

How to use this guide

The guide is broken into 9 sections with appendices. Each section covers one of the main types of housing solution that is potentially available in Moray. There are often several different ways in which the solution can be achieved – and these make up the different housing options available to choose from locally.

If you already have a clear idea of the particular housing solution that you want to find out more about, then the following index points out the section and sub-section that you should refer to.

If you are not sure which option may be most suitable, then the following summary should help point you towards the relevant sections of the guide.

How to find out what you want to know in the guide

a) Finding out about somewhere to rent, there are three sources of rented housing:

- the Council
- Housing Associations
- Private Landlords

Sections 1, 2 and 3 will tell you about them.

Finding out about part-renting and part-owning a house. See section 4 on “Shared Ownership” housing.

b) Information for public sector tenants (e.g. of the Council or a Housing Association) who are interested in any of the following options:

- repairs and maintenance
- adaptations
- swapping your house (via a transfer or mutual exchange)
- buying your house

Go to the relevant sub-paragraphs in sections 1 and 2.

d) Information on home ownership can be found in section 5. This section is relevant if:

- you want to build or buy a house without grant assistance;
- you are interested in building (or, in certain limited circumstances, buying) a home of your own to meet your needs but could not afford to without a public subsidy; or
- If you already own a home but are having mortgage difficulties.

e) If you are interested in repairing or improving an occupied privately owned house, then section 6 will tell you about the different options and forms of grant assistance.

- f) If you are, or know of, a private landlord of an empty property who might be interested in getting a grant to renovate and let it out. Then section 7 will tell you about the different grants, which may be available for this purpose.
- g) Section 8 has useful information and housing options for people with disabilities. It explains how to find practical support or adaptations to allow you to continue living comfortably and independently in your own home.
- h) If you are, or know of, a private developer interested in building or renovating a house to let to people with community care needs. Turn to section 9 on the Special Needs Capital Grant from the Scottish Government. This is available to housing providers and developers **not** registered with the Scottish Government.
- i) Housing Benefit is a statutory entitlement for those on low incomes who are living in rented housing. Appendix A will tell you about how to apply for it.
- j) Appendix B gives the contact details for different local services that you might want to ask for advice on some aspect of your housing related needs.
- k) Appendix C is a list of websites that may be useful if you want more information or statistics on the Moray area.
- l) Appendix D is the form for you to use to return any amendments to the Guide that is updated annually.