from the support and security provided by Warden and emergency alarm call services. Younger people with a disability may sometimes be accepted if it is considered that they would benefit from these services because of a medical or physical disability.
Supported	This type of housing is intended for people with a learning/physical disability, medical requirement or young people aged between 16 and 24 years old who may require support with their tenancy.
Very sheltered	This type of housing generally has all the features of sheltered housing, but offers a greater level of care and support including staff on duty 24 hours each day to provide support, domiciliary assistance and the provision of meals.
Wheelchair	This type of housing will be accessible for wheelchair users. It will be completely step-free, have space for a wheelchair user to circulate and allow access all rooms. It should have a kitchen and bathroom that suits the occupants needs and fittings and services that are within easy reach and easy to use.

2.3.1 Albyn Housing Society

Albyn Housing Society provides affordable and appropriate housing solutions, contributing to the sustainability of communities through wider role activities with its partners. Some of their properties in Moray are amenity houses adapted for people over 50 and there is a small amount of general needs family housing.

Town	Type	1 Bed	2 Bed	Total stock	Relets 2010/11
Dyke	Amenity	2		2	1
	Bungalow	6	4	10	1
Total		8	4	12	2

Average Weekly Rent	1 Bed	2 Bed
Dyke	£62.70	£66.20

There is an additional service charge of £15.86 per month.

Albyn Housing Association no longer keeps a waiting list. All nominations for housing are filled through the Moray Council.

Allocation Policy

Albyn Housing Society allocates properties on the basis of housing need which is assessed by awarding points for a range of criteria relative to an applicant's current housing circumstances, medical and social needs.

For more information and an application form, contact:

Albyn Housing Society Ltd
98-100 High Street
Invergordon
IV18 0DL

Phone: 01349 852978
Email: office@albynhousing.org.uk
Website: www.albynhousing.org.uk

2.3.2 Ark Housing Association

Ark Housing Association works to meet housing need and to build communities, based on the principles of equity, social justice and respect for the dignity of the person. They have general needs and supported properties in Moray. Their vision for the future is one where quality homes and supportive communities foster human dignity and accommodate difference.

Town	Type	1 Bed	2 Bed	3 Bed	Total stock	Relets 2010/11
Buckie	General needs	12	1	1	14	
	Supported	1			1	
	Supported (non-self contained)	7			7	
Forres	General needs	8	9		17	3
	Supported	1			1	
	Supported (non-self contained)	5	1		6	2
Total		34	11	1	46	5

Average Weekly Rent	1 Bed	2 Bed	3 Bed
Buckie	£55.58		£69.38
Forres	£55.50	£62.81	

There is an additional weekly service charge, which varies according to the locality but ranges from £2.68 to £17.14.

The table below shows the number of applicants on their mainstream waiting list as at April 2010. Ark Housing Association only accepts Social Work referrals for their Supported Accommodation.

Town	Type	1 Bed	2 Bed	3 Bed	Total
Buckie	General needs	12	1	1	14
Forres	General needs	8	9		17
Total		20	10	1	31

Allocation Policy

Ark Housing Association allocates properties using a needs-based pointing system. Application forms can be obtained by contacting Ark Housing Association direct. Points are awarded for overcrowding, sharing, medical conditions, personal factors and whether the person has a learning disability.

For more information and an application form, contact:

Ark Housing Association
The Priory, Canaan Lane
Edinburgh, EH10 4SG

Phone: 0131 447 9027
Email: admin@arkha.org.uk
Website: www.arkhousing.co.uk

2.3.3 Cairn Housing Association

Cairn Housing Association offers a range of affordable housing and related services all over Scotland. They address housing needs of people in both urban and rural areas, including older people and those who need specialised support. Their aim, in partnership with the Scottish Government, local authorities and others, is to create strong sustainable communities by improving access to and choice in affordable housing and services.

Town	Type	2 Bed	3 Bed	Total stock	Relets 2010/11
Forres	General Needs	9	2	11	
	Wheelchair	2		2	
Total		11	2	13	0

Average Weekly Rent	2 Bed	3 Bed
Forres	£62.55	£80.28

There is an additional weekly service charge which is between £2.40 and £12.58.

Allocations Policy

Cairn Housing Association, allocate their properties in Moray, via nominations from our waiting list.

For more information contact:

Cairn Housing Association
Cairn House
30 Waterloo Place
Inverness
IV1 1NB

Phone: 01463 220666
Email: enquiries@cairnha.com
Website: www.cairnha.com

2.3.4 Castlehill Housing Association

Castlehill Housing Association is a voluntary charitable housing association based in Aberdeen with properties in Aberdeen city, Aberdeenshire and Moray. They have rented sheltered housing for older people, rented accommodation for families, independent older people and single people. All their properties in Moray are suitable for older people.

Town	Type	1 Bed	2 Bed	Total stock	Relets 2010/11
Aberlour	Sheltered	14		14	1
Cullen	Sheltered	21		21	3
Portknockie	Amenity	12	3	15	1
Tomintoul	Sheltered	13	1	14	5
Total		60	4	64	10

Average Weekly Rent	1 Bed	2 Bed
Aberlour	£48.33	
Cullen	£49.25	
Portknockie	£53.62	£59.34
Tomintoul	£43.52	£48.10

There is an additional service charge ranging from £15.87 to £30.60 per week.

Castlehill Housing Association no longer keeps a waiting list but operate a choice based letting scheme. You can apply for Castlehill housing through the Homehunt website at www.homehunt.info

Allocation Policy

Castlehill Housing Association allocates their properties via a Choice Based Letting System. This is a system of allocation that allows applicants to bid for properties that they are interested in. Applicants with a significant housing need can apply for a priority award and this need will be assessed, which may aid applicants in increasing their priority to receive an offer of housing.

The following is taken into account when assessing an applicant's priority.

- Housing circumstances;
- Lacking facilities;
- Overcrowding;
- Under-occupation;
- Medical needs; and
- Personal circumstances

For more information and an application form, contact:

Castlehill Housing Association
4 Carden Place
Aberdeen
AB10 1UT

Phone: 01224 625822
Email: info@castlehillha.co.uk
Website: www.castlehillha.co.uk

2.3.5 Grampian Housing Association

Grampian Housing Association was established in 1975 and provides housing for rent across the whole of the North East of Scotland. Independently and through partnership, it provides homes for a wide range of client groups, including couples, single people, families, older people and people in need of support. As well as housing for rent, the Association participates in a variety of low cost home ownership options, including Shared Ownership. The Association's subsidiary, Kirkgate Holdings, also provides a number of properties at market rent in Forres.

Town	Type	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	Total	Relets 2010/11
Aberlour	General needs	1	7	4			12	1
Burghead	General needs	4	6	3			13	
Elgin	Bungalow		6	4			10	
	General needs	17	74	94	22	1	208	6
	Supported	8					8	
	Wheelchair		3	1			4	
Findochty	Amenity	12	3				15	2
Forres	Amenity	21					21	
	Bungalow		6	2			8	
	General needs	6	49	46	7	2	110	13
	Wheelchair	2					2	
Hopeman	Amenity	8	3				11	2
Keith	Amenity	21	9				30	2
Kinloss	General Needs		24		2		26	1
Lhanbryde	General needs	3	1				4	
Lossiemouth	Bungalow	2					2	
	General needs	18	61	53	7		139	16
Roths	General needs		1				1	
Total		123	253	207	38	3	624	41

Average Weekly Rent	1 Bed	2 Beds	3 Beds	4 Beds	5 Beds
Aberlour	£49.22	£51.94	£59.57		
Burghead	£48.06	£51.99	£59.77		
Elgin	£52.62	£60.52	£68.37	£81.99	£85.20
Findochty	£49.74	£54.72			
Forres	£49.03	£56.97	£65.36	£80.60	£82.40
Hopeman	£41.95	£52.51			
Keith	£49.39	£53.89			
Kinloss		£60.86		£74.19	
Lhanbryde	£58.41	£61.70			
Lossiemouth	£49.06	£60.61	£64.29	£74.29	
Roths		£59.64			

There is an additional charge for services provided, the cost of which, depends on the type of service received e.g. open space maintenance, cleaning etc. The service charge is between £1.15 and £9.85 per week.

The table below shows the number of applicants on their waiting list as at April 2011

Town	Type	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	Total
Aberlour	General Needs	83	43	19	5		150
	Wheelchair	1		1			2
Burghead	General Needs	100	49	19	10		178
Elgin	General Needs	407	239	112	28		786
	Wheelchair	3	8	2			13
Findochty	General Needs	85	39	5	7	1	137
	Wheelchair	1					1
Forres	General Needs	192	122	63	18	3	398
	Wheelchair	1	4	2	1		8
Hopeman	General Needs	90	51	26	9		176
	Wheelchair		1				1
Keith	General Needs	107	42	29	5	1	184
	Wheelchair	1	2	1	1		5
Kinloss	General Needs	58	48	21	4	2	133
	Wheelchair	1	1		1		3
Lossiemouth	General Needs	248	120	48	18	1	435
	Wheelchair	3		3	1		7
Total		1381	769	351	108	8	2617

Allocation Policy

Grampian Housing Association allocates its housing according to need, using a points based system to compare competing needs. Categories in which points may be awarded include; security of tenure, medical circumstances, overcrowding, condition of property and social need. In allocating its housing, the Association will consider nominations from the Moray Council (around 50% of vacancies) and transfer applications from its own tenants (around 20% of vacancies).

For more information and an application form, contact:

Grampian Housing Association
21 Culbard Street
Elgin
IV30 1JT

Phone: 01343 552779
Email: info@grampianhousing.co.uk
Website: www.grampianhousing.co.uk

2.3.6 Hanover (Scotland) Housing Association

Hanover (Scotland)'s aim is to provide a range of good quality housing and related services to people in need of support, mainly in the retired community, in ways which will ensure customer satisfaction. Hanover (Scotland) Housing Association provides and manages an imaginative range of specialist housing for older and frail older people, as well as for families. All developments aim to meet the individual housing and support needs of older people in a sensitive and dignified way, ensuring they are able to retain their independence, live within local community and enjoy as much privacy or company as they desire. There is an additional service charge, which varies with the different types of accommodation.

Town	Type	1 Bed	2 Bed	3 Bed	Total stock	Relets 2010/11
Buckie	Amenity	3			3	
	General needs	2	1		3	1
	Sheltered	58	1		59	7
	Very sheltered	14			14	
Dufftown	Sheltered	20	2		22	3
Elgin	Amenity	17	8	1	26	2
	Sheltered	95	2		97	16
	Very sheltered		25		25	4
Fochabers	Sheltered	34	2		36	3
Forres	Amenity	37			37	2
	Sheltered	33			33	1
	Very sheltered	16			16	5
Keith	Amenity	10			10	1
	Sheltered	35			35	6
Lossiemouth	Sheltered	18	1	1	20	1
Roths	Amenity	13	1		14	1
Total		405	43	2	450	53

Average Weekly Rent	1 Bed	2 Beds	3 Beds
Buckie	£62.30		
Dufftown	£62.60	£66.75	
Elgin	£62.60		£70.61
Fochabers	£62.60	£66.75	
Forres	£62.60		
Keith	£62.60		
Lossiemouth	£62.30		£94.00
Roths	£49.33	£55.89	

There is an additional weekly service charge ranging from £62.00 to £147.00 (very sheltered).

The following table shows the number of applicants on their waiting list as at April 2011.

Town	Type	1 Bed	2 Bed	Total
Buckie	Amenity	8		8
	General needs	7	1	8
	Sheltered	11		11
	Very sheltered	38		38
Dufftown	Sheltered	7		7
Elgin	Amenity	52		52
	General needs	5		5
	Sheltered	37		37
	Very sheltered	143		143
Fochabers	Sheltered	15		15
Forres	Amenity	67		67
	Sheltered	35		35
	Very sheltered	16		16
Keith	Amenity	13		13
	Sheltered	14		14
Lossiemouth	Sheltered	21		21
Roths	Amenity	11		11
Total		500	1	501

Allocation Policy

Most allocations are made on the basis of need and points are allocated for personal, medical and social needs.

For more information and an application form, contact:

Hanover (Scotland) Housing Association Ltd
12 Institution Road
Elgin
IV30 1QX

Phone: 01343 548585
Email: northinfo@hsha.org.uk
Website: www.hsha.org.uk

2.3.7 Langstane Housing Association

Langstane Housing Association is committed to the provision of affordable rented housing for single people and for people whose circumstances give rise to special requirements in housing provision or management. Langstane is committed to provide a range of appropriate accommodation to meet the changing needs of the community in collaboration with the strategic planners of housing and community care, and contributing to sustainable social and economic regeneration of the communities where they operate.

Town	Type	1 Bed	2 Bed	3 Bed	4 Bed	Total stock	Relets 2010/11
Buckie	General needs	26	9			35	13
	Wheelchair		7	1		8	
Burghead	General needs				3	3	2
Elgin	General needs	100	53	10		163	25
	Wheelchair	1	1			2	
Findhorn	General needs	8	9	3		20	
Fochabers	General needs		24	12	2	38	2
Forres	General needs	34	9	15	8	66	6
Keith	General needs	13	13	12		38	5
Lhanbryde	General needs		5			5	1
Lossiemouth	General needs	21				21	6
	Wheelchair		2			2	
Roths	Wheelchair		2			2	
Tomintoul	General needs		2	3		5	2
Total		203	136	56	13	408	62

Average rent (per week) ¹	1 Bed	2 Bed	3 Bed	4 Bed
All areas	£50.28	£58.93	£68.08	£76.87

Langstane's waiting list is as follows².

Town	Total
Buckie	610
Burghead	438
Elgin	766
Findhorn	491
Fochabers	536
Forres	547
Keith	433
Lhanbryde	403
Lossiemouth	590
Roths	402
Tomintoul	388

¹ The same level of rent is charged throughout Moray and is influenced only by size and service charges. Figures supplied include service charges.

² Langstane's IT system is unable to break this down further into size needed. Note that applicants can select more than one area of preference (so there may be double counting).

Allocation Policy

Langstane Housing Association operates a housing list, which is open to all people aged over 16 years of age. Allocations are made according to housing need, using a Group Plus Points system.

For more information and an application form, contact:

Langstane Housing Association
21 Culbard Street
Elgin
IV30 1JT

Phone: 01224 423000
Email: info@langstane-ha.co.uk
Website: www.langstane-ha.co.uk

2.3.8 Margaret Blackwood Housing Association

Margaret Blackwood Housing Association provides houses for rent throughout Scotland for disabled people and their families, for older people and for non-disabled people, all within mixed communities. They are responsive to housing management and maintenance services, including welfare benefits advice and property adaptations. Margaret Blackwood also provides flexible care and support packages for disabled people which are specially tailored to meet personal needs.

Town	Type	1 Bed	2 Bed	3 Bed	4 Bed	Total	Relets 2010/11
Buckie	Amenity	2	2			4	
	General needs	2	4			6	1
	Wheelchair		5		2	7	
Cullen	Wheelchair				1	1	
Elgin	General needs		6	6	2	14	3
	Wheelchair		4	1	1	6	
Forres	Amenity	5	3		1	9	
	General needs	8	6			14	2
	Wheelchair	1	2	2	1	6	
Total		18	32	9	8	67	6

Average Weekly Rent	1 Bed	2 Bed	3 Bed	4 Beds
Buckie	£60.64	£71.12		£95.26
Cullen				£97.49
Elgin		£80.43	£86.89	£97.63
Forres	£60.72	£69.03	£85.63	£92.14

There is an additional service charge ranging from £2.25 to £22.47 per week.

The table below shows the number of applicants on their waiting list as at April 2010.

Town	Type	1 Bed	2 Bed	3 Bed	4 Bed	Total
Buckie	Amenity	8	10			18
	General Needs	20	10			30
	Wheelchair		6			6
Cullen	Wheelchair				1	1
Elgin	General Needs		42	12	9	63
	Wheelchair		13		2	15
Forres	Amenity	10	9		1	20
	General Needs	24	19			43
	Wheelchair	1	6	1	1	9
Total		63	115	13	14	206

Allocation Policy

Applications should be made direct to Margaret Blackwood Housing Association. Applicants will be sent an application form and self-assessment form. From the information requested on the self-assessment form, points are awarded and allocations are made on housing need priority.

For more information and an application form, contact:

Margaret Blackwood Housing Association Ltd
Craigievar House
77 Craigmount Brae
Edinburgh
EH12 8XF

Phone: 0131 317 7294
Email: info@mbha.org.uk
Website: www.mbha.org.uk

2.3.9 Moray Housing Partnership

Moray Housing Partnership was established in 2002 and is a charitable organisation. The Partnership aims to make best use of its housing stock by providing rented housing to those in need and to build stable communities to help people continue to live there. There is a supplementary service charge for each development for maintenance of landscaped and amenity areas.

Town	Type	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	Total	Relets 2010/11
Buckie	General needs	6	8	4	3		21	
	Wheelchair use		1	1			2	
Burghead	General needs	10	20	14	2		46	6
	Wheelchair use		2				2	
Dufftown	General needs	6	4	4	2		16	
	Wheelchair use		1	1			2	
Elgin	General needs	21	136	79	17		253	19
	Wheelchair use	1	1	4	1		7	
Findochty	General needs	6	4	2			12	3
Forres	General needs			17	19		36	
Garmouth	General needs	5	6				11	1
Keith	General needs	8	8	20	4		40	4
	Wheelchair use				1		1	
Lhanbryde	General needs	1					1	1
Lossiemouth	General needs		22				22	4
Portgordon	General needs	6	6	2		1	15	1
	Wheelchair use		1				1	
Total		70	220	148	49	1	488	39

Average Weekly Rent	1 Bed	2 Beds	3 Beds	4 Beds	5 Beds
Buckie	£53.20	£62.69	£71.18	£78.15	
Burghead	£51.53	£60.73	£68.27	£75.20	
Dufftown	£53.08	£60.60	£68.09	£75.20	
Elgin	£52.46	£62.77	£71.41	£77.70	
Findochty	£51.78	£61.20	£67.68		
Forres			£69.06	£77.01	
Garmouth	£52.45	£59.00			
Keith	£53.10	£62.15	£68.20	£76.40	
Lhanbryde	£50.48				
Lossiemouth		£64.20			
Portgordon	£51.34	£47.58	£67.68		£81.67

There is an additional service charge ranging from £0.50 to £7.38 per month.

The table below shows the number of applicants on their waiting list as at April 2011.

Town	Type	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	Total
Buckie	General needs	79	31	16	4	4	134
	Wheelchair use	1	1	1			3
Burghead	General needs	69	41	24	5	2	141
	Wheelchair use		1				1
Dufftown	General needs	34	15	14	4	3	70
	Wheelchair use	1					1
Elgin	General needs	245	145	88	19	4	501
	Wheelchair use	2	2	1			5
Findochty	General needs	46	21	12	1	2	82
	Wheelchair use		1				1
Forres	General needs	86	54	29	5	1	175
	Wheelchair use	1	1				2
Garmouth	General needs	30	17	14	1	1	63
	Wheelchair use		1				1
Keith	General needs	51	23	12	4	2	92
	Wheelchair use	1	1				2
Lhanbryde	General needs	47	23	11	2	1	84
	Wheelchair use	1					1
Lossiemouth	General needs	158	83	41	7	3	292
	Wheelchair use	1	1	1			3
Portgordon	General needs	42	19	13	1	2	77
	Wheelchair use		1	1			2
Total		895	482	278	53	25	1733

Allocation Policy

The Partnership is committed to allocating its properties on the basis of housing need, and in a manner, which is fair to all applications. Properties will be allocated to ensure best use of stock balanced with the aspirations and interests of all groups of applicants. Any person over 16 years can apply and be assessed for housing. Application forms can be obtained from Moray Housing Partnership direct. The application will be acknowledged and assessed within 20 working days of receipt and assessment details issued to the applicant. The applicant will be advised whether they have been accepted onto the waiting list, and if not, reasons for the non-acceptance will be given.

For more information and an application form, contact:

Moray Housing Partnership
Clifton Road
Lossiemouth
IV31 6DJ

Phone: 01343 543210
Email: enquiries@morayhousingpartnership.org.uk
Website: www.morayhousingpartnership.org.uk

2.3.10 Our nomination agreement

Most council's and housing associations and, sometimes, other providers operating in their area have 'nomination agreements' to refer applicants from their waiting lists. It is important to note, that the agreement only gives us the right to suggest names of applicants to the housing associations, the housing association itself decides whom it allocates their houses to. We have nomination agreements with all of the housing associations in our area. Different arrangements operate for homeless households. If you want to be nominated make sure you tick the relevant box on our housing application form.

2.4 Rights and responsibilities of housing association tenants

2.4.1 Repairs and maintenance

Responsibility for repairs to housing association houses is shared between the association and the tenant. Generally the association is responsible for maintaining the fabric and permanent fittings of the building ensuring they are kept in good condition. The tenant is responsible for internal decoration, furnishings and removable fittings. Full details of the respective responsibilities are available from the relevant housing association.

2.4.2 Adaptations

Support is available to help older or disabled people to continue living comfortably and independently in their own homes. Funding is available to adapt houses to suit the needs of the tenant. Typical adaptations include bathroom adaptations, extra heating, handrails and alterations to accesses. Generally, requests should be put in writing to the association. Needs are usually assessed by an Occupational Therapist.

2.4.3 Right to Buy

Currently, only tenants who have a secure tenancy have the right to buy their home at a discount. This includes those with tenancies which started before January 1989 and any whose home has been transferred since then from the ownership of Communities Scotland to a housing association. The Housing (Scotland) Act 2001 extends the Right to Buy to some tenants of housing associations. If your landlord is not registered as a charity and your tenancy started before 1 March 2011, you may have the right to buy your home. There are some restrictions on this. Contact your landlord to find out if they operate the Right to Buy scheme.

2.4.4 Transfers and mutual exchanges

Like local authority tenants, housing association tenants can apply for a transfer to another property or apply for a mutual exchange.

The mutual exchange scheme is designed to help tenants of social landlords in Moray and Aberdeenshire swap homes. House Exchange is a website that brings people together who are looking to swap their home. Applicants must register at: www.apply4homes.houseexchange.org.uk. If you do not have internet access at home you can visit your local library. If you need help registering call 0300 1234566. The landlords of the properties must give permission before a mutual exchange can take place.

You should be aware that your 'Right to Buy' will be affected if your tenancy started after 30 September 2002. Generally applications for transfer are made to the housing manager and assessed and pointed in accordance with the allocation policy.