

ARISAIG & DISTRICT COMMUNITY COUNCIL SURVEY INFORMATION SHEET – January/February 2006

a) HOUSING OPTIONS EXPLAINED

1. **Housing Grants** are potentially available from The Highland Council to help home owners meet the costs of carrying out essential repairs or improvements to their houses or if insulating their property or installing adaptations to help occupants with care needs.
2. **A Rural Home Ownership Grant (RHOG)** is a means-tested grant for people who would qualify for a mortgage but who cannot afford to compete in the open housing market. It fills the gap between the cost of buying or building a modest house and the maximum mortgage the RHOG applicant can afford) Lochaber Housing Association can advise on RHOG eligibility (tel: 01397 702530).
3. The Highlands Small Communities Housing Trust (**HSCHT**) endeavours to provide **serviced plots at discounted prices** for RHOG-eligible applicants. However, to ensure that the houses built on the plots remain affordable to subsequent local purchasers, the Trust attaches title conditions (called a "Rural Housing Burden") to each plot it sells. For further details, please telephone HSCHT staff on 01463 233548 or 01599 577315.
4. **Shared ownership/equity housing** is provided by Housing Associations and allows purchasers to own a majority share of the equity in the house for which they would get market value if they decided to sell. Details of the new shared equity option called 'Homestake' are available from Communities Scotland (tel 01463 711272) and/or Lochaber Housing Association (tel 01397 702530)
5. Private developers can sometimes get a grant (called a **GRO Grant**) to build small groups of **starter homes** which are **sold at below market prices** to first-time buyers on average incomes.
6. **Crofter Housing Grant** (which has replaced the Crofters Building Grant and Loan Scheme) is potentially available to Registered Crofters to help them build a new croft house for themselves or improve an existing one.

b) FURTHER INFORMATION REQUIRED

If you would like to receive further information on any of the above options then please fill in the tear-off slip below and return it to HSCHT, 5 Ardross Terrace, Inverness, IV3 5NQ

ARISAIG & DISTRICT HOUSING NEEDS SURVEY – January/February 2005

I would like to receive further information on one or more of the following options:

Repair and Improvement Grants Adaptations Grants Insulation Grants
 RHOGS HSCHT RHOG Plots Shared Ownership/Equity Housing
 GRO Grant Starter Homes Crofter Housing Grant

Other - Please specify

Name

Address:

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