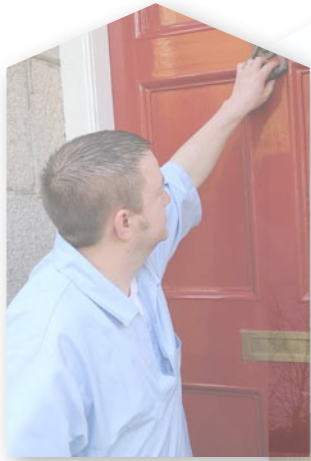


Aberdeenshire HOUSING OPTIONS GUIDE





Welcome to

ABERDEENSHIRE'S HOUSING OPTIONS GUIDE

The Housing Options Guide has been developed to help tenants and applicants access housing in the Aberdeenshire area.

If you need a copy in large print, Braille or in another language, please telephone the Information Team (Housing) on 01467 627250.

Przewodnik na temat Możliwości Wyboru w Mieszkalnictwie został napisany aby pomóc lokatorom i osobom składającym podania w dostępie do zasobów mieszkaniowych w rejonie Aberdeenshire. Jeśli potrzebujesz odpisu w dużym druku, Brajlu lub w języku polskim, proszę się skontaktować z Zespołem Informacyjnym (Mieszkalnictwo) pod numerem telefonu 01467 627250

Mājokļa iespēju gids ir izstrādāts, lai palīdzētu īrniekiem un pieteikuma sniedzējiem tikt pie mājokļa Aberdīnas grāfistē. Ja Jums ir nepieciešams eksemplārs lielajā drukā, braila (neredzīgo) rakstā vai latviešu valodā, lūdzu, sazinieties ar Informācijas nodaļu (Mājokļa jautājumi) pat tālruni 01467 627250.

«Руководство о том, как подобрать жильё» было составлено для того, чтобы помочь квартиросъёмщикам и лицам, желающим снять жильё, получить доступ к жилищному фонду в районе Aberдиншира. Если вы нуждаетесь в копии, напечатанной крупным шрифтом, шрифтом Брайля или по-русски, пожалуйста, обратитесь в Информационную команду (жилищного отдела) по телефону 01467 627250.

Nuorodos apsirupinant gyvenamosiomis patalpomis yra isdestytos tam, kad padetu nuomininkams ir interesantams apsirupinti gyvenamosiomis patalpomis Aberdino srityje. Jei jums reikalinga kopija didelemis raidemis, Brailio sriftu ar lietuviu kalboje, prasau kreipkites I Informacini padalini(apsirupinimas gyv. patalpomis), tel:01467 627250.

Serving Aberdeenshire from mountain to sea – the very best of Scotland

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WHO TO CONTACT

Aberdeenshire Council are committed to continually improving their service to their customers. If you have any comments on the service you receive or need further advice please contact your local housing office:

Peterhead Area

Housing and Social Work
Baltic House
Broad Street
Peterhead
AB42 1JL
Tel: 01779 477363

Fraserburgh Area

Housing and Social Work
55 Mid Street
Fraserburgh
AB43 9EP
Tel: 01346 514866

Banff Area

Housing and Social Work
32 Low Street
Banff
AB45 1AY
Tel: 01261 813259

Garioch and Formartine

Housing and Social Work
Gordon House
Blackhall Road
Inverurie
AB51 3WA
Tel: 01467 620981

Kincardine, Mearns and South Marr

Housing and Social Work
16/22 Allardice Street
Stonehaven
AB39 2BR
Tel: 01569 768562

North Marr

Housing and Social Work
25 Gordon Street
Huntly
AB54 8AN
Tel: 01466 794121

or email housing@aberdeenshire.gov.uk.



COUNCIL HOUSING

Aberdeenshire Council has a stock of approximately 13,000 properties. The Council allocates the properties that become vacant from a waiting list which is based on housing need. You can apply for housing if you are aged 16 years or over. Points are awarded to reflect the severity of the difficulties you are experiencing. An Allocation Policy is published detailing how these points are awarded. If you wish a copy of the policy it is available at www.aberdeenshire.gov.uk/housing or by contacting your local housing office.

When tenants are selected for houses 'reasonable preference' is given to people who

- ▶ are occupying houses which do not meet the tolerable standard
- ▶ are occupying overcrowded houses
- ▶ have large families
- ▶ are living under unsatisfactory housing conditions and
- ▶ to homeless persons and persons threatened with homelessness under the terms of homelessness legislation, i.e. Housing (Scotland) Act 1987 as amended by the 2001 Act.

The Council had a waiting list of 7,017 applicants in June 2009, which include direct applicants, transfers and homeless applicants. The Council relet 935 properties between March 2008 until April 2009. During the period March 2008 to April 2009, 1,593 households presented as homeless.

Aberdeenshire Council, together with Housing Association partners, aims to have a common application process available by Autumn 2009. This means that you will only have to apply for housing once and you will be able to indicate which housing providers you wish to apply to, e.g. the Council, Langstane, Castlehill, etc.

You will be able to apply online. If you have any difficulty in completing your application we are here to help you. You may wish to phone your **local housing office** for assistance or make an appointment for someone to help you with the form.

In some areas properties do not become vacant very often – for example, in Westhill and Stonehaven – and family sized accommodation is in particularly short supply.

When your form has been received it is checked and awarded points (if appropriate). It may also be necessary to carry out checks to verify the information you have given or to obtain references. Once your application has been accepted it will remain on the waiting list until it reaches the top of the list and you are then allocated a property. We will contact you as soon as a property is available for you to look at.

ACCESSING RECORDS

Advice for members of the public enquiring about their rights under the Data Protection Act 1988 and / or requesting access to personal data held about them (i.e. making a Subject Access Request) can be found on the Aberdeenshire Council website www.aberdeenshire.gov.uk or by contacting your local office.

APPLYING FOR HOUSING

You will be able to apply online from Autumn 2009. In the meantime you can download an application from the Council's website www.aberdeenshire.gov.uk/housing or phone / call in to your local housing office (see page 4) for a form.

COMPLAINTS PROCEDURE

If you are unhappy about any aspects of the Housing Service you can follow the procedure:

Aberdeenshire Council - Making a Complaint which is available on the Council's website. Alternatively your local housing office will give you advice.

The Council are currently consulting on a new way for you to 'Have Your Say' which will replace the existing complaints procedure.

EQUAL OPPORTUNITIES

Aberdeenshire Council - Race Equality Scheme is also available on the Council's website.

Aberdeenshire Council's vision statement is: 'working together to make sure there is equality of opportunity for everyone in Aberdeenshire'

HOMELESSNESS

- ▶ Homelessness Legislation
- ▶ Assessments and Advice
- ▶ Temporary Accommodation
- ▶ Out of Hours
- ▶ Homelessness Review
- ▶ Domestic Abuse



Homelessness Legislation

The Local authority has a legal duty to help you if you are homeless or threatened with homelessness. The legislation which covers homelessness is detailed in Part II of the Housing (Scotland) Act 1987 as amended by the **Housing (Scotland) Act 2001**.

People who find themselves homeless or threatened with homelessness are interviewed by skilled and experienced staff from the Housing Options Team. Interviews are carried out in all of the **local offices**. The addresses are given on page 4 of the Housing Options Guide.

There are certain conditions or criteria that must be met before you are considered as homeless:

1. That you are homeless or threatened with homelessness within 2 months – this means that you and anyone who would reasonably be expected to live with you has no accommodation anywhere in the UK or elsewhere in which you are entitled or permitted to occupy.
2. That it is unreasonable to expect you to go on living in your present home because of the threat of violence from another member of the household.
3. That you have a priority need for accommodation.
Examples of this could be
 - ▶ having dependent children
 - ▶ pregnancy
 - ▶ having a physical or mental disability
 - ▶ being 16 – 26 years old
 - ▶ being over 60 years old
 - ▶ any other special reason
4. The Council must also be satisfied that you did not deliberately do something or fail to do something which resulted in homelessness. An example of this could be refusing to pay rent for no proper reason.
5. You must also have a local connection with Aberdeenshire which is established if
 - ▶ you are resident in the area (3 years out of the previous 5 years or 6 months out the previous 12 months)
 - ▶ you are employed in the area
 - ▶ you have family living in the area who have been in Aberdeenshire for at least 5 years
 - ▶ any special circumstances e.g. no local connection anywhere



Assessments and Advice

All applications for accommodation are assessed within 28 days and the applicant advised of the decision in writing.

Staff are trained to the Scottish Government's Homepoint Standards Level II to ensure that the correct advice and information is given to applicants.

Temporary Accommodation

Temporary Accommodation is provided by Aberdeenshire Council if

- ▶ you have made a homelessness application and
- ▶ have no accommodation which you can reasonably occupy and
- ▶ are eligible for assistance.

There is a range of temporary accommodation including:

Furnished Accommodation

These include a range of provision from basic carpets, curtains and white goods to fully furnished with crockery and cutlery. The properties do not have televisions or telephones although you can arrange and pay for this yourself.

Residential Temporary Accommodation Units

The Council have three residential homeless temporary units in Peterhead and Inverurie. These units are staffed 24 hours a day, 7 days a week. You will not be expected to share a room with anyone who is not part of your family and most rooms now have en suite facilities. The kitchen, dining room and living room are shared with the rest of the residents. If you feel you require some extra support while living in the Unit an assessment will be done by the Housing Officer (Support) to determine the level of support required.

Bed and Breakfast

The Council use a number of bed and breakfast establishments throughout Aberdeenshire. However if you are pregnant or have dependent children we will try to avoid using bed and breakfast. If you are placed in bed and breakfast we will move you into one of the other types of temporary accommodation as soon as possible.



Out of Hours Homelessness / Social Work Service

The Aberdeenshire Social Work and Homelessness **Out of Hours Emergency Service** deal with emergencies that arise out-with office hours. The service operates from 5.00pm to 8.45am next morning on weekdays and 24 hours per day at weekends, 365 days per year. The office is staffed until midnight however a telephone answer machine is in operation after midnight, which explains that a social worker will be able to respond to real emergencies.

If there is a emergency and you have no where to go the Out of Hours service will assess your situation and provide emergency temporary accommodation if necessary.

Out of Hours Emergency Service : 0845 840 0070

Homelessness Reviews

Are you unhappy with the outcome of your homelessness application to the Council? If you disagree with the decision the Council has made regarding your application as a homeless person, you have the right to a review of your case.

How do I do this?

You must first write a letter requesting a review of your case. You should send your letter to your local housing office. The addresses can be found on page 4.

If you need help to do this you can contact an independent advice agency or solicitor. The addresses are given on pages 52-55.

If English is not your first language the Council will arrange for an interpreter to help you.

You must explain in the letter why you think the decision should have been different – for example if you feel some information has not been taken into consideration.

The letter must reach the Housing Manager within **21 days** of the original homelessness decision.

If you are being provided with temporary accommodation this will continue until your case has been reviewed.

When the Housing Manager receives your letter he will write to you within 5 working days to advise you of the review procedure.

If you wish to put forward your case in person to the Housing Manager you may do this and should advise the Housing Manager that this is your intention.

If you feel you need some support to do this you may bring a friend, adviser or legal representative with you to the meeting with the Manager.

You should try to prepare for the meeting with the Housing Manager and keep a copy of your original request for a review so you don't forget any important points.

What Happens Now?

The Housing Manager will make a decision based on the letter you have sent him and / or the 'hearing' and any additional information supplied.

He will take time to consider all the relevant facts and will write to you advising you of the outcome of the review and why this outcome has been reached.

What happens if the decision is not favourable?

The decision reached by the Housing Manager is final, however you do have the right to approach the Local Government / Public Services Ombudsman if you are unhappy about the way your case has been handled. The telephone number is given below. You also have the right to seek judicial review. If you wish further information regarding this you should contact a legal adviser.

Scottish Public Services Ombudsman

4 Melville Street, Edinburgh, EH3 7NS, **Tel: 0800 377 7330** Email: ask@spso.org.uk

DOMESTIC ABUSE

The term domestic abuse covers a range of abusive behaviour that may occur within any close relationship. It occurs across society regardless of age, gender, disability, education and ethnicity. 1 in 4 women will be affected by domestic abuse at some point in their lives.

This can cover physical, sexual and emotional abuse. If you are experiencing domestic abuse you can receive help – someone to talk to, someone to give you information on home security, legal advice, benefits and places of safety and the offer of support.

Aberdeenshire Council Domestic Abuse Outreach Workers can be contacted on:

North **01771 638200**

South **01358 725756**

Other useful numbers:

National Freephone Domestic Abuse Helpline

24 Hours **0800 027 1234**

Aberdeenshire Council Out of Hours Emergency Service

0845 840 0070

Grampian Police Domestic Abuse Liaison Officers

North **01224 387273**

South **01224 307907**

AVERAGE RENTS

The rent for Council housing varies according to the characteristics of the property, e.g. central heating, double-glazing, size and type. The information below shows the average rents by property size and type as at 31 March 2008.

Category	House Type	Number of Properties	Average Weekly Rent
All	Bedsits	73	31.41
	1 Bedroom Houses & Bungalows	3,091	43.24
	1 Bedroom Flats & Maisonettes	1,874	35.66
	2 Bedroom Houses & Bungalows	3,726	49.57
	2 Bedroom Flats & Maisonettes	1,603	40.38
	3 Bedroom Houses & Bungalows	2,265	55.89
	3 Bedroom Flats & Maisonettes	317	45.70
	4 or more Bedroom Dwellings	135	68.65
Hostel Rooms		26	325.78
Sheltered	Bedsits	65	31.47
	1 Bedroom Houses & Bungalows	270	43.05
	1 Bedroom Flats & Maisonettes	1,076	36.14
	2 Bedroom Houses & Bungalows	18	50.12
	2 Bedroom Flats & Maisonettes	83	42.46
	3 Bedroom Houses & Bungalows	17	60.44
	3 Bedroom Flats & Maisonettes	22	47.90
	4 or more Bedroom Dwellings	1	48.64
Not Sheltered	Bedsits	8	30.92
	1 Bedroom Houses & Bungalows	2,821	43.26
	1 Bedroom Flats & Maisonettes	796	35.02
	2 Bedroom Houses & Bungalows	3,708	49.56
	2 Bedroom Flats & Maisonettes	1,520	40.27
	3 Bedroom Houses & Bungalows	2,448	55.85
	3 Bedroom Flats & Maisonettes	295	45.54
	4 or more Bedroom Dwellings	134	68.65

HOUSING BENEFIT

The **housing benefit scheme** is available to help people who rent their homes, who are on low incomes and need help to meet their rent liability. This takes the form of a rebate for Council tenants and rent allowance for Housing Association or private sector tenants.

The Housing Benefit scheme for all tenants is administered by experienced staff of Aberdeenshire Council Finance Service, who are based at 5 offices across Aberdeenshire:

Division	Address	Opening Times
North	Baltic House, 51 Broad Street, Peterhead, AB42 1JL	9am to 5pm
	88 Commerce Street, Fraserburgh, AB42 9LP	8.45am to 4.45pm
	Town House, Low Street, Banff, AB45 1AY	9am to 5pm
Central	Gordon House, Blackhall Road, Inverurie, AB51 3WA	9am to 5pm
South	16-22 Allardice Street, Stonehaven, AB39 2BR	8.45am to 4.45pm

You can contact the Benefits Section by telephone on **08456 08 01 49** and you can visit the offices during the opening hours detailed above, no appointment is necessary.

It is particularly important that anyone interested in claiming housing benefit should contact one of the Benefit Offices listed above as soon as possible. There is a risk that customers may not be entitled to receive housing benefit for any rent paid before the Council was informed of their intention to claim.

The Housing Benefit Claim Procedure

Every customer must submit and sign a detailed application form, which Council staff will be happy to help customers understand and complete.

Verification of the customer's financial resources is essential, so evidence of both income and capital will be required to support the answers given in the application form. This means that payslips, bank statements, benefit books and so on must be made available for inspection by Council staff.

The applications form can be processed from the submission date, as long as the verified information is received within one month but the sooner the evidence is received the sooner the claim can be processed. It is also worth noting that a single application form is used to claim Council tax benefit as well as housing benefit, which means that the end result of the application process could result in the customer receiving both benefits.

Council staff will then work out how much housing benefit is due according to the answers to the following four questions:

- ▶ how much money the customer has coming in from his or her earnings and any other income and from his or her partner's earnings and income
- ▶ how much money the customer and where applicable partner, has saved or invested
- ▶ the customer's personal circumstances e.g. the numbers of dependants living in the same household, whether the customer is disabled, etc
- ▶ the maximum eligible rent which the housing benefit system will support (see below for explanation)

The Maximum Eligible Rent

In most cases if the customer is a Council or Housing Association tenant then housing benefit will be calculated on the actual rent that is being charged. However if part of the rent charge is not eligible for housing benefit, e.g. housing support or in the case of a Housing Association if the rent is considered unreasonably expensive then the housing benefit paid out may be less than the rent being charged.

If the customer is a private tenant then housing benefit will in most cases be calculated based on the appropriate local housing allowance rate but sometimes the rent has to be referred to the Rent Officer Service, which will decide whether the accommodation is too large for the tenant's needs and how the rent of the property compares to other rents for properties of an appropriate size. This means that any housing benefit paid out may be less than the rent charged.

What is Local Housing Allowance?

The Local Housing Allowance regulations were introduced on 7 April 2008 and apply to tenants in the private rented sector who are claiming housing benefit for the first time, changing address or who have had a break in claim of 1 week or more, although there are some exemptions.

Local housing allowance is a new way of working out housing benefit and aims to help people on a low income, who live in property rented from a private landlord, pay their rent. The local housing allowance rate that applies to you depends on the area in which you live and the number of bedrooms your household needs. It represents the maximum amount of housing benefit you may be entitled to. The actual amount of housing benefit payable depends on your income, capital and household circumstances.

You can find out more about housing benefit, the local housing allowance and the rate that would apply to you by visiting the Council's website www.aberdeenshire.gov.uk/housing.

It is important to remember that the local housing allowance rate will provide details of the maximum eligible rent that will be used to calculate a customer's housing benefit entitlement. It is not an indication of the level of housing benefit that will be awarded.

Restrictions on Housing Benefit for Single People Under 25

It is important to note the restrictions that have been imposed by Government on the amount of housing benefit which can be given to single people under 25 years old renting privately. The Housing benefit is restricted to the equivalent indicative rent in the area for a single room, irrespective of the actual rent charged or the local housing allowance rate for one-bedroom in shared accommodation.

Young single people on low incomes are therefore advised to speak to Benefit staff or an advice agency before accepting any offer of rented accommodation.

Further Information

Detailed information and advice on all the assessment procedures for housing benefit will be willingly given by the Council's trained staff at any of the local **Benefit Offices** and by local advice agencies.

Right to Appeal

Any customer who applies for benefit has a right to ask the Council to review their decision if they are not satisfied with it.

HOUSING SUPPORT

The Council provides an Outreach Service which gives support to people who have been assessed as having difficulty coping with their tenancy or where they are currently living.

The aims of the **Housing Support Outreach Service** are:

- ▶ To provide support to allow you to maintain your tenancy
- ▶ To liaise with other agencies and organisations to assist in the delivery of your Housing Support plan

The outreach workers can assess a range of support including:

- ▶ Housing benefits advice
- ▶ Social work services
- ▶ Budgeting
- ▶ Filling in forms
- ▶ Accessing furniture



Housing Support is also part and parcel of the Council's sheltered housing schemes and provides support to all the tenants within each scheme. In Sheltered Housing this support is provided by the Sheltered Housing Officers (Wardens).

MIGRANT WORKERS

Aberdeenshire Council's Community Safety website www.aberdeenshire.gov.uk/communityplanning/safety.asp provides useful information for those coming to live and work in the North East of Scotland for the first time. It provides a guide to the North East's organisations and culture.

For more information contact Alison McLaughlin, Ethnic Minorities Housing Worker
Tel: 07982 823594

MUTUAL EXCHANGES

- ▶ What is a mutual exchange?
- ▶ How do I look for a mutual exchange?
- ▶ What do I do when I find a tenant who wants to exchange with me?
- ▶ What should I check before I agree to an exchange?
- ▶ Can a mutual exchange affect my Right to Buy?
- ▶ Repairs
- ▶ What happens after the exchange forms are sent to the Housing Office?
- ▶ How long does the exchange take to process?
- ▶ Important points to remember

What is a mutual exchange?

A mutual exchange is when two or more tenants wish to exchange (swap) their properties.

You may exchange with:

- ▶ Another Aberdeenshire Council tenant
- ▶ A tenant of a Housing Association or
- ▶ A tenant of another Council

For an exchange to be granted, it must meet the requirements of the Council's Allocation Policy and with any other participating landlord's policy. A mutual exchange ends your tenancy and a new tenancy is created for you.

You must not exchange your property without our written permission.



How do I look for a mutual exchange?

There are a number of ways you can find another tenant to exchange with:

- ▶ We also have a register held in the Local Offices where you can also fill in an application form. You may also wish to place an advertisement in a local newspaper or shop and check similar advertisements placed by other tenants.

The following websites also have details of other tenants looking for an exchange:

www.homeswaplist.co.uk

www.council-exchange.org.uk

www.homesswapper.co.uk

What do I do when I find a tenant who wants to exchange with me?

If you and the person you wish to exchange with are both tenants of Aberdeenshire Council, then you should both contact your local housing office to obtain exchange proposal forms. These should be completed and returned without delay.

If the person you wish to exchange with is not a tenant of Aberdeenshire Council, then you should both also contact their landlord to obtain permission.

What should I check before I agree to an exchange?

When you have found a tenant with whom you wish to exchange, you should first check the condition of their house. Once the exchange has taken place, the house must be accepted in its present condition. It is also important to discuss what is to be left in the house, such as carpets and curtains,

If you wish to exchange with a tenant of another housing provider, you should also read their tenancy agreement carefully, because you may take on different rights and responsibilities. If you are unsure of the conditions of your new tenancy, please ask your Housing Officer or seek legal advice.

Can a mutual exchange affect my Right to Buy?

Yes. When we give permission to exchange, we will end your current tenancy and create a new tenancy. As a result, it is important for you to know that there are changes in the terms and conditions under the new Right To Buy rules, including the initial qualifying period and the way in which we work out any entitlement to a discount.

Ending your tenancy means that your entitlement to a discount and qualifying period will be under the conditions of the modernised Right To Buy.

This means that:

- ▶ You must have been a Council or Housing Association tenant for five years in a row before you can benefit from your Right To buy (we will include your previous years as a tenant when we work out your eligibility and discount) and
- ▶ If you have not been a Council or Housing Association tenant for five years in a row you must wait until the five year qualifying period has passed before you can apply to buy your home.

Your discount will start at 20% and rise by 1% a year for all house types (up to 35% of the market value or £15,000 whichever is lower).

Repairs

The Council will always carry out any essential repairs. Contact your local housing office if you are in any doubt about what qualifies as an essential repair.

Repairs due to wear and tear will be considered by the Council after a qualifying period of 6 months after the date of the exchange.

If you have made improvements you may be entitled to compensation if you have made the improvements with our permission.

What happens after the exchange forms are sent to the Housing Office?

The Clerk of Works will visit you to carry out a thorough inspection of the condition of your house and garden ground.

The Clerk of Works' inspection checklist covers the following areas:

- ▶ Structure stability
- ▶ Damp
- ▶ Water supply
- ▶ Toilet and bathroom facilities
- ▶ Drainage
- ▶ Cooking facilities
- ▶ State of internal and external repair
- ▶ Light / ventilation / heating
- ▶ Gas Inspection



The properties (including garden if applicable) should also be kept in a satisfactory condition and the tenancy conducted in an appropriate manner, in accordance with the tenancy agreement.

If repairs are required the Clerk of Works will advise you and also tell you what is the Council's responsibility and what you are liable for. The property has to be brought up to standard before a mutual exchange is approved by the Council. If you or the person you are exchanging with is happy to accept the property in its present condition you / they will be asked to sign a declaration to that effect.

Gas and electricity checks are also required at a change of tenancy.

We also consider whether each family concerned is moving to a suitable size of property and that the move will not result in overcrowding and also that there are no outstanding debts to the Council.

If there have been frequent rent arrears during the previous twelve months, and the move is to a house with a higher rent, then the exchange may not be allowed to proceed.

Similarly, an exchange request may be turned down where either you or your exchange partner would be substantially under-occupying the property.

You may be permitted to exchange into accommodation larger than required for your immediate needs, if long-term needs are identified at the date of application for exchange.

Only permanent members of your household can be taken into account when deciding what size of house is suitable.

The Council will not reasonably withhold consent when two or more tenants request to exchange their properties.

How long does the exchange take to process?

On average the exchange will take 4 weeks from the date the forms were submitted, however the Council are required to give you an answer to your request to move within 28 days. If we do not tell you our decision within this time, you may assume that we have given our permission.

Important points to remember

- ▶ **Remember that you must get written permission before you exchange.**
- ▶ If you are a joint tenant you must both sign the exchange proposal forms. You must sign a new tenancy agreement before actually moving.
- ▶ The whole family must exchange.

SHELTERED HOUSING

Sheltered Housing enables older, disabled or people with particular needs to live independently for as long as possible, with appropriate support, in a comfortable and secure environment. It is suitable for those who may find it increasingly difficult to maintain an independent lifestyle in their current accommodation, perhaps through increasing ill health or unsuitable accommodation.

Security and peace of mind are offered through an alarm system and support.

Sheltered housing also provides the opportunity for social contact and companionship if desired and equally respects an individual's right to privacy.



PRIVATE RENTED SECTOR

The Housing (Scotland) Act 2006 places new duties and responsibilities on local authorities to ensure that private owners and private landlords maintain their properties and ensure that private tenants are aware of their rights to secure improvements and adaptations to the property they are renting.

Aberdeenshire Council is developing a Private Sector Housing Strategy to set out how they intend to meet this requirement.

In Scotland as a private tenant you will usually get a short-assured tenancy agreement, which will be for a minimum of six months. The website www.betterrentingscotland.com provides more detailed information about this.

HOUSES IN MULTIPLE OCCUPATION

A simple explanation of an HMO is a property which is occupied by 3 or more persons from different families as their main or any residence. An HMO can include hostels, halls of residence, bedsits, shared flats and houses, and some hotels and guest houses.

For further information and advice see www.aberdeenshire.gov.uk/housing – Houses in Multiple Occupation, or telephone Environmental Health – the numbers are given on page 46 of this Guide.



PRIVATE LANDLORD REGISTRATION

From 30 April 2006 all private landlords letting properties in Scotland must be registered with the local Council.

The aim of landlord registration is to ensure that all private landlords in Scotland are 'fit and proper' to be letting residential property. The requirement helps local authorities to remove disreputable landlords from the market, and protect tenants and their neighbours from the impact of anti-social behaviour and mismanaged property on the wider community.

For further information and advice see www.aberdeenshire.gov.uk/housing – Private Landlord Registration, or telephone Environmental Health (see page 46).

LANDLORD ACCREDITATION SCHEME

Aberdeenshire Council and Landlord Accreditation Scotland (LAS) launched in December 2008. LAS aims to:

- ▶ Promote best practice and continuous improvement of standards in the private rented sector; and
- ▶ Give tenants reassurance that, if they rent from an accredited landlord, they can expect good management standards.

If you are thinking about renting in the private sector, ask your landlord or letting agent if they are accredited. Being accredited means that they agree to higher standards of management services than what is legally required. LAS will encourage landlords and letting agents to raise standards and will recognise good practice in the private rented sector.

Private Rented Housing Panel (PRHP) and the Repairing Standard

From 3rd September 2007, all property that is rented in the private sector must meet the Repairing Standard which is defined in the Housing (Scotland) Act 2006. If you think that the property does not meet this standard you can apply to the PRHP for a ruling that your landlord has failed to meet this duty. Before you can make an application to the PRHP, you have to notify your landlord that the work needs to be done and give your landlord reasonable time to complete the work. You will have to produce evidence to show that you have done this. If the landlord fails to meet the duty to ensure that the house meets the repairing standard, the Private Rented Housing Committee has the power to make an order requiring them to carry out the work. It is a criminal offence to fail to comply with the order without a reasonable excuse.

For further information see www.prhpscotland.gov.uk

THE LOCAL MARKET

Aberdeenshire has a large private rented sector, rents can be high and deposits are usually required to secure a property. The Local Housing Allowance regulations were introduced on 7 April 2008 and apply to tenants in the private rented sector who are claiming housing benefit for the first time, changing address or who have had a break in claim of one week or more, although there are some exemptions.

Local housing allowance is a new way of working out housing benefit and aims to help people on a low income, who live in property rented from a private landlord, pay their rent. The local housing allowance rate that applies to you depends on the area in which you live and the number of bedrooms your household needs. It represents the maximum amount of housing benefit you may be entitled to. The actual amount of housing benefit payable depends on your income, capital and household circumstances.

You can find out more about housing benefit, the local housing allowance and the rate that would apply to you by visiting the Council's website www.aberdeenshire.gov.uk/housing.

It is important to remember that the local housing allowance rate will provide details of the maximum eligible rent that will be used to calculate a customer's housing benefit entitlement. It is not an indication of the level of housing benefit that will be awarded.

Page 53 of this guide gives details of Estate Agents operating in Aberdeenshire.

RENT GUARANTEE SCHEME

Aberdeenshire Council offer a Rent Guarantee Scheme which enables homeless people, who cannot afford a deposit, to access privately rented accommodation. Cash is not given but a guarantee offered to the landlord. Further information can be obtained through the local offices, whose contact details are on page 4 of this guide.



HOME OWNERSHIP

In Aberdeenshire, as in the rest of Scotland, owner-occupation is the dominant tenure with around 83% of households either owning their homes outright or, more commonly, with a mortgage (Scottish House Condition Survey 2007).

The Aberdeenshire area is a very popular place to live and the housing market has been strong in recent years with around 5,000 transactions per year since 2001. This represents a turnover of around 8% of the owner-occupied stock.

BUYING OR BUILDING A HOME

Buying an Existing Property

Scotland has its own legal system and the law governing the ownership of land and property is different from the law that applies to the rest of the United Kingdom. The concepts of leasehold and freehold do not generally apply in Scotland.

Most existing or 'second-hand' properties are sold on an 'offers-over' basis. This is a blind-bidding system where the seller asks purchasers to bid in excess of a specified amount. The state of the market and the amount of competition will determine how far above the offers-over price that you may have to bid.

If there is a lot of interest in a property, the seller's agent will usually set a closing date and time by which all offers must be received. If you are seriously considering making an offer, you should note your interest through your solicitor. This means that you will be advised of the closing date in plenty of time.

Before making an offer, you should ensure that you have arranged a mortgage or other means of funding the purchase. You need to also consider whether to have a survey carried out prior to making an offer or whether to make an offer subject to survey. Your solicitor will be able to advise you on this matter.

When the closing date has passed, the seller will consider all of the offers that have been received. The seller does not have to accept the highest offer and may take account of conditions attached to the offer such as the entry date.

If your offer is accepted, there will usually be an exchange of letters or missives between yours and the seller's respective solicitors regarding the specific details and conditions of the offer. When the conditions have been agreed, a formal letter of acceptance will be issued by the seller's solicitor and the missives are concluded. At this point, you have a legally binding contract.

The Scottish Government publication 'Buying a Home in Scotland' is available from your local housing office.

REPAIRS AND MAINTENANCE

When you buy a property you then become responsible for carrying out any repairs and maintenance. Carrying out these repairs can often mean large extra costs that you may not have accounted for. Particularly when buying flatted property as you may be responsible for the maintenance of the roof. You should always take future repairs and maintenance costs into account before buying property.

SCHEME OF ASSISTANCE

The Housing (Scotland) Act 2006 introduces significant changes to the types of assistance that local authorities must make available to homeowners to help them to repair and maintain their homes.

The Scheme of Assistance will replace the current Repair and Improvement Grants system. Instead of offering only grants, the Housing (Scotland) Act 2006 allows the new Scheme of Assistance to include a range of information, advice and practical assistance to help owner-occupiers primarily with repairs, improvements and maintenance to their homes.

Each local authority must produce a statement which outlines the types of assistance that will be available to customers through the Scheme of Assistance. This will be available in April 2010. Grants will no longer usually be available to homeowners to carry out repairs. In certain circumstances, equity release type loans may be offered instead. For further information contact [Environmental Health](#), whose details can be found on page 46.

HOME BUYERS REPORT

When you are buying a home you will need to be aware of the changes to the buying and selling process. From 1st December 2008, houses for sale will have to be marketed with a Home Report.

This is a pack of three documents: a Single Survey, an Energy Report and a Property Questionnaire. The Home Report will be made available on request to prospective buyers of the home.

The [Single Survey](#) contains an assessment by a surveyor of the condition of the home, a valuation and an accessibility audit for people with particular needs.

The [Energy Report](#) contains an assessment by a surveyor of the energy efficiency of the home and its environmental impact. It also recommends ways to improve its energy efficiency.

The [Property Questionnaire](#) is completed by the seller of the home. It contains additional information about the home, such as Council Tax banding and factoring costs that will be useful to buyers.

For further information see: www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/Home-Report

BUYING A NEW-BUILD PROPERTY

Unlike existing or 'second-hand' properties, most new build houses and flats are sold at a fixed price. Builders will often advertise the properties for sale before they have even been built and will normally have plans, drawings and perhaps a show-home for potential purchasers to look at.

Most builders have a standard form of offer that sets out the conditions on which they are prepared to sell. They will not usually vary these as they are designed to impose similar conditions on all properties in a development. You should make sure you have arranged your loan and taken legal advice before you accept the builder's offer, because your acceptance is legally binding.

You may be able to reserve a home until you are ready to accept the offer by paying a small deposit. If you later decide not to go ahead, it is at the builder's discretion whether to return the deposit. You should check this before paying a deposit.



Normally, you will be asked to accept the deed of conditions, without adjustment. This sets out what you can and can't do with your home, with the aim of protecting the appearance and use of the development.

When you offer to buy a home that is not yet built, a builder may ask for stage payments. If you are buying with a mortgage, the lender will usually agree to release payments at certain stages, depending on the lender's policy and/or the type of construction. The lender's surveyor will inspect each stage before payment is released and you will have to pay the surveyor's fees. You should make sure that the stage payments requested by the builder and offered by the lender coincide with one another.

Acquiring a site and building a house

Local knowledge is a considerable asset in finding and purchasing suitable sites on which to build. These will be advertised in local newspapers, the Solicitors' Property Centre, estate agents, solicitors and possibly in the Council itself. Some will have outline planning consent for housing, some will be serviced with water, electricity and gas, some will have neither planning consent nor services. Do not purchase until, at the very least, outline planning consent for housing has been obtained.

Taking the next steps and getting good professional advice

Anyone wanting to build a house has to overcome a number of official hurdles before they are allowed to proceed to the bricks and mortar building stage. Even before a potential house site has been identified, but if not as soon as possible afterwards, professional advice should be sought about the following essentials:

Planning regulations and procedures

Planning officials are more than happy to help anyone who is thinking of building house with specific advice on the requirements of the planning system and more general advice on other aspects of the building process. They have a lot of useful experience and would far rather share it as early as possible to help the potential house-builder to avoid some of the pitfalls and delays that can arise from ignorance of what is needed to get planning consent.

Locally, the planning offices are situated at the following locations:

Area	Address	Telephone
Banff and Buchan Surgery Wednesday 10.00 - 15.30	Town House Low Street Banff AB45 1AY	01261 813200 Email bb.planapps@aberdeenshire.gov.uk
	51 Mid Street Fraserburgh AB43 9EP	01346 514866
Buchan	Arbuthnott House 62 Broad Street Peterhead AB42 1DA	01779 483724 Email: bu.planapps@aberdeenshire.gov.uk
Formartine Surgery Wednesday 13.45 - 16.15	45 Bridge Street Ellon AB41 9AA	01358 726429 Email: fo.planapps@aberdeenshire.gov.uk
	Education Office Towie House Turriff	01358 726402
Garioch	Gordon House Blackhall Road Inverurie AB51 3WA	01467 628576 Email: ga.planapps@aberdeenshire.gov.uk

Kincardine and Mearns	Viewmount Arduthie Road Stonehaven AB39 2DQ	01569 768300 Email: km.planapps@aberdeenshire.gov.uk
Surgery Fortnightly Wednesday 14.30 - 16.30	Laurencekirk Library Johnstone Street Laurencekirk	
Marr	The Square Banchory AB31 3RB	01330 822878 Email: ma.planapps@aberdeenshire.gov.uk
Surgery Wednesday 13:30 - 16:00	Bellwood Road Aboyne AB34 5HQ	01339 887373
Surgery Wednesday 9.30 - 12 noon	School Road Alford AB33 8PY	01975 564808

It is recommended that you contact your local office to arrange an appointment, to ensure that a planning official is available to deal with your enquiry.

The planning officials will explain the Council's policies on the siting, design and location of any new house to be built in its area. They will advise on the requirements for drainage from the house site, road access and water supplies and they will provide assistance with, as well as advice on, preparing applications for outline and/or full planning permission and for a building warrant.

Legal advice

Good legal advice from a qualified solicitor should also be sought at an early stage, particularly by those who have not yet acquired legal title to the house site.

Designing and building the house

Both the planning office and local solicitors can provide names and addresses of architects and building contractors. The 'Yellow Pages' Directory also gives names of the manufacturers and suppliers of 'kit houses'. Some building contractors and all kit suppliers also provide a choice of house designs which, if suitable, may avoid or reduce the requirement to employ an architect. On the other hand an experienced architect will also greatly reduce the amount of time and effort that would otherwise be spent by the client on overcoming some or all of the hurdles involved in building a new house.

CARE AND REPAIR

Care and repair is funded by Aberdeenshire Council and the Scottish Government and is managed by Castlehill Housing Association. Free advice and technical assistance is given to older and disabled owner-occupiers and tenants of private landlords living in Aberdeenshire about repairs and improvements to their homes

The advice is free – grants may be available from Aberdeenshire Council, Department of Work and Pensions (DWP) and other agencies to pay for some of the work.

Tel: 01358 721672

ENERGY EFFICIENCY

Information on how to cut fuel bills and on Grants for Energy Efficiency

Advice and financial assistance may be available to owner-occupiers and private tenants to help cut their fuel bill and keep their homes warmer and more comfortable.

Aberdeenshire Council have an agreement with **SCARF** (Save Cash and Reduce Fuel) who operates the energy advice centre in Aberdeen, by providing advice and assistance to people in Aberdeenshire.

Free and impartial advice can be obtained by phoning **SCARF** on **0800 512012**.

FUEL POVERTY

A household is said to be in fuel poverty if it has to spend more than 10% of its income to heat the home to an acceptable level.

The **Aberdeenshire Fuel Poverty Strategy** has been developed in association with **SCARF** (Save Cash and Reduce Fuel) and other partners. It demonstrates Aberdeenshire Council's commitment to eradicating fuel poverty in the area. You can view the strategy on the Council's website www.aberdeenshire.gov.uk.



Energy Performance Certificates

All properties sold or rented in Scotland will require an EPC from 4 January 2009. This means there the landlord has to provide an Energy Performance Certificate (EPC) to any prospective buyer or tenant of a property when it is either sold or rented out. This only applies to tenancies that started after 4 January 2009.

What is an Energy Performance Certificate?

EPC's give energy ratings for homes similar to the energy ratings provided on domestic appliances, like washing machines and fridges. They outline the cost of energy use in the home, such as the cost of heating, hot water, lighting and ventilation. It will also make recommendations for energy savings.

For further information on EPC's and energy efficiency contact **SCARF** on **0800 512 012** or see www.scarf.org.uk/contact.html

Free and impartial advice can be obtained by phoning **SCARF** on **0800 512012**.

DISABLED ADAPTATION GRANTS

Grants are available for adaptations to your home.

If you feel you need an adaptation to your home, you must contact the Council's Occupational Therapy team who will ask you about the difficulties you are having and, if necessary, arrange to have an Occupational Therapist carry out an assessment of your needs.

The Council may be able to offer financial assistance for the adaptations you require.

The Occupational Therapist will visit you in your home in order to assess what your capabilities are and identify how to meet your particular needs.

You may be given special equipment to use in your home, such as hand rails or grab rails or you may be considered for an adaptation to your home, e.g. a shower installed instead of a bath.

If you need special equipment, your Occupational Therapist will arrange for it to be installed.

If you need a structural adaptation then you may be eligible for a grant.

Aberdeenshire 'Care & Repair'

All applications for grants for adaptations must go through 'Care & Repair'.

'Care & Repair' are funded by Aberdeenshire Council but operate independently.

Aberdeenshire 'Care & Repair' provide a free service to owner occupiers and tenants of private landlords who live within Aberdeenshire, offering advice and assistance with repairs, improvements and adaptations.

Clients must be either over 60 and/or have a disability.

'Care & Repair' can help by:

- ▶ Obtaining quotations from reputable contractors
- ▶ Ensuring the work is completed to an acceptable standard
- ▶ Assisting with paperwork
- ▶ Helping to arrange finance through grant applications, charitable fund raising and benefit claims

From Wednesday, April 1, 2009 certain duties found within the Housing (Scotland) Act 2006 came into force.

All local authorities must provide a minimum percentage grant of 80% for the provision of structural adaptations that are essential to meet the needs of a disabled person, except where the work is to extend the original structure to create additional living accommodation, unless the original structure requires to be extended to provide a standard amenity (fixed bath or shower, wash hand basin or toilet).

Examples of what qualifies for a mandatory 80% grant are:

- ▶ Provision of standard amenities such as toilet, wash hand basin, level access shower
- ▶ Ramps
- ▶ Curved stair lifts
- ▶ Through-floor stair lifts
- ▶ Widening doors to allow wheelchair access
- ▶ Lowering kitchen units to allow access for wheelchair users
- ▶ An extension to provide a bathroom

If you are in receipt of one or more of the following benefits, you will be automatically entitled to a 100% grant:

- ▶ Income Support
- ▶ Income Based Job Seekers Allowance
- ▶ Pension Credit (Guarantee Element)
- ▶ Income Related Employment and Support Allowance

For those applicants who are not eligible for a 100% grant they may be awarded a grant between 80% and 99% subject to a means test.

Where an applicant is happy to accept the minimum 80% grant they will not have to provide details of their financial circumstances.

If you want to have additional living accommodation other than what is covered by a mandatory grant, you will have to fund this yourself.

'Care & Repair' will offer advice and assistance to help you source suitable funding.

The Council will review the grant and loan system during 2009. The financial test of resources and grant application form will be amended.

A full statement of what assistance the Council will provide you and in what circumstances will be published before April 2010.

If you have any questions regarding this leaflet, please contact your nearest Occupational Therapist or 'Care & Repair'.

The contact details of the Council's Occupational Therapists are:

North Aberdeenshire	Banff - 01261 813452 Fraserburgh - 01346 585092 Central Buchan - 01771 613940 Peterhead - 01779 484233 Turriff - 01888 564117
Central Aberdeenshire	Contact the duty Occupational Therapist on 0845 345 6791
South Aberdeenshire	Contact the duty Occupational Therapist on 0845 345 6791

'Care & Repair' can be contacted at:

3 Banavie Court, Bridge Street, Ellon, Aberdeenshire, AB41 9LA **Tel: 01358 721672**



LOW COST HOME OWNERSHIP OPTIONS

Several low cost home ownership opportunities may be available to those on lower incomes who wish to become home owners but are unable to compete on the open market.

HOW TO APPLY FOR LOW COST HOME OWNERSHIP

Each Low Cost Home Ownership project is likely to require interested parties to complete and submit an application form specifically relating to that project. The agency managing the project may be Aberdeenshire Council, a Registered Social Landlord, or a private developer. Application forms will be available from the relevant agency in the period leading up to the Low Cost homes being released for sale.

- ▶ Shared Ownership
- ▶ Low Cost Homes for Sale
- ▶ Rural Home Ownership Grant (RHOG)
- ▶ GRO Grant
- ▶ Special Needs Capital Grant
- ▶ Right to Buy
- ▶ New Supply Shared Equity (under LIFT)
- ▶ Open Market Shared Equity (under LIFT)



LOW COST INITIATIVE FOR FIRST TIME BUYERS (LIFT)

LIFT – Open Market Shared Equity Scheme

The Open Market Shared Equity Scheme (OMSE) is designed to help those on low incomes, own their own homes. The Scheme covers Highland, Aberdeenshire, Aberdeen City, Moray, the Lothians, Edinburgh, Perth and Kinross and Stirling. Grampian Housing Association has been chosen to run the pilot in the North East.

The OMSE Scheme's main aim is to assist first-time buyers onto the property ladder. This is done by agreeing a percentage share – normally between 60 – 80% of the value of a property in the private sector (second-hand market) with grant from the Scottish Government to fund the remaining share. After a two year period the remaining share or golden share can be purchased by the current owner allowing them to own the property outright. The only exception to this would be within the Cairngorm National Park area where the golden share will remain.

There are other conditions laid down by the Scottish Government, e.g. that tenants, black and minority ethnic groups and those with a disability whose current home is unsuitable should be targeted. If someone has experienced a material or significant change in circumstances, e.g. a marital breakdown, this would also be considered.

As well as ensuring that the above conditions are met the applicant has to be on a low income and a financial assessment is carried out based on Scottish Government guidance.

Thresholds have also been set by Scottish Government. This means that if the applicant meets all the tests, a 'passport' is issued which allows them to look for a property in the private sector however an upper limit is set on the price of a property they can purchase. Applicants can look for a property which is a bedroom size bigger than they need.

There is also a time limit on the passport which is 12 weeks. If an applicant does not find a property within this time an extension may be agreed.

LIFT – New Supply Shared Equity Scheme

New supply allows applicants to buy an equity share (between 51% - 80%) of a new build property. Again the applicant should be a first time buyer or have experienced a material change in circumstances to be eligible. Priority is given to tenants or those in housing need and currently on the Council or Housing Association waiting lists.

For further information regarding the above schemes contact the Sales Team at **Grampian Housing Association** on (Freephone) **0800 121 44 96**.

SHARED OWNERSHIP

What is Shared Ownership and how does it operate?

Shared Ownership is a scheme where applicants part-buy and part-rent a property from a **Registered Social Landlord**.

Purchasers buy at least a 25% share and no more than 75% initially; thereafter purchasers may 'staircase' up to 100% if they wish. The higher the share they purchase the less rent they then pay.

The homeowner can sell the property if they wish, however the Registered Social Landlord will have the first option to buy back the property.

Normally Shared Ownership properties are built by registered social landlords to enable people in housing need to gain a foothold on the home ownership ladder.

Who is eligible for Shared Ownership?

Registered Social Landlords normally give priority to

- ▶ First time buyers
- ▶ Existing or previous owners facing financial difficulties

- ▶ Current Council or Housing Association tenants
- ▶ People on low or modest incomes

Applicants will need to meet several criteria to be eligible, therefore a careful assessment of an applicant's financial circumstances will be carried out – detailing employment, income, savings and ability to obtain a mortgage.

For further information on Registered Social Landlords currently operating shared ownership schemes in the Aberdeenshire area contact:

Grampian Housing Association

Huntly House, 74 Huntly Street, Aberdeen **Tel: 01224 202900**

Castlehill Housing Association

4 Carden Place, Aberdeen **Tel: 01224 628101**

Langstane Housing Association,

680 King Street, Aberdeen **Tel: 01224 202900**

LOW COST HOMES FOR SALE

Low Cost Homes for Sale are delivered through Aberdeenshire Council's **Affordable Housing Policy**, whereby houses are provided through private developers' contributions.

Low Cost Homes for Sale are aimed at those people on relatively modest incomes who wish to own their own home but who cannot afford to pay the full price for a house.

Low Cost Homes for Sale generally aims to help first-time buyers, however it can help others too. For example it may be able to help you if there has been a significant change in your household circumstances or if you have a disability and own a house which doesn't suit your needs.

If you do own your own home then you will need to sell your interest in that home at the same time as you buy a home through Low Cost Homes for Sale.

Who is eligible for Low Cost Homes for Sale?

'Qualifying Purchasers' are determined by Aberdeenshire Council based on the following criteria:

- ▶ First time buyers (or if there has been a significant change in your household circumstances; or if you are disabled and own a house which doesn't suit your needs).
- ▶ Applicants need to be able to demonstrate that they would be unable to buy a house unaided on the open market – normally there will be some form of financial criteria which an applicant will need to meet. Savings will also be taken into account.

Applicants will be ranked and prioritised in the following order to:

1. Tenants of Aberdeenshire Council or Registered Social Landlords (commonly known as Housing Associations) with a local connection to the area – live in the area, through work or family connections.
2. Waiting list applicants of Aberdeenshire Council or Registered Social Landlords who have requested a specific area in which they wish to be rehoused and have a local connection with that area.
3. Tenants of Aberdeenshire Council or Registered Social Landlords from other areas of Aberdeenshire without a local connection to the area.
4. Waiting list applicants of Aberdeenshire Council or Registered Social Landlords from other areas of Aberdeenshire without a local connection to the area.

To find out if there are any Low Cost Homes for Sale in your area please visit:

www.aberdeenshire.gov.uk/housing

If you are interested in any of the properties advertised on our website you will need to complete an application form specific to that property. Application forms and guidance notes are also available at:

www.aberdeenshire.gov.uk/housing



GRO GRANT

What is GRO?

Scottish Government has a grant, **GRO grant** which is generally available to private developers as a means to help increase the number of good quality homes for owner occupation provided in Scotland. The housing for sale may be new build or involve the renovation of existing buildings.

Importantly, GRO grants are used to discount market prices to target people who would have difficulty in accessing owner occupation.

For further details and information contact www.scotland.gov.uk

RURAL HOME OWNERSHIP GRANTS (RHOGS)

Improving housing options in rural areas. Some parts of rural Scotland have limited opportunities for local people to buy their own homes. This can be due to the higher building costs in rural areas; the lack of suitable land for building; existing housing being in the wrong place or high property prices.

Those wanting to rent may have to wait a long time and those wanting to buy may have to move away from their communities in search of their own home.

Rural Home Ownership Grants (RHOGs) aim to help sustain rural communities by making it easier for local people on low or modest incomes to own their own home and to meet their housing needs or aspirations within their own community.

These grants are available to people in receipt of a low or modest income and are means tested, taking your income and savings into account. The grant pays part of the costs involved in helping you to either acquire a site and build your own home or acquire and improve an existing property for use as your sole residence. The grant may also be available to help you purchase an existing property which does not require improvement.

Further details and information can be obtained at www.scotland.gov.uk

or by contacting:

Scottish Government

Johnstone House
(2nd Floor – Suite A)
50-54 Rose Street
Aberdeen
AB10 1UD
Tel: 01224 624960



SPECIAL NEEDS CAPITAL GRANT

What is a Special Needs Capital Grant?

A **Special Needs Capital Grant (SNCG)** is available to private developers or voluntary organisations.

Who is eligible?

- ▶ To qualify for the grant the project must provide housing for rent either through rehabilitation or conversion of existing buildings or through new build housing.
- ▶ The housing provided must be available for rent to people with particular needs for a minimum of 10 years and also form part of an agreed community care strategy and plan for the area concerned.

- ▶ The grant will not exceed 40% of the total capital costs. However, some exceptions can be made in special circumstances to increase the percentage available for voluntary organisations above this level.

Where can I get more information?

For further information and details about eligibility for this grant and how to make an application, contact:

Scottish Government

Johnstone House (2nd Floor – Suite A)

50-54 Rose Street

Aberdeen

AB10 1UD

Tel: 01224 624960

or www.scotland.gov.uk

RIGHT TO BUY

If you are a Scottish secure tenant with the Council or a registered social landlord you may have the legal **right to buy** your home at discount. However, the precise details of your right to buy will be determined by the particular circumstances of your tenancy including when your tenancy started.

The following website provides detailed information on the Right to Buy Your Home, published by the Scottish Government.

www.scotland.gov.uk/Resource/Doc/46951/0030452.pdf

Pressure Area Status – Right to Buy

The purpose of Pressure Area Status is to protect the amount of affordable rented housing in the Council's area and ensure there is enough rented housing available for those who need it.

The Scottish Government have designated a number of settlements within Aberdeenshire as 'Pressure Areas'. The designation is effective from 6 November 2008 and lasts for 5 years.

The effect of Pressure Areas status is to suspend the Right to Buy for some tenants in the designated settlements, that is;

1. All existing tenants whose current tenancy began on or after the 30th September 2002.
2. All new tenancies that are created in the Pressure Areas during the 5 year period of the designation.

The settlements that have been designated as Pressure Areas are as follows:

Banff and Buchan

- | | |
|----------------|---------------|
| 1. Banff | 5. Portsoy |
| 2. Cornhill | 6. Whitehills |
| 3. Fraserburgh | 7. Fordyce |
| 4. Gardenstown | 8. Lonmay |

Buchan

- | | |
|---------------|---------------|
| 9. Longside | 13. St Combs |
| 10. Mintlaw | 14. St Fergus |
| 11. New Deer | 15. Strichen |
| 12. Peterhead | |

Formartine

- | | |
|-----------------|------------------|
| 16. Balmedie | 26. Auchterless |
| 17. Cuminestown | 27. Barravale |
| 18. Ellon | 28. Berefold |
| 19. Newburgh | 29. Blackdog |
| 20. Oldmeldrum | 30. Collieston |
| 21. Potterton | 31. Daviot |
| 22. Tarves | 32. Foveran |
| 23. Turriff | 33. Kinharrachie |
| 24. Udney Green | 34. Tippetty |
| 25. Auchedly | |

Garioch

- | | |
|---------------|-------------------|
| 35. Blackburn | 44. Leslie |
| 36. Echt | 45. Leylodge |
| 37. Inverurie | 46. Lyne of Skene |
| 38. Kintore | 47. Meikle Wartle |
| 39. Newmachar | 48. Midmar |
| 40. Westhill | 49. Millbank |

- | | |
|----------------------|---------------|
| 41. Blair of Fintry | 50. Old Rayne |
| 42. Colpy | 51. Oyne |
| 43. Hatton of Fintry | |

Kincardine and Mearns

- | | |
|------------------|----------------|
| 52. Auchenblae | 62. Cowie |
| 53. Drumoak | 63. Garvock |
| 54. Gourdon | 64. Glasslaw |
| 55. Johnshaven | 65. Glenbervie |
| 56. Laurencekirk | 66. Luthermuir |
| 57. Newtonhill | 67. Maryculter |
| 58. Portlethen | 68. Muchalls |
| 59. Stonehaven | 69. Tewel |
| 60. Barras | 70. Ury |
| 61. Catterline | |

Marr

- | | |
|---------------|---------------------|
| 71. Aboyne | 80. Clatt |
| 72. Alford | 81. Crathes |
| 73. Ballater | 82. Glenkindie |
| 74. Banchory | 83. Inchmarlo |
| 75. Braemar | 84. Ittingstone |
| 76. Huntly | 85. Keig |
| 77. Lumphanan | 86. Logie Coldstone |
| 78. Torphins | 87. Muir of Fowlis |
| 79. Birse | 88. Strachan |

HOUSING ASSOCIATIONS (REGISTERED SOCIAL LANDLORDS)

Housing Associations are 'not-for-profit' organisations who offer affordable accommodation – some specialise in accommodation for particular groups of people such as older people or disabled people. Many are Registered Social Landlords which means they are required to register with the Government.

Housing Association rents are generally cheaper than rents with a private landlord although can be a little higher than Council rents. If you rent from a Housing Association you will most likely have a Scottish Secure Tenancy.

COMMON HOUSING REGISTER

Aberdeenshire Council, Moray Council and the following Housing Associations hope to operate a Common Housing Register by Autumn 2009. This means that applying for housing, particularly online, provides a greater choice of locations and wider access to landlords using one application form process.

The following Housing Associations and Co-operatives operate in Aberdeenshire:

Grampian Housing Association

Established in 1975, Grampian is a fast growing Housing Association based in the North East of Scotland. Through direct development and stock transfer they now offer housing management and property maintenance services to over 1,000 households in Aberdeenshire and Moray.

Independently and through a variety of partnerships, homes are built to meet the housing needs of a wide range of client groups, including single people, couples, families, older people and people with special needs. As well as providing affordable homes for rent they take part in low cost home ownership initiatives including:

- ▶ Shared ownership (a part-rent, part-buy scheme).
- ▶ New Supply Shared Equity which allows applicants to buy an equity share of a new property. Applicants should be first time buyers or have experienced a significant change in circumstances.
- ▶ Open Market Shared Equity which aims to help people on low incomes who wish to purchase a home on the open market but cannot afford to pay the full market price for a property.

For further information regarding the above schemes contact the Sales Team at Grampian Housing Association on (Freephone) **0800 121 44 96**.

The Association accepts applications from anyone aged 16 or over.

Grampian's Head Office is at 74 Huntly Street, Aberdeen. The Association also has an office at 21 Culbard Street, Elgin where services are delivered to tenants and applicants in Moray and Huntly in Aberdeenshire.

Hanover (Scotland) Housing Association

Hanover in Scotland was formed as an independent, non-profit making, charitable organisation in 1979 and is registered as a Housing Association with Scottish Housing Regulator. Hanover manages homes for more than 830 households in Aberdeenshire and Moray offering the choice of rented, shared ownership and fully owned housing.

Hanover specialise in housing for older people but also have a very small number of developments providing housing for families often designed around a cul-de-sac or courtyards to provide a safer environment for children and pets.

All developments aim to meet the individual housing and support needs of people in a sensitive and dignified way, ensuring they are able to retain their independence, live within a local community and enjoy as much privacy or company as they desire.

Langstane Housing Association

Langstane Housing Association was established in 1977. The association is registered as a Registered Social Landlord with the Scottish Government and currently provide housing for over 1,000 tenants throughout Moray and Aberdeenshire.

Langstane also have charitable status and operate in accordance with this.

The ethos is to provide housing for people who may be disadvantaged in the housing market whilst continuing to contribute to the regeneration and sustainability of communities.

Langstane Housing Association is committed to working with local Councils, support agencies and other housing providers to increase the provision of good quality affordable housing throughout Grampian for single people, couples and families.

Langstane Housing Association's Head Office is at 680 King Street, Aberdeen, although there is also an area office at 21 Culbard Street, Elgin for the provision of housing services to tenants and applicants in Moray and North West Aberdeenshire.

Castlehill Housing Association

Castlehill was formed in 1970 and provides rented accommodation for single people and families, sheltered and very sheltered properties for the over 60's and shared ownership cottages and flats for older people. Castlehill is a registered charity and is regulated and audited by the Scottish Government. The Association is governed by a Management Committee.

Tenants First

Tenants First Housing Co-operative is the largest fully mutual housing co-op in Britain meaning that it is wholly owned by tenants. Tenants First was formed in 2000 and has over 600 properties in Aberdeenshire, providing accommodation for single people and families.

Homehunt North East Scotland

Castlehill Housing Association and Tenants First Housing Co-operative have joined together to introduce a new way of allocating properties. Instead of keeping a waiting list, properties are advertised and prospective tenants decide if they want to 'bid' for them. This system of allocating properties is called Choice Based Letting. If you wish to apply only to Homehunt North East Scotland you need to complete a short Registration Form.

The aim of choice based lettings is to increase choice and transparency to applicants through an applicant centred approach that enables households to 'bid' for vacant properties in the social rented sector. Currently Castlehill Housing Association and Tenants First Housing Co-operative operate this scheme through Homehunt North East Scotland. The Homehunt North East Scotland offices are based at Castlehill Housing Association.

Aberdeenshire Housing Partnership

Aberdeenshire Housing Partnership (AHP) is a charitable organisation and was registered as a Housing Association in 1999 with the Scottish Government. The Partnership is governed by a Board of Directors.

AHP manages over 700 properties in Aberdeen and Aberdeenshire, including mainstream housing, a very sheltered housing scheme and a number of smaller schemes for those with particular needs. Their properties are located throughout the North East, from Fraserburgh and Portsoy in the north, to Ballater in the west and St Cyrus in the south.

Aberdeenshire Housing Partnership is committed to growth and to providing a range of high quality affordable housing.

Margaret Blackwood Housing Association

The Margaret Blackwood Housing Association was founded in 1972 by Dr Margaret Blackwood to tackle the almost complete lack of housing in Scotland suitable for disabled people and their families. The Margaret Blackwood Housing Association was formally registered as a Housing Association in December 1975 and opened their first houses in Dundee in 1976.

Most of their houses and flats are in small, independent estates of mixed house types, or are individual properties scattered throughout the wider community. They also have 13 developments which offer varying degrees of staff support.

They have around 1,500 properties in total, including a number operated in partnership with other organisations. These break down as follows:

- ▶ about 100 are for disabled people with intensive support needs;
- ▶ over 600 are designed for tenants who are wheelchair users;
- ▶ almost 200 are built to barrier-free standards, are 'wheelchair user visitable' and particularly suited to people with mobility problems;
- ▶ over 50 are operated by partner organisations;
- ▶ almost 500 homes, featuring barrier-free detailing, are ideal for non-disabled people with a general housing need.

The Margaret Blackwood Housing Association like to design their homes to suit the way we live. Disabled people are no different. Appropriate design and adaptations are often the key to independent living. Working with occupational therapists and, especially, their disabled tenants, their experienced adaptations staff can modify houses and fit special equipment that can radically change lives for the better.

Although their core business is providing houses at affordable rents or for shared ownership, providing care and support services to disabled people is a key activity for them and presently employs 300 of their 350 staff. These services are offered within their sheltered and supported schemes, for disabled tenants in their independent homes,, and for clients within the wider community.

NOMINATIONS

The Council works closely with other social landlords to provide housing. Formal agreements have been reached which specifies the level of requests which should be made to the Council for vacant Housing Association properties. Usually 50% of vacancies would be offered for allocation from the Council list. If it is a new development where the Council has provided land or funding this can be increased to 80 – 100% for the first round of allocations.

The Housing Association will often specify the criteria or group when requesting a nomination or a number of nominations, e.g. general needs / homeless applicants etc, in order to meet allocation targets.

OTHER AGENCIES

SCOTTISH HOUSING REGULATOR

The Scottish Housing Regulator is a Scottish Government Agency. Its aim is to work with others to ensure decent housing and strong communities across Scotland.

www.scottishhousingregulator.gov.uk

DISABLED PERSONS HOUSING SERVICE

The Disabled Persons Housing Service, Aberdeenshire is an independent, user led organisation offering advice and information to disabled people either living in or wanting to relocate within the Aberdeenshire area and who have particular housing needs.

They can be contacted by phoning **01779 490908** or by e mail at dphsa@tiscali.co.uk

SHELTER

Shelter can give independent advice and assistance on a range of housing topics.

For further information contact

www.shelter.org.uk or
telephone **0808 800444**



USEFUL TELEPHONE NUMBERS

This list provides contact details of the main advice services, please note that it does not include all of the advice services available. The details provided are accurate to the best of our knowledge at the time of production.

Benefits

If you want to speak to Aberdeenshire Council about benefits, please contact any of the Benefit Offices below:

Aberdeenshire Council	The Town House Low Street, Banff AB45 1AY	0845 6080149
Aberdeenshire Council	88 Commerce Street Fraserburgh AB43 9LP	0845 6080149
Aberdeenshire Council	Baltic House 51 Broad Street Peterhead AB42 1JI	0845 6080149

Aberdeenshire Council Social Work

If you want to talk to Social Work contact one of the following offices:

Out of Hours		0845 8400070
Divisional Office - Central	Gordon House Blackhall Road Inverurie AB51 3WA	01467 620981
Divisional Office - North	Seafeld House Castle Street Banff	01261 812001
Divisional Office - South	Carlton House Arduthie Road Stonehaven	01569 768400

Aberdeenshire Council Environmental Health

Turriff Office	Municipal Buildings High Street Turriff AB53 4EN	Tel: 01888 563417 Fax: 01888 562700
Ellon Office	45 Bridge Street Ellon AB41 9AA	Tel: 01358 726444 Fax: 01358 723548
Inverurie Office	Gordon House Blackhall Road Inverurie AB51 3WA	Tel: 01467 620981 Fax: 10467 628358
Peterhead Office	60 Broad Street Peterhead AB42 1BX	Tel: 01779 483254 or 01779 483255 Fax: 01779 475244
Banff Office	Town House 34 Low Street Banff AB45 1AY	Tel: 01261 813280 Fax: 01261 818556
Fraserburgh Office	1 Kirk Brae Fraserburgh AB43 9AJ	Tel: 01346 586321 Fax: 01346 516009
Aboyne Office	Bellwood Road Aboyne AB34 5HQ	Tel: 01339 887373 Fax: 01339 886798
Banchory Office	The Square High Street Banchory AB31 5RW	Tel: 01330 822878 Fax: 01330 822243
Huntly Office	25 Gordon Street Huntly AB54 8AL	Tel: 01466 794121 Fax: 01466 794722
Stonehaven Office	Viewmount Arduthie Road Stonehaven AB39 2DQ	Tel: 01569 768232 Fax: 01569 765455

Independent Advice Centres

Listed below are other organisations from which you may wish to seek independent advice and information:

Aberdeen Citizens Advice Bureau	41 Union Street Aberdeen	01224 586255
Shelterline	Free advice helpline 8.00am to midnight	0808 8004444
Banff & Buchan Citizens Advice Bureau	Town House Broad Street Peterhead AB42 6ZP	01779 471515
Moray Citizens Advice Bureau	Balloch Trust 33 Balloch Road Keith AB55 5HW	Personal Callers Only
Aboyne and Deeside Voluntary Information Centre	Aboyne Business Centre Huntly Road Aboyne AB34 5HE	01339 887005
Banchory Advice Centre	Banchory West Church Halls Mount Street Banchory AB31 5PA	01330 825551
Ellon Area Advice Centre	Inverythan House The Square Ellon AB41 9JB	01358 724425
Fraserburgh & District Advice Service	10 Commerce Street Fraserburgh AB43 9AQ	01346 515307
Gordon Rural Action	55 Gordon Street Huntly AB54 8EQ	01466 793676
Inverurie Advice Centre	The Railway Station Inverurie AB51 4TN	01467 624421

Stonehaven Advice & Information Resource Office	44-46 Barclay Street Stonehaven AB39 2AX	01569 766578
Turriff Advice Centre	Masonic Building Gladstone Terrace Turriff AB53 4AT	01888 562495

Charitable Organisations

Helping Hands (Furniture providers)	21 The Square Ellon	01358 720830
Instant Neighbour (Furniture providers)	5 St Machar Drive Aberdeen AB24 3YJ	01224 489955 www.instantneighbour.co.uk
The Box Room (Furniture providers)	Unit 5 Tillybrake Industrial Estate, Tillybrake Road Banchory	01330 823800

Domestic Abuse

National Freephone Domestic Abuse Helpline	24 Hours	0800 027 1234
Aberdeenshire Council Domestic Abuse Outreach Workers	North South	01771 638200 01358 725756
Aberdeenshire Council Out of Hours Emergency Service		0845 840 0070

Grampian Police Domestic Abuse Liaison Officers	North South	01224 387273 01224 307907
Victim Support Aberdeenshire	15c High Street Inverurie AB51 3QA 32b Constitution Street Peterhead AB42 1SD	01467 629990 0845 6039213 01779 490999
Turning Point / New Horizons	9 St Peters Street Peterhead AB42 1QB	01779 470490 www.turningpointscotland.com
Hotspot	1-3 Kirk Street Peterhead AB42 1RT	01779 871450

Advice, Counselling and Support Agencies

Couple Counselling	14 Rose Street Aberdeen AB10 1UA	01224 648412
Banff and Buchan Voluntary Counselling Service	86 Commerce Street Fraserburgh AB43 9LP	01346 514966
Alcohol Support Limited	62 Dee Street Aberdeen AB11 6DS	01224 573887
Alcoholics Anonymous		0845 769555
Aberdeen Rape Crisis Centre	46a Union Street Aberdeen AB10 1BD	01224 620772

Grampian Womens Aid	6 Crown Terrace Aberdeen AB11 6HE	01224 593381
Cairns Counselling Centre	27 Huntly Street Aberdeen AB10 1TJ	01224 633131
Health Information Resources Service	Summerfield House 2 Eday Road Aberdeen AB15 6RE	01224 558638
Childline Scotland		0800 11 11
Drugs Action		01224 620907
Grampian Caredata (within Aberdeenshire Council Library Service)	Meldrum Meg Way The Meadows Ind Estate Oldmeldrum AB51 0GN	0800 136 225
Samaritans	60 Dee Street Aberdeen AB11 6DS	01224 574488

Information on Supported Accommodation

Barnardos Aberdeenshire	64 Queen Street Peterhead AB42 1TT	01779 481467
	8 Low Street Banff AB45 1AS	01261 818438
Aberdeen Foyer	Marywell Centre Aberdeen AB11 6JF	01224 212924

Aberdeen Cyrenians Rent Guarantee Scheme	Simon House 106 Crown Street Aberdeen AB11 6HJ	01224 647360
Margaret Blackwood Housing Association Ltd	Registered Office and Customer Services Craigievar House 77 Craigmount Brae Edinburgh EH12 8XF	Tel: 0131 317 7227 Fax: 0131 317 7274 E-mail: info@mbha.org.uk Web: www.mbha.org.uk Customer Service Team: 0845 712 5865

Other Housing Options in Aberdeenshire

The following housing organisations provide rented and other accommodation in Aberdeenshire. For further information you should contact these agencies direct:

Castlehill Housing Association Ltd	4 Carden Place Aberdeen AB10 1UT	01224 625822 www.castlehillha.co.uk
Grampian Housing Association Ltd	Huntly House 74 Huntly Street Aberdeen AB10 1TD	01224 202900 www.grampianhousing.org
Hanover (Scotland) Housing Association Ltd	Northern Area Office 12 Institution Road Elgin IV30 1QX	01343 548585 www.hsha.org.uk
Langstane Housing Association Ltd	680 King Street Aberdeen AB24 1SL	01224 423000 www.langstane-ha.co.uk
Margaret Blackwood Housing Association Ltd	16 Raeden Court Midstocket Road Aberdeen AB15 5PF	0845 712 5865 www.mbha.org.uk

Tenants First Housing Cooperative	23 Albert Street Aberdeen AB25 1XX	01224 628400 www.tenantsfirst.com
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Legal Aid

Solicitors Practicing Legal Aid - this list is NOT exclusive and merely provides a rough guide to those advertising Legal Aid:

Flowerdew & Allan	2 Kirk Street Peterhead AB42 1RX	01779 481717
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George Mathers & Co	23 Adelphi Aberdeen AB11 5BL	01224 588599
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Gray & Kellas	11-12 Bon Accord Cresc Aberdeen AB11 6XG	01224 586301
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	4 Bridge Street, Ballater AB35 5QP	013397 55535
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Grant Smith Law Practice	Old Bank Buildings Balmellie Street Turriff AB53 4DW	01888 562245
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Hamilton Watt & Co	4 Bon Accord Cresc Aberdeen AB11 6DH	01224 586685
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John MacRitchie & Co	Townhouse Broad Street Peterhead AB42 1BY	01779 478877
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Kinnear and Falconer	20 Ann Street Stonehaven AB39 2EN	01569 763555
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Lindsay & Kirk	39 Huntly Street Aberdeen AB10 1TJ	01224 641402
Masson & Glennie	13 Broad Street Peterhead AB42 1HY	01779 474271
	83 Broad Street Fraserburgh AB43 9AX	01346 513338
Wilson Defence	17 Low Street Banff AB45 1AU	01261 819831

Solicitors and Estate Agents

Aberdeen & Northern (Estates) Ltd (Rural Properties)	Thainstone Centre Inverurie AB51 5 XZ	01467 623800
Aberdein Considine & Co	8 Dee Street Banchory AB31 5ST	01330 824646
	57 Bridge Street Ellon AB41 9AA	01358 721893
	43 West High Street Inverurie AB51 3QQ	01467 621263
	42 Queen Street Peterhead AB42 1TQ	01779 475365

Alexander George & Co	24 Shore Street Macduff AB44 1TX	01261 832201
	27 Shore Street Macduff AB44 1TX	01261 833423
	25 High Street Banff AB44 1LT	01261 815678
Bruce & Partners	23 Bridge Street Ellon AB41 9AA	01358 724405
Gray & Gray	8-10 Queen Street Peterhead AB42 1TS	01779 480222
	69 Station Road Ellon	01358 724455
Gray & Kellas	4 Bridge Street, Ballater AB35 5QP	013397 55535
Home Wise	28 Low Street Banff AB45 1AS	01261 815555
Kellas Partnership	2-6 High Street Inverurie AB51 3XQ	01467 627300
	20 High Street Kemnay AB51 5NB	01467 641450
Masson & Glennie	13 Broad Street Peterhead AB42 1HY	01779 474271
	83 Broad Street Fraserburgh AB43 9AX	01346 513338

Raeburn Christie Clark & Wallace	75 High Street Banchory AB31 5TJ	01330 822931
	7 The Square Ellon AB41 9JB	01358 720777
	6 North Street Inverurie AB51 4QR	01467 629300
	1 Market Buildings Stonehaven AB39 2BY	01569 762947
Stephen MacRae & Co	40 Broad Street Fraserburgh AB43 9AH	01346 514545
Stewart & Watson	35 Queen Street Peterhead AB42 1TP	01779 476351
	38 Broad Street Fraserburgh AB43 9AH	01346 514443
	35 High Street Banff AB45 1AN	01261 818883
	59 High Street Turriff AB53 4EL	01888 563773
Winchesters	71 Station Road Ellon AB41 9AR	01358 724252

The above list is **not** exclusive and merely provides a rough guide to agencies who **may** have a property to let in an area of your choice.



Other sources of information:

- ▶ Yellow Pages (Estate Agents, Solicitors, Letting Agencies)
- ▶ Newspapers (i.e. Press & Journal, Evening Express, Inverurie Herald, Inverurie Advertiser, The Independent, Ellon Times, Ellon Advertiser, Buchan Observer, Fraserburgh Herald, Piper (Banchory) The Leader (Stonehaven))
- ▶ Local Advertisements (shop windows)

Web site addresses:

www.citylets.co.uk - location Aberdeenshire

www.aberdeen-estateagents.co.uk





www.aberdeenshire.gov.uk/housing

Aberdeenshire
COUNCIL

