



The Scheme of Assistance for Home Owners and Private Tenants in Moray

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Introduction

The Scottish Government has required, under Section 72 of the Housing (Scotland) Act 2006, that local authorities produce a Scheme of Assistance which will set out how each authority will provide advice, information and assistance to private home owners when carrying out work on their home. This new approach, which has been introduced to promote a cultural change in attitudes to housing quality and condition, will use a mixture of encouragement, practical assistance and financial support where required. This may be supported by the use of new enforcement powers where it is justified.

Vision

Our vision is to;

“assist in improving housing conditions for everyone in Moray”

The Moray Scheme of Assistance is based on the principal that the primary responsibility for maintaining private sector housing lies with the owner of the property. Through this document, Moray Council will detail all the assistance that they can provide to owners and private tenants, to deal with housing problems.

To help promote greater responsibility among homeowners a more sustainable approach to providing assistance, away from the previous highly grant subsidised approach, will be developed.

To achieve these aims the Moray Scheme of Assistance will provide;

Advice and Information

Practical Assistance

Access to Avenues for Funding

Strategy

This scheme also reflects national and local priorities and Moray Council is committed to;

- Increase the number of houses that are suitable for people with disabilities
- Improve the housing quality of elderly members of the community
- Reduce the number of houses that are below the tolerable standard
- Ensure the repair and maintenance of poor quality houses
- Energy Conservation and the Reduction of Fuel Poverty

Disclaimer

The Moray Council has made every effort to ensure that the information contained in this Scheme of Assistance is accurate and up to date. However, it will not be liable for any loss, financial or otherwise, arising from the use of information contained within this Scheme.

Equalities

Moray Council will ensure the promotion of equal opportunities by publishing all Scheme of Assistance information and documentation in different formats/languages as required.

The council will endeavour to ensure that no individual is discriminated against on the grounds of sexual or marital status, on racial grounds, or on grounds of disability, age, sexual orientation, language or social origin, or other personal attributes, including beliefs, or opinions, such as religious beliefs or political opinion. All communication with applicants or potential applicants will be in “plain language”

The council will make appropriate arrangements for communicating with applicants and potential applicants who have special needs, such as people with sight, hearing or learning difficulties, for example, by using signers.

Delivery

Moray Council's Home Improvement Services Team within Housing and Property will manage the delivery of the Scheme in partnership with other services and providers. The team currently:

- Delivers Information and Advice
- Delivers enhanced practical assistance for identified priority groups
- Delivers and manages financial assistance for adaptations, repairs and improvements for identified priority groups
- Signposts customers to, or liaises with, other agencies on behalf of clients.

The Home Improvement Services team can be contacted at;

Economy, Environment and Finance
Housing & Property Services
The Moray Council
PO Box 6760
Elgin
IV30 9BX

Tel: 0300 1234 566

e-mail; homeimprovementteam@moray.gov.uk

and access to this team can be;

- in person
- by telephone
- by e-mail
- via council web site
- by written correspondence
- by a home visit

Information and Advice

Moray Council will provide Information & Advice to owners and private tenants to enable them to deal with a wide range of housing related matters themselves, including how to;

- Adapt a house for the needs of a disabled person
- Carry out major repairs and/or improvements
- Identify maintenance and minor repair items
- Finance any works
- Arrange to get work carried out
- Carry out Common Repairs

It may be that the information required is more specific in nature and would be better supplied by either another section of the council or an outside agency. If this is the case then the appropriate contact details will be provided to the customer.

Common Repairs

Information & Advice to owners of tenement flats and other properties with common parts that require maintenance and repair is available at

https://underoneroof.scot/articles/1051/Mutual_Repairs/Common_Repairs.

This type of work is known Common Works or Common Repairs and examples of such work could be repair to the roof, any chimneys or flues and gutters & down-pipes.

Further information is available from the Citizens Advice Scotland website at www.cas.org.uk

It may be that some neighbouring properties are in Moray Council ownership. Should this be the case you should contact the council's Area Housing Officer to discuss the matter. Further information regarding all aspects of common repairs is available from the council's "Common Repairs Policy."

Practical Assistance

Along with the provision of information and advice, Moray Council's Home Improvement Services Team offers a Practical Assistance Service to existing owner occupiers whose home is more than 10 years old and in need of significant repair. This service consists of a property inspection followed by a report on the findings. The inspection will be non-invasive in nature and cover the whole property both internally and externally.

- Above the Tolerable Standard
- Free from Serious Disrepair
- Energy efficient in regard to central heating and insulation
- Provided with modern facilities and services
- Healthy, safe and secure

A property inspection can also be used to determine if a property is suitable for adaptation to suit the needs of a disabled person and indicate what works could reasonably be carried out. This may require a joint visit with an Occupational Therapist.

Unless a Notice has been served, it is ultimately a matter for an owner to decide whether to make any improvements or repairs to the property.

Energy Conservation and Fuel Poverty

Moray Council's Fuel Poverty Strategy supports the Scottish Government's principal of eradicating the number of households in fuel poverty

To help achieve this target, Moray Council supports both national and local schemes to assist those in fuel poverty.

The Scottish Government provides funding through its Home Energy Efficiency Programme – Area Based Schemes (HEEPS-ABS) which is a new way for households to become more energy efficient.

Energy saving improvements can include;

- Loft insulation and/or cavity wall, external wall or internal wall insulation
- Draught proofing
- Renewable energy technologies

Eligibility criteria and funding levels will vary depending on the types of works Moray Council will advise home owners which areas are selected for measures and eligibility criteria when funding is available.

To find out what other offers may be available at this time, telephone Home Energy Scotland on 0808 808 2282

Grants from Fuel Suppliers

Fuel suppliers may also provide some form of grant assistance towards the cost of installing insulation and can offer advice on saving energy.

Different grants may be available at different times.

Further information is available directly from you fuel supplier or from:

Home Energy Scotland

Telephone 0808 808 2282

Renewable Energy Information

Renewable energy comes from sources that are essentially inexhaustible, unlike fossil fuels, which are limited. Renewable energy sources include the sun, the wind, flowing water, and the heat of the earth and replaceable fuels such as wood.

For more information and the possibility of any grant assistance availability please contact Home Energy Scotland.

Telephone 0808 808 2282

Grant assistance for Central Heating

For information on assistance with repairs and/or replacement of central heating systems please contact Home Energy Scotland.

Telephone 0808 808 2282

Care & Repair Service

Most elderly people want to stay in their own home for as long as possible but may need assistance in tackling problems of an old or unsuitable house. Organising and financing maintenance work can be complex and may often be a distressing experience.

Moray Council's Home Improvement Team offers a Care & Repair Service to help elderly, disabled and vulnerable home owners repair, improve and adapt their homes so that they can live in comfort and safety within their community.

A range of works can be carried out to adapt an existing house to enable a disabled person to continue to stay there. These works may also include equipment to assist the activities of daily living, i.e. bathing, toileting, dressing and feeding.

Care & Repair Services for disabled people are provided by the Council's Home Improvement Team working with the Council's Occupational Therapy Team.

The free Care & Repair Service is available to owner-occupiers and private tenants who are at least 60 years of age or for those of any age who are suffering a disability. These services include:

- Assessment and agreement of works required
- Assisting you to obtain quotations from reputable contractors
- Assisting with paperwork
- Helping to make application for any housing grant assistance available
- Inspecting work to ensure it is up to an acceptable standard

As well as practical assistance and support to carry out works, the services offered to disabled and elderly people under the Scheme of Assistance will include a "care" element. This will involve home visits and personalised services to meet the individual needs of clients to ensure that they access the full range of support required to access grants and to procure major adaptations, as well as house condition works. It will also require the development of close working relationships with other agencies involved in the provision of services and care support to the elderly and disabled.

The services provided will aim to contribute to the joint care outcomes and objectives of partner agencies. The delivery of services under the enhanced Scheme of Assistance will aim to meet the guiding principles of care and repairs services as set out in Care & Repair Scotland's National Policy Statement (2011).

Where works required are complex or large scale, the Home Improvement Team may refer applicants to external consultants for technical assistance. Home visits will be arranged by Home Improvement Team as part of the service.

Please note – the Care & Repair Service cannot recommend an external provider (e.g. consultant, contractor) but can provide you, if requested, with contact details of external providers that other clients have used. This is not a recommended list.

Enforcement Powers

Moray Council has powers under the Housing (Scotland) Act 2006 to deal with sub-standard housing. These include Housing Renewal Areas, Works Notices, Closing Orders, Demolition Notices, Demolition Orders and Maintenance Orders.

A house is sub-standard if it is:

- Below the tolerable standard
- In a state of serious disrepair
- In need of repair and is likely to damage other premises if nothing is done to repair it

The Tolerable Standard

The tolerable standard consists of a set of criteria covering the elements of a property, which are fundamental to it functioning as a house.

Further information on the tolerable standard is available from “The Housing (Scotland) Act 1987” and as amended in “The Housing (Scotland) Act 2006: Guidance for Local Authorities”

Serious Disrepair

Moray Council’s Environmental Health Section will determine that a house is in serious disrepair if, on inspection, any building elements require significant replacement. This decision will be up to the professional judgement of the officer concerned.

In Need of Repair

Moray Council will determine that a house is in need of repair if, on inspection, any building elements are defective and in need of repair, that it is likely that the house will deteriorate further and that it may damage another property. This decision will be up to the professional judgement of the officer concerned.

Houses Affecting Amenity of an Area

Moray Council also has powers to deal with housing which may not be sub-standard, but whose appearance or state of repair is affecting the amenity of an area. There may be a variety of factors, which could cause this, for example, overgrown gardens, scrap vehicles and the presence of waste material.

Local resident's views will be considered in deciding what action the council will take.

Housing Renewal Areas

The enforcement powers for Housing Renewal Areas (HRAs) may be used where:

- housing is sub-standard, to bring it into and keep it in a reasonable state of repair; or
- the appearance or state of repair of houses is adversely affecting the amenity of the area.

Houses that are sub-standard will be identified and where there are a significant number in an area and 50% of these are below the tolerable standard, consideration will be given to using powers to designate a Housing Renewal Area.

The council also has powers to issue a Demolition Notice on a vacant house within an HRA.

Works Notices

Where a complaint or representation has been made to the Environmental Health Section about the condition of a house in need of repair a Works Notice may be served under delegated powers.

Owners can appeal against the serving of a Notice.

Maintenance Orders

Where the council's Environmental Health Section are of the opinion that the benefit of work carried out in pursuance of a Work Notice will be lost, or that the house has not been or is unlikely to be maintained to a reasonable standard, then the council may serve a Maintenance Order.

Owners can appeal against the serving of a Maintenance Order.

When Enforcement Powers will be used

Moray Council will only use enforcement powers as a last resort and there are no other options available to deal with poor quality housing.

The owner(s) of sub-standard house(s) will be contacted and made aware of the condition of the house and be reminded of their responsibilities to maintenance and will be encouraged to rectify problems. The council will provide Information & Advice on how to rectify the problems, if requested.

If this does not have the desired effect and appropriate repairs are not carried out then enforcement powers may be used.

Avenues for Funding

Financial assistance for works can be from a variety of sources and Information and Advice on this is available on request. The council has information on the main ways to fund works:

Commercial Loan

Grants

Currently grant assistance for house condition work is only available to Care & Repair clients i.e. owner-occupiers and some private tenants who are at least 60 years of age.

It may be that alternative housing may be another option and further information on this is available in the "Housing Options Guide."

Grant assistance for repair works is very limited and applicants will be drawn from our waiting list in date order.

Commercial Loans

There are a number of products available to owners for raising funds to finance any home improvements, repairs or adaptations in the commercial market.

The most readily available are considered to be:

- Overdraft
- Unsecured Personal Loan
- Secured Personal Loan
- Prime Mortgage
- Lifetime Mortgage (Equity Release)

Further information is available from The Money Advice Service website;

www.moneyadvice.service.org.uk

The Moray Council or its staff will not recommend any type of loan but will simply provide information on various options.

All applicants are advised to obtain the services of an Independent Financial Advisor. Information on obtaining a financial advisor is available from the Money Advice Service.

Grant Assistance for House Condition Works

In certain circumstances and where funding permits, Moray Council may be in a position to help fund a proportion of the cost of some types of home improvements, repairs and disabled adaptations that are considered to be priority works for the area and to assist those in greatest need.

Applicant Contribution

To determine those in greatest need, a test of resources will be required to assess an applicant's ability to contribute to the cost of any works.

Reducing BTS Housing

The council recognises that, although the responsibility of maintaining a home lies with the owner, there are instances when the design or construction of a house will cause it to fall below the tolerable standard (BTS). For this reason a small number of grants, resource permitting, may be available to assist with the cost of the works.

The maximum grant available for these works is 50% of £20,000.

Currently grant assistance for house condition work is only available to Care & Repair clients i.e. owner-occupiers and some private tenants who are at least 60 years of age.

Repairs

The council also recognises that owners may require financial assistance to carry out repair works to their home. A small number of repair grants, resource permitting, may be available to assist with the cost of:

- roof repairs
- rendering repairs
- the replacement of water supply pipes made from lead

The maximum grant available for these works is 50% of £20,000

Currently grant assistance for house condition work is only available to Care & Repair clients i.e. owner-occupiers and some private tenants who are at least 60 years of age.

Grant assistance for other repair work is not available.

Applicants who qualify for the Care & Repair Service may qualify for assistance with other works and a higher rate of grant may apply.

The maximum rate of grant, for applicants who qualify for the Care & Repair Service from the Home Improvement Team is 75% of £20,000.

Conditions of Grant Eligibility

Grant applications for home improvements or repairs will only be accepted from owner-occupiers and life-renters. Applications from private sector tenants will only be considered if the planned works are the responsibility of the tenant.

Completed applications for grant will not be approved unless the Council is satisfied that certain conditions are met and that funds are available.

If an applicant is unable to fund their share of the cost the council will provide information on commercial loans.

Grant Assistance for Disabled Adaptations

Moray Council has a mandatory duty under the Housing (Scotland) Act 2006 to assist a disabled applicant adapt their property to suit their particular needs.

The council recognises that, although the responsibility of maintaining a home lies with the owner, there are additional burdens to be faced by those with a disability. To reflect this, any assistance we provide will be tailored to suit the needs of the individual.

Disability-related work is not restricted to work to assist those with physical disabilities. It can encompass a wider range of people and includes those with mental health problems and frail elderly members of the community.

The council will provide financial and non-financial assistance to disabled owner occupiers, occupiers and private tenants to help them to remain in their own homes for as long as possible. However, it may be that the existing property is wholly unsuitable for adaptation and the best course of action may be a move to alternative accommodation.

Adaptations to a house can be of real benefit to someone with a disability, however they are only one of a number of other possible solutions available.

It is therefore important that anyone seeking any type of disability-related adaptation or assistance with any housing related issues should make contact with the council's Housing Needs Team for advice on housing options and with the Community Occupational Therapy Team.

Occupational Therapy

Occupational Therapy is the promotion and restoration of health and well being for adults and children with physical or mental health problems or disability. This may be as a result of having been born with a disability, an accident, illness or through the ageing process.

An Occupational Therapist can:

- Give advice on adapting your home
- Help you to learn new ways of doing things
- Advise alternative ways of doing things, perhaps with suitable equipment
- Support you through what can sometimes be a difficult period
- Offer support and advice to carers

To enable the most suitable course of action to be taken, every applicant's needs must be assessed by the Community Occupational Therapy team.

The Community Occupational Therapy team will assess anyone who has been referred to them and will offer Advice and Information.

To arrange an assessment please call the Duty OT line 01343 563 999

Once this assessment has been completed and the most appropriate course of action has been agreed on, the type of service available from the Scheme of Assistance will be determined.

Alternative Housing

It is important that consideration be given to alternative housing where this is the most effective way of meeting assessed needs, especially when these needs could be more effectively met in a house that is more appropriate for a disabled person. A "more appropriate" house may also be one that is easier to adapt than the existing home.

Adaptations to Existing House

A range of works can be carried out to adapt an existing house to enable a disabled person to continue to stay there. These works may also include

equipment to assist the activities of daily living ie bathing, toileting, dressing and feeding.

Funding Adaptations

Should the most appropriate way forward for any applicant be major alterations to their existing house then it is possible that grant assistance may be available.

Moray Council will provide mandatory financial assistance to enable the provision of standard amenities despite the presence of existing facilities, in circumstances, determined by the Occupational Therapy team, where additional or replacement facilities are essential to the needs of the disabled person.

Additionally, if determined by the Occupational Therapy team, the council will provide mandatory financial assistance to carry out works to allow access to the entrance of a house and/or to reach accommodation or facilities above the ground floor.

The council, may, at their discretion, also grant fund any associated works connected to any of the above alterations.

Applicants Contribution

To determine those in greatest need, a test of resources will be required to assess an applicant's ability to contribute to the cost of any works.

Those in receipt of certain benefits may be passported to 100% of the approved expense.

The rate of grant for works that falls into the mandatory category will be a minimum 80% of the approved expense. An applicant's test of resources may increase this figure. However, the income from all persons assessed will be calculated to determine the rate of grant available.

For mandatory grant purposes this excludes:

- work to extend any structure to create additional living accommodation, and
- work to create living accommodation in a separate building from the current living accommodation.

The council may provide discretionary grant assistance should the assessed need be to extend the original structure of the property to provide additional living accommodation. This excludes all pre-fabricated units, pods and other self contained structures. Discretionary grant is determined by a test of resources.

The exclusion of this works from mandatory grant provision is partly due to the high cost involved and partly because work of this nature will result in a net growth in the property value. However, should these works include the provision of one or more of the standard amenities then that proportion of the work would attract mandatory grant.

If an applicant is unable to fund their share of the cost the council will provide information on commercial loans and charitable funding.

All grant applicants will be offered the services of the Home Improvement Team to assist in submitting the required information necessary to provide a complete Housing Grant application.

The council will provide assistance with the reinstatement of previously adapted properties where this is requested. This assistance will be in the form of Advice and Information.

Conditions of Grant Eligibility

Grant applications for disability adaptations will only be accepted from disabled owners, disabled life-renters, disabled occupants, disabled tenants of privately rented properties and parents/guardians of disabled children.


































Completed applications for grant will not be approved unless the council is satisfied that certain conditions are met.

Approval of Grant Applications

Discretionary grant applications will only be approved when there are sufficient funds available and at the discretion of the council. Once all relevant information has been submitted applications will normally be dealt with in date order. However, in certain high priority circumstances, this may be relaxed.

Mandatory grant applications will be approved without undue delay. Once all relevant information has been submitted applications will normally be dealt with in date order. However, in certain high priority circumstances, this may be relaxed.

Grant Assistance Summary

	Information And Advice	“Passported” Grant 100% No Max Limit	Mandatory Min% Grant 80% No Max Limit	Discretionary Disability Grant * 80% - 100% No Max Limit	Discretionary Disability Grant 10% - 100% No Max Limit	Discretionary Improvement Grant 10% - 50% Max £10,000	Discretionary Repair Grant 10% - 50% Max £10,000	Discretionary Grant Via <i>Enhanced Assistance</i> 10% - 75% Max £15,000
DISABLED ADAPTATIONS								
Work to improve external access to the house								
Work to improve access within the house								
Provision of an additional/replacement standard amenity								
Extension to allow provision of standard amenity								
Extension to allow provision of additional living space								
Work to reinstate a previously adapted house								
HOUSE CONDITION WORKS								
Work to bring the house above the tolerable standard (Min% grant applies)								
Other improvement works								
Work to keep the roof and walls wind and water tight								
To replace water supply pipes made from lead and works to reduce exposure to radon gas.								
Other repair work to preserve the future use of the house								

* An applicant receiving mandatory grant of 80% may, after a test of resources, qualify for a higher rate of grant.

Monitoring

In order to comply with its service commitments, the council will monitor the following: -

- The number of requests for assistance
- The number of grant applications completed
- The amount of grant funds paid
- Customer satisfaction.

The Moray Council will routinely gather other information on the condition of and the services provided within, properties in the area.

We will also gather information from service users to enable us to measure progress in delivering the Scheme of Assistance.

Contact Details

Service	Service Provided	Website	Contact Details
Private Sector Housing Section	Information, advice and assistance to home-owners/tenants on a wide range of housing related matters	www.moray.gov.uk/moray_standard/page_41165.html	Name: Home Improvement Services Section Address: Environmental Services, Housing & Property, The Moray Council, PO Box 6760, Elgin, IV30 9BX Tel: 0300 1234 566 E-mail: homeimprovementteam@moray.gov.uk
Environmental Health	Information regarding air quality, housing conditions, water supplies and abandoned vehicles	www.moray.gov.uk/moray_standard/page_1787.html	Name: Environmental Health Section Address: Moray Council Headquarters, High Street, Elgin IV30 1BX Tel: 0300 1234566 E-mail: public.health@moray.gov.uk
Building Standards	Provides advice and guidance on the requirements for a Building Warrant and for emergency intervention	www.moray.gov.uk/moray_standard/page_1604.html	Name: Building Standards Address: Moray Council Headquarters, High Street, Elgin IV30 1BX Tel: 0300 1234566 E-mail: buildingstandards@moray.gov.uk
Community Occupational Therapists	Provide advice and assistance on coping with the effects of illness or disability	www.moray.gov.uk/moray_services/page_40254.html	Name: Moray Occupational Therapy Telephone: Duty Line 01343 563 999
Housing & Property	Provides advice & information on housing options available in all tenures	www.moray.gov.uk/moray_services/page_41516.html	Name: Housing & Property Address: The Moray Council, Po Box 6760, Elgin. IV30 9BX Telephone: 0300 1234566 E-mail: housing@moray.gov.uk

Trading Standards	Provides information on Fair Trading, Consumer Advice and Money & Debt Advice	www.moray.gov.uk/moray_services/page_40312.html	Name: Trading Standards Address: The Moray Council, 232 High Street, Elgin. IV30 1DJ Telephone: 01343 554617 0300 1234566 Fax: 01343 554622 E-mail: trading.standards@moray.gov.uk
Energy Saving Trust Home Energy Scotland	Provides advice and information on a wide range of energy efficiency matters	www.homeenergyscotland.org	Name: Home Energy Scotland Telephone: 0808 808 2282
The Money Advice Service	Provides clear impartial information about financial products and services	www.moneyadviceservice.org.uk	Name: The Money Advice Service Address: Holborn Centre, 120 Holborn, London. EC1N 2TD Telephone: 0300 500 5000

For alternative formats, languages or further information, please ask an English speaking friend or relative to:

Phone: 01343 563319

Email: equalopportunities@moray.gov.uk

Write to: Project Officer (Equal Opportunities)
Chief Executive's Office
High Street
Elgin
IV30 1BX

如要索取其他的版式、各種語文的翻譯本，或需要更詳細的資訊，請叫一位會說英語的朋友或親屬與我們聯繫：

電話： 01343 563319

電郵： equalopportunities@moray.gov.uk

信件郵寄地址： 計劃主任(平等機會)

Project Officer (Equal Opportunities)
Chief Executive's Office
High Street
Elgin
IV30 1BX

Jeżeli chcieliby Państwo otrzymać informacje w innym formacie, języku lub dodatkowe informacje, mówiący po angielsku znajomy lub członek rodziny może do nas:

Zadzwoń na numer: 01343 563319

Wysłać mail: equalopportunities@moray.gov.uk

Adres korespondencyjny:

Project Officer (Equal Opportunities)
(Urzędnik ds. Jednakowego
Traktowania Mniejszości Narodowych)
Chief Executive's Office
High Street
Elgin
IV30 1BX

Para outros formatos, idiomas ou para obter mais informações, peça para um amigo ou parente que fale a língua inglesa entrar em contato conosco:

Telefone: 01343 563319

Email: equalopportunities@moray.gov.uk

Endereço: Project Officer (Equal Opportunities)
Chief Executive's Office
High Street
Elgin
IV30 1BX