

7. Buying or building a house without any grant assistance

The privately owned housing market in Moray is very extensive. The Moray Census 2001 reported that approximately 65.6% of people in Moray are owner-occupiers. Privately owned properties are available in nearly all towns and villages in the area and information on what is for sale is available from the many solicitors and estate agents who have offices in all of the main towns.

7.1 Buying a house

7.1.1 Where to get information

- Anyone interested in buying a house in Moray should contact the solicitors or estate agents listed in Appendix B
- A number of daily newspapers have a housing supplement which are available from most newsagents. Read the ads in the following local newspapers

Banffshire Advertiser	01542 832265	out every Tuesday
Forres Gazette	01309 672615	out every Tuesday
Northern Scot	01343 548777	out every Friday
Press and Journal	01343 543366	out every weekday, including Saturday
Scot-Ads	08457 434343	out every Wednesday

- The Moray Solicitors' Property Centre publishes a Property Guide every month. You can obtain a copy by phoning the Moray Solicitors Property Centre or access the website at www.spcmoray.com.

7.1.2 Buying sheltered or retirement housing

Sheltered or retirement housing is a development of purpose-built homes with certain amenities. A development could be a block of flats, or could consist of individual or linked bungalows. Some developments contain both. Amenities may include communal facilities such as a lounge, laundry and guest bedroom(s).

In most developments there will be an emergency alarm system and/or the services of a warden who may or may not be resident. The main duties of a warden are to act as a good neighbour, summon help in an emergency and to ensure that the common areas are looked after. Provision will be made for the cleaning, maintenance and insurance of the communal parts. All the services and amenities will be paid for by a service charge.

INNIS is a housing advice service provided by Age Concern and funded by the Scottish Government. INNIS offers free independent advice and information to older people on all issues relating to private sheltered and retirement housing in Scotland. For further details you can contact:

INNIS
Age Concern Scotland
Causewayside House
160 Causewayside
Edinburgh
EH9 1PR

Phone: 0845 833 0250

7.2 House prices and local variations

On average house prices rose by 25%, between 2007 and 2008. However these price increases vary across Moray. Prices in Keith rose by 10% between 2007 and 2008. However prices in Buckie and Buckie Rural rose by 31% between 2007 and 2008. There has been significant pressure on the owner-occupied sector in Moray in recent years. It is too soon to report on the effect of the "credit crunch" on the housing market.

The following table shows median prices of residential house sales completed during 2008 and 2009.

Area	2007	2008	% increase
Moray	£132,000	£132,000	0%
Buckie	£115,000	£120,000	4.35%
Buckie Rural	£135,500	£145,000	7.01%
Elgin	£139,000	£114,500	-17.63%
Elgin Rural	£159,500	£159,158	-0.21%
Forres	£125,750	£137,000	8.95%
Forres Rural	£155,000	£175,000	12.90%
Keith	£99,525	£100,000	0.48%
Keith Rural	£150,025	£150,000	-0.02%
Lossiemouth	£112,693	£125,000	10.92%

Source: Scottish Government LHS Datapack: SASINES

7.3 Acquiring a site and building a house

7.3.1 Acquiring a site

Local knowledge is a considerable asset in finding and purchasing suitable sites on which to build. These will be advertised in local newspapers, the Solicitors' Property Centre, estate agents, solicitors and possibly in the Council itself. Some will have outline planning consent for housing, some will be serviced with water, electricity and gas, some will have neither planning consent nor services. Do not purchase until, at the very least, outline planning consent for housing has been obtained.

7.3.2 Taking the next steps and getting good professional advice

Anyone wanting to build a house has to overcome a number of official hurdles before they are allowed to proceed to the bricks and mortar building stage. Even before a potential house site has been identified, or as soon as possible afterwards, professional advice should be sought about the following essentials:

7.3.3 Planning permission and building regulations

Planning officials are more than happy to help anyone who is thinking of building a house with specific advice on the requirements of the planning system and more general advice on other aspects of the building process. They have much useful experience and would far rather share it as early as possible to help the potential house-builder to avoid some of the pitfalls and delays that can arise from ignorance of what is needed to obtain planning permission. For more information contact:

Development Management
Development Services
The Moray Council
Council Building
High Street
Elgin
IV30 1BX

Phone: 01343 543451

Website: www.moray.gov.uk

There are links on that page to the online planning portal and also to the Building Warrant enquiry page.

The planning officials will explain the Council's policies on the siting, design and location of any new house to be built in its area. They will advise on the requirements for drainage from the house site, road access and water supplies and they will provide assistance with, as well as advice on, preparing applications for outline and/or full planning permission. A Building Warrant will also be required for any development Building Regulations apply to all aspects of the construction of a

new dwelling house or to the alteration or extension of an existing property. Once the Building Standards Officer is satisfied that your proposals comply with Building Regulations, a Building Warrant will be approved thus allowing work to commence on the project. Before you move into of a new dwelling, or parts of an existing building that has been extended or renovated, it will be necessary to have your Completion Certificate accepted thus confirming that the completed project complies with Building Regulations.

A Building Standards Officer is available for consultation each afternoon either by calling personally at the Council Access Point, Elgin or by phoning as detailed below. Advice is also available online by accessing www.moray.gov.uk and following the links to Building Standards.

Building Standards
Development Services
The Moray Council
Council Building
High Street
Elgin
IV30 1BX

Phone: 01343 563243

Application forms for planning permission and Building Warrant can also be obtained from the Access Points:

<p>Buckie Access Point Cluny Square Buckie AB56 1AJ</p> <p>Phone: 01542 837200</p>	<p>Elgin Access Point Council Building High Street Elgin, IV30 1BX</p> <p>Phone: 01343 563000</p>
<p>Forres Access Point Auchernack High Street Forres, IV36 1DX</p> <p>Phone: 01309 694000</p>	<p>Keith Access Point The Institute Mid Street Keith, AB55 5BJ</p> <p>Phone: 01542 885500</p>

7.3.4 Legal advice

Good legal advice from a qualified solicitor should also be sought at an early stage, particularly by those who have not yet acquired legal title to the house site.

7.3.5 Designing and building the house

Both the planning office and local solicitors can provide names and addresses of architects and building contractors. The "Yellow Pages" Directory also gives names of the manufacturers and suppliers of 'kit houses'. Some building contractors and all kit suppliers also provide a choice of house designs which, if suitable, may avoid or reduce the need to employ an architect. On the other hand, an experienced architect will also greatly reduce the amount of time and effort that would otherwise be spent by the client on overcoming some or all of the hurdles involved in building a new house.

For more information contact:
Community Self Build Scotland
Community Office
176 Inchkeith Drive
Dunfermline
KY11 4HT

Phone: 01383 842 756

Or access the website www.selfbuild-scotland.org.uk.

7.4 Special needs housing

Ownership options assists disabled people to overcome their housing problems through home ownership and can provide an individual route map to owner occupation, including support and advice to overcome barriers. It aims to help with bridging funding gaps, for example by accessing Communities Scotland grants, and to provide access to independent financial advice.

Anyone can seek advice by phone, or by letter or information leaflet. This information is provided free from:

Ownership Options
Unit 19, John Cotton Centre
10 Sunnyside
Edinburgh
EH7 5RA

Phone: 0131 6613400

E-mail: info@oois.org.uk

Website: www.ownershipoptions.org.uk

7.5 Energy Performance Certificates (EPC)

All new built houses in Scotland will require an Energy Performance Certificate. This is a document which states the energy efficiency of a property. EPCs allow prospective owners to compare energy performance with other dwellings. EPCs are valid for 10 years.

Where a property is to be sold or let, the building owner must make a copy of a valid EPC for the property available free of charge to a prospective buyer.

EPCs are required by EU law under the Energy Performance of Buildings Directive (EPBD 2002/91/EC) and the Energy Performance of Buildings (Scotland) Regulations 2008.

Information from the EPC has to be recorded and sent to the Home Energy Efficiency Database (HEED) held by the Energy Saving Trust via approved software.