



Downsizing Incentive Scheme

a guide



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إذا كنتم في حاجة إلى معلومات من قبل مجلس موراي وتكون بلغة مختلفة أو على شكل مختلف مثل البراي، أسطوانة أوديو أو أن تكون مطبوعة باستعمال حروف غليظة فالرجاء الإتصال بـ

اگر آپ کو مورے کونسل سے کسی دیگر زبان یا صورت میں معلومات درکار ہوں مثلاً "بریلے، آڈیو ٹیپ یا بڑے حروف، تو مہربانی فرما کر رابطہ فرمائیں:



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What is the Downsizing Incentive Scheme?

The Downsizing Incentive Scheme is a voluntary scheme that offers practical support and financial assistance to help eligible applicants to move. Tenants and qualifying occupiers (see [page 6](#)) must apply for the scheme. There is no pressure to move if you don't want to.

To be eligible you must be either:

- a Moray Council tenant living in a three or more bedroom property which is larger than your household needs, with at least one spare bedroom; or
- a tenant or qualifying occupier who lives in an adapted property and you no longer need the adapted or specialist feature of the house.

The aim of the scheme is to help people who want to transfer to a smaller or more suitable house. It also releases properties which are in greatest need and are in areas that have the highest demand. The Scheme aims to help 25 households each year to transfer to more suitable housing.

Why would I want to move?

You may want to move because your current home:

- is too big for you. You may find it easier to maintain and pay the bills in a smaller house; or
- has been adapted and your household no longer needs the specialist features of the house.

How can I apply to the scheme?

If you are interested, please contact us (see [page 11](#)). We will ask you to confirm some basic details. One of the questions we will ask is whether or not you have a current housing application.

What are the criteria for the Scheme?

You may qualify if you are:

- a Moray Council tenant and you:
 - live in a three or more bedroom Council property (flat, maisonette, bungalow or house);
 - have at least one bedroom spare; and
 - want to move to a smaller property. This does not have to be the same type as your current home.

or

- a tenant or qualifying occupier who lives in an adapted property of any size and there is nobody in your household who needs the specialist features.

In addition, you must have a satisfactory tenancy report that shows that:

- your home meets our standards;
- we are not taking antisocial behaviour action against you; and
- you do not have unmanageable housing related debt;
- your current home is in an area of demand and we can easily relet it;
- the type of property that you live in is in demand and we can easily relet it.

What is a qualifying occupier?

You are a qualifying occupier if you live in one of our tenant's homes as your only and main home, and:

- you are a member of the tenant's family and aged at least 16;
- the tenant has, with our agreement, transferred the tenancy, sublet or otherwise given up possession of their home or any part or it to you; or
- they have, with our agreement, taken you in as a lodger.

You can read more at:

www.moray.gov.uk/qualifyingoccupiers

Are there any circumstances when I would not qualify?

In certain circumstances you may not be eligible for the scheme. These include:

- if you live in an adapted property and a member of your household still needs the specialist facilities;
- if you want to downsize but do not live in a three or more bedroom property;
- if the property that you live in is not in an area of demand and we will not be able to easily relet it;
- if the type of property that you live in is not in demand and we will not be able to easily relet it;
- if you have unmanageable housing related debts;
- if an inspection of your property, that would be carried out as part of this scheme, proves to be unsatisfactory;
- if we have recently taken action against you or members of your household because of antisocial behaviour; or
- there is no funding left.

Do I have to fill in a housing application?

Yes. If you don't have a current housing application, you will need to register for a Housing Online account, on our website.



Fill out an application online:
www.moray.gov.uk/housingonline

If you have already filled in a housing application form, you are probably on our housing list and will not need to fill in another form. We will check this when you contact us.

Will I get extra priority for an offer of housing?

The scheme works along with our Allocations Policy. If you are accepted on to the Scheme, your housing application will be awarded 500 points. In line with the Allocations Policy, if you have downsizing points and you refuse an offer of housing, your application will not be suspended.

You can read more about our Allocations Policy on our website.



Allocations Policy:
www.moray.gov.uk/AllocationsPolicy



Easy Read Allocations Policy:
www.moray.gov.uk/EasytoReadAllocationsPolicy

Will I still be eligible if I agree to be nominated for housing to another RSL?

If you agree to be nominated for housing by another registered social landlords (RSL) and you accept an offer of housing from them, you will still be eligible for assistance from the Scheme. You will get practical help, and if there are funds left, you will get any financial assistance that you are entitled to.

Do I need to move to the same area or could I move to another area?

You do not need to apply within the same area where you live but it must be in Moray. If a property that meets your housing needs (as decided by our Allocations Policy) is available in an area of your preference, we may be able to make you an offer in this area. If you are being nominated to a RSL, this will be decided by their Allocations Policy.

Can I be sure that I will get help?

We will always try and give you practical help. However, funding for this scheme is limited. You will get the financial help:

- if you are eligible; and
- if there is still money available in the budget.

How will you consider my application?

If you have registered an interest in the scheme, we will review your housing application and assess your eligibility.

If I am successful, what practical help will I get?

Depending on your circumstances and needs, we can help you with the following:

- giving you information and advice about the downsizing scheme;
- filling in forms;
- viewings and removal arrangements;
- arranging to disconnect/reconnect utilities etc;
- notifying agencies of your change of address, GP, Bank etc;
- helping you to arrange and dispose of unwanted furniture; and
- giving you information about Housing Benefit/ Universal Credit, money advice and making the most of your income.

What will happen if I get an offer of housing?

We will:

- allocate you a named officer who will give you advice and assistance; **and**
- tell you about additional help that we can offer you. For example, your named officer can also help you fill in any forms and help you through the tenancy sign up process.

If you accept an offer of housing you will also be expected to give up your current tenancy. You must sign a tenancy termination form to agree to this. This means that you and any members of your household must move out of your property and return the keys to your local area office. Any relatives, friends or lodgers who stay with you will not be granted permission to take over this tenancy.

Your named officer will provide you with more information about this before you sign up for your new tenancy.

What if I have a lot of furniture that I don't need?

If you have furniture that you won't need in your new home, then we can give you information and signpost you to agencies that can help you. We can also help with arranging to dispose of it. You will be responsible for any costs to dispose of unwanted furniture.

How much financial assistance can I get?

If you qualify for the scheme and there is funding left, you will get a basic payment of £1500. In addition, we will give you a disruption payment of £400 and £400 for each bedroom that you give up. For example, if you move from a four bedroom house to a two bedroom house you will be entitled to:

Basic payment	£1,500
Plus disruption allowance	£400
Plus (£400 per bedroom given up)	£800
Payment awarded	£2,700

What if I owe the Council money?

You may owe us money for a housing related debt, for example outstanding rent arrears or rechargeable repairs. If this is the case, we will deduct this from the amount that you are due to get and will pay you the difference.

When will I get the downsizing payment?

We will arrange for a payment to be made as soon as possible after you sign your new tenancy agreement.

What if I do not have a bank account?

If you do not have a bank account, you can suggest someone else who has a bank account gets the payment on your behalf. This can be arranged when you sign your tenancy agreement.

What happens if I change my mind about moving?

Remember this is a voluntary scheme. You do not need to move unless you choose to do so. If you change your mind about moving just get in contact with your named officer as soon as possible. They will tell you if you need to do anything else.

It's also important that you keep your named officer up to date with any changes in your circumstances.

What happens if I move again after I have used the downsizing scheme?

If you end your tenancy within 12 months of getting a grant, you may have to repay the money that you received, unless there are exceptional circumstances. You will only get a downsizing payment once.

What are my rights to appeal?

If you are not satisfied with a decision made under the downsizing incentive scheme you should write to the Housing Needs Operations Manager within 28 days of getting your decision.

The Council operates a complaints procedure that is available to any applicant who is not satisfied with the way in which an application has been dealt with. Contact us for more information.

Your Notes

Contacts

If you need to contact the Housing and Property Team you can do so:



Housing and Property
PO Box 6760
Elgin, IV30 1BX

For more information or advice:



email us:
housing.downsizing@moray.gov.uk



or phone us:
0300 123 4566



or visit our website:
www.moray.gov.uk/downsizing



We review our leaflets regularly to make sure you have the most up-to-date information. However, the content of this leaflet is only correct at the time it is published.