

How to Use This Guide

The Guide is broken into 10 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) If 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, then study Sections 5 and 6 on:

- Rural Home Ownership Grants (RHOGs)
- Other low cost home ownership.

e) If you are interested in buying or building a house without any grant assistance, then see Section 7 on:

- Buying an existing house
- Acquiring a site and building a house.

f) If you are interested in repairing or improving an occupied privately owned house, with grant assistance from the Council, then Section 8 will tell you about the different options and forms of Council grant assistance.

g) If you know of an older or disabled person who needs an adaptation to their house or some other form of practical support to enable him or her to continue living comfortably and independently in their own home.

If they live in a Council, housing association or co-operative rented property, Sections 1 and 2, under the relevant paragraph will tell you about the options.

h) 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 9 will tell you about the different grants, which may be available for this purpose.

i) 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 10 on the Special Needs Capital Grant from Scottish Government which is available to housing providers and developers **not** registered with the Scottish Government.

j) 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.

k) Appendix B gives the names and addresses and telephone numbers of all the different local services you might want to ask for advice on some aspect of your housing related needs.

l) Appendix D is the form for you to use to return any amendments to the Guide for republishing annually.