

DOWNSIZING INCENTIVE SCHEME



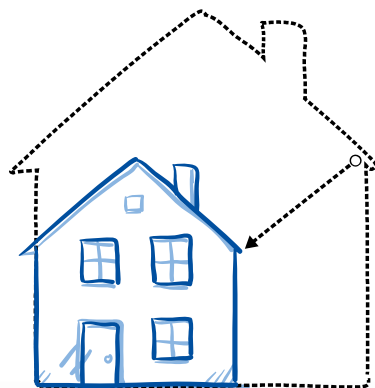
The downsizing incentive scheme is a voluntary scheme that offers practical support and financial assistance to help eligible applicants of larger properties (3 or more bedrooms) to move to a smaller, more manageable home. The scheme is also open to tenants living in an adapted property of any size where nobody in the household needs the specialist features.

A tenant's experience

I first heard about the Downsizing Scheme when I received a letter about it a few years ago but I didn't think about it at the time. As my children grew up and moved out I no longer needed a 3 bedroom house. Due to the increase in cost of living I realized downsizing could help me save on costs such as rent, council tax, heating and energy.

While searching for house swaps, I found out about the Downsizing Scheme on the Council website and decided to apply. I filled in my application, selecting my preferred area and heating type and so on from a list of choices as this would match any offers made. My application was accepted and the next step in the process was a house inspection by the Council. This inspection revealed a few things that needed to be changed or repaired to prevent possible recharges being deducted from the final downsizing payment when we moved. I was not concerned about this as I understood the reasons for it.

While I waited to hear about possible properties I cleared the loft etc in preparation for my move - after 30 years living in the house it took a reasonable time to clear! At the time I applied I had been first on the list but on enquiring I found out that a move was delayed due to Covid restrictions and the lack of 2 bedroom houses available in my preferred area which was disappointing – I just had to wait. In readiness for moving I went ahead and packed up half of my house and moved the bedroom down to the



living room so I was 'good to go' once I was told a house had become available.

I first applied in January but had to wait until September to receive an offer as there were no 2 bedroom properties available. Because of the Covid restrictions at the time I chose to accept the house unseen and signed the tenancy online. I was delighted to be moving and to finally have a smaller house to call my own in my preferred area. I finally got to collect the keys for the house at the end of November. Unfortunately I was very impatient and was not prepared to wait too long for the remedial work to be completed in the house but in hindsight I think this was a mistake. As I had lived in the house for the majority of my life I was quite sentimental about moving out of it, I knew that I had made the right decision though and left the house happily.

The communications I had with the housing department was always pleasing and polite but I would have liked some more information and contact with updates to explain why it took so long in my case (Covid and property availability). That said, I would highly recommend using the Downsizing Scheme to anyone but accept that you might have to wait longer than you would like. Also, when an offer is made be prepared to wait for any required work to be completed.

The Council quickly completed some work that I had requested and the downsizing scheme payment helped with the purchase of carpets and other furnishings. We were also given a painting allowance and received paint and decorating equipment. It will take time to complete the decor and other aspects of the house to our standards and style but this is to be expected. All in all, I am very pleased with my new home and would encourage anyone thinking of moving to a smaller property to apply to the Downsizing Scheme.

Anonymous tenant October 2022

To find out more about the scheme:

- Visit our website at <http://bit.ly/3EPV5wf>
- Email: housing@moray.gov.uk
- Phone: 0300 1234 566