

## **6. Repairing and improving occupied private housing**

Most people want to stay in their own home for as long as possible but may need help tackling problems with an old or unsuitable house.

We have a Scheme of Assistance that aims to improve the condition of housing in Moray. We give free advice to home owners and private renters, and in some cases may be able to offer grant assistance and practical help. However, the main responsibility for maintaining a privately owned property lies with the owner.

There are other agencies that can also give you free advice and let you know about schemes that can help you to improve your home, for example by installing insulation or a new heating system.

### **6.1 Scheme of Assistance**

Our Scheme of Assistance offers free advice and assistance to home owners and private sector tenants to allow you to carry out house alterations, repairs, adaptations and improvements to enable you to remain living comfortably and independently for as long as possible in your own home. Organising and financing building and repair work can be a complicated and often stressful experience but we can help to ease the burden for you.

An enhanced service is available to home owners and private tenants who are over sixty years old or disabled to meet the costs of having their homes improved, repaired or adapted. Under this enhanced service we can help by discussing what improvements, repairs or adaptations are needed, help get estimates from reputable contractors, make sure the work is completed to an acceptable standard and help with paperwork. Grant assistance for certain works may also be available to clients who are on low incomes or are disabled.

Most grants are discretionary and almost all are now subject to a test of financial resources. However, under certain conditions, some grants for adapting a house to suit the needs of a disabled person are mandatory and we must approve these. For more information on housing options for disabled people see section 8.

We will not award grants to cover works that:

- improve an already satisfactory house (for example, by enlarging a property);
- support the commercial activity of a landlord;
- are equivalent to building a new house (for example, where what is essentially a new house is built on little more than the foundations or part of the walls of a derelict building).

The following is a description of the housing grants currently available.

### **6.1.1 Improvement grants**

Discretionary improvement grants can be awarded for improvements to existing houses to bring them up to the tolerable standard. For example, by installing bathroom facilities, dealing with structural instability or severe dampness. Discretionary improvement grants may also be available for other kinds of improvements.

A mix of discretionary and mandatory improvement grants are available to adapt houses and make them suitable for occupants with disabilities. For example, by installing level access showers, ramps, stairlifts or purpose built extensions to accommodate a ground floor bedroom or bathroom.

A mandatory improvement grant is also available if a house already has a standard amenity but needs a second one more suitably located for a disabled person.

### **6.1.2 Repair grants**

Discretionary repair grants may be given for work to both the internal and external fabric of a house, which is needed to maintain a property.

Discretionary repair grants may also be available for replacing lead piping or reducing exposure to radon gas.

If we think that a house is in a serious state of disrepair, or is likely to fall into serious disrepair, we can serve a works notice on the property to make the owner repair the faults.

Grants may be available to help with works specified in a notice served by us on a House in Multiple Occupation (HMO) needing a fire escape.

### **6.1.3 Works eligible for grant**

The following are examples of works that may receive a grant:

- Work to bring the house up to the statutory Tolerable Standard by the provision of standard amenities, dealing with structural instability or eradication of severe dampness;
- Alteration and enlargement, where this is necessary to provide adequate kitchen or bathroom facilities, or to meet the needs of a disabled person;
- Replacement of unsafe electrical wiring;
- Installation of mains powered smoke detectors;
- First time provision of heating systems - only if other works are being carried out;

- Provision of adequate thermal insulation if other works are being carried out;
- Work needed to make the house suitable for the accommodation, welfare or employment of a disabled person or purpose built extensions to accommodate a ground floor bathroom or bedroom;
- Work or repair to both the internal and external fabric of a house which are needed to maintain the property. For example, repairs to walls, roofs, eradication of rot which could be affecting the structure
- The replacement of water supply pipes which are made of lead;
- Work intended to reduce exposure to radon gas;
- In buildings in common ownership, the provision of a fire retardant entrance door and a main door entry-phone system.

#### 6.1.4 Improvement and repair grant criteria

Discretionary Housing Grants	Conditions	Approved Expense Limit	% Rate	Maximum Grant
Houses meeting the Tolerable Standard being improved	<ul style="list-style-type: none"> <li>• Property aged more than ten years</li> <li>• Subject to applicant's test of financial resources</li> </ul>	£20,000	Sliding scale dependent on income (max 75%)	£15,000
Houses being brought up to the Tolerable Standard	<ul style="list-style-type: none"> <li>• Property aged more than ten years</li> <li>• Minimum percentage grant may apply (50%)</li> </ul>	£20,000	Sliding scale dependent on income (max 75%)	£15,000
Houses being adapted to meet the needs of disabled persons	<ul style="list-style-type: none"> <li>• (depending on type of work) subject to test of applicant's financial resources</li> </ul>	no limit	Sliding scale dependent on income (max 100%)	no limit
Houses with lead piping or radon gas	<ul style="list-style-type: none"> <li>• Subject to test of applicant's financial resources</li> </ul>	£20,000	Sliding scale dependent on income (max 75%)	£15,000
Houses in disrepair in need of repair works	<ul style="list-style-type: none"> <li>• Property aged more than ten years</li> <li>• Subject to test of applicant's financial resources</li> </ul>	£20,000	Sliding scale dependent on income (max 75%)	£15,000

Mandatory Housing Grants	Conditions	Approved Expense Limit	% Rate	Maximum Grant
Houses being provided with one or more of the standard amenities; or access to ground and upper floors for a disabled person	<ul style="list-style-type: none"> <li>• Minimum percentage grant. Rate of grant over 80% subject to applicant's test of resources</li> <li>• No age limit</li> </ul>	no limit	80% - 100%	no limit
Houses in Multiple Occupation	<ul style="list-style-type: none"> <li>• Fire escape work only</li> <li>• Subject to Notice served by the Council</li> </ul>	£20,000	20%	£4,000

### 6.1.5 Increase in expenditure limits

The expenditure limits and eligibility criteria detailed in Section 8.1.4 are set by law and cannot normally be changed. In very exceptional circumstances, we can decide to apply to the Scottish Government for an increase in the limits. Any decision to do this is at our discretion.

### 6.1.6 Grant application process

The owner(s) of the house will normally be the applicant. However, if you are one of the following you are also eligible to apply and we will class you as the owner(s):

- Agricultural and crofting tenants;
- Life renters, and;
- Private tenants if they are responsible for planned works. The responsibility must be by means of a formal lease and such an agreement must have been in existence for more than two years before the date of application.

To apply for a grant you will need to fill in an application form. Your application must be signed by the owner(s) and give us full details of the property where the works are needed. You must send it to us along with any supporting information to avoid any unnecessary delay in the process. For example, evidence of your financial circumstances and tenders.

We need at least two competitive tenders from approved contractors for all proposed works. We need detailed priced specifications with the various trades broken down into individually priced items – **lump sum estimates are unacceptable**. If we think that the proposed works do not justify the preparation of such detailed estimates, a simpler form of priced specification may be accepted, for example where the application relates solely to one item or to certain repairs. Professional fees may form part of the cost on which grant is based.

If work of damp-proof course insertion and/or dry rot eradication is proposed, your estimates must be obtained from firms who are prepared to guarantee the work for a period of 30 years from the completion of the project.

We will usually acknowledge your application within 5 working days.

During the course of the improvement/repair works we may decide to inspect the property.

### **Approving a grant**

Discretionary grant applications will only be approved when there are sufficient funds available. There is no time limit as to when an individual application will be approved. **Our budget is limited and the approval of any grant is dependent on the availability of funds at the time of application.**

Approved grants will be based either on the lowest single contractor or separate trades estimates submitted. A grant will only be paid if one of the contractors who tendered for the works is employed, unless with our specific prior agreement.

### **Payment**

Invoices for the grant can be submitted to us for up to **four** instalment payments. The final payment will be made after we have satisfied ourselves that the planned works have been completed properly.

Applications for payment by instalments will be considered only on the basis that:

- a) at least 25% of the grant earning works are completed to our satisfaction before payment of the first instalment; and
- b) the remainder of the works are fully completed within 12 months of the date of the first instalment, provided the first instalment is claimed within six months of the date of approval.

### **Contact**

You can get free information and advice about our Scheme of Assistance and guidance on available grants from:

Home Improvement Services Section  
Housing and Property  
The Moray Council  
PO Box 6760  
Elgin  
IV30 9BX

Phone: 0300 1234566  
Email: [housing@moray.gov.uk](mailto:housing@moray.gov.uk)

## **6.2 The Energy Assistance Package**

The Energy Assistance Package is a scheme for those living in privately owned or rented properties that is funded by the Scottish Government and administered by the Energy Saving Trust.

The Energy Assistance Package offers help in four ways depending on your circumstances. These are described below:

### **Energy advice**

Everyone is eligible for a free home energy check. An energy advisor will suggest practical changes and improvements to help you save money and reduce the amount of energy you use in your home. This can be done over the phone or online.

### **More money in your pocket**

If you are on a low income, an energy adviser will be able to check if you can maximise your income through benefits and tax credits. An energy adviser will also be able to tell you if you qualify for any discounts or rates to help you to reduce your energy bills.

### **Insulation measures from an energy supplier**

The biggest source of heat loss in a home is poor insulation. An energy advisor will be able to tell you if you qualify for free or subsidised insulation from an energy supplier to help make your home more energy efficient.

To qualify for financial help, you must privately own or privately rent your home and:

- receive a qualifying benefit; or
- be aged 75 or over; or
- be aged 70 or over and have no central heating.

### **Energy efficiency measures**

There may be financial help available to make your home warmer and cheaper to heat. For example, by installing a new boiler, heating system or loft and cavity wall insulation.

This will usually only be available if you have lived in your home for at least a year and you or your partner meets one of the following criteria:

- are pregnant;
- have a child under 16;
- are aged 60 or over;
- receive the highest rate of the care component;
- receive the mobility component of disability living allowance and another qualifying benefit; or

- are terminally ill and have a DS1500 certificate (in this case you would not have to have lived in your home for a year).

Some helpful tips on energy saving measures can be found on the Go Greener website at [www.gogreenerscotland.org](http://www.gogreenerscotland.org)

You can get information on the Energy Assistance Package from your local Energy Saving Trust advisor on 0800 512 012 or visit their website at [www.energysavingtrust.org.uk/scotland](http://www.energysavingtrust.org.uk/scotland).