



**Scheme of Assistance
for Home Owners
and
Private Tenants**

Contents

Part One

Introduction

- **Vision**
- **Strategy**

Equalities

Delivery

Information and Advice

- **Common Repairs**
- **Practical Assistance**
- **Energy Conservation and Fuel Poverty**
- **Moray Care & Repair**
- **Enforcement Powers**

Part Two

Avenues for Funding

- **Grant Assistance**
- **Disabled Adaptations**

Monitoring

Contact Details

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 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 appropriate. This may be supported by the use of enforcement powers where it is justified.

In light of this Moray Council expects all home owners to finance the repairs and improvements to their own homes through their own financial arrangements.

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.

The Scheme of Assistance aims to help promote a culture of greater responsibility and encourage a more sustainable approach to housing among homeowners.

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

- Advice and Information
- Practical Assistance
- Financial Assistance

The Scheme of Assistance forms part of Moray Council's Local Housing Strategy (LHS). It contributes towards the LHS priorities which are:

- Priority 1: Building more homes creates sustainable communities and enabled economic growth
- Priority 2: making better use of existing homes prevents homelessness and improves housing options and choice
- Priority 3: Partnership working maximises housing's role in improving health and wellbeing
- Priority 4: Improving property condition and achieving affordable warmth is enabled in all homes

Strategy

This scheme also reflects national and local priorities, supports Moray Council's Local Housing Strategy 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
- Encourage the repair and maintenance of poor quality houses by promoting and supporting energy efficiency measures
- Work with other agencies to attract financial assistance to reduce 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.

It should also be noted that the Council does not provide a list of contractors, will not provide any recommendations nor will they recommend any contractor over another other than those contained within the Trusted Trader Scheme([link](#))

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 for identified priority groups, subject to agreed criteria.
- Signposts customers to other agencies.

The Home Improvement Services team can be contacted at;

Economy, Environment and Finance
Housing & Property Services
The Moray Council
PO Box 6760
Elgin
IV30 1BX

Tel: 0300 1234 566

e-mail; homeimprovementteam@moray.gov.uk

and access to this team can be;

- in person (by appointment only)
- 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.

When providing information and advice the Council cannot recommend specific contractors or other private sector companies. However, owners who are looking for a suitable contractor to carry out repairs and improvements may find it helpful to refer to the Council's Trusted Trader Scheme(link)

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, if required, followed by a report on the findings. The inspection will be non-invasive in nature and cover the whole property both internally and externally to determine that the property is;

- 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 Energy Efficiency Programme – Area Based Schemes (EEP-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 and 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 your 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 and those living with a disability want to stay in their own home for as long as possible but may need assistance in tackling problems of an unsuitable house. Organising and financing 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 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 those living with a disability are provided by the Council's Home Improvement Team working with the Occupational Therapy Team.

The free Care & Repair Service is available to owner-occupiers and private tenants who are 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 may 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. It will also require the continued 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 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.

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”

A house meets the Tolerable Standard if it complies with all these criteria:

- it is structurally stable
- it is substantially free from rising or penetrating damp
- it has satisfactory provision for natural and artificial lighting, for ventilation and for heating

- it has satisfactory thermal insulation
- it has an adequate piped supply of wholesome water available within the house
- it has a sink provided with a satisfactory supply of both hot and cold water within the house
- it has a water closet or waterless closet available for the exclusive use of the occupants of the house and suitably located within the house
- it has a fixed bath or shower and a wash-hand basin, each provided with a satisfactory supply of both hot and cold water and suitably located within the house
- it has an effective system for the drainage and disposal of foul and surface water
- in the case of a house having a supply of electricity, it complies with the relevant requirements in relation to the electrical installations for the purposes of that supply
- it has satisfactory facilities for the cooking of food within the house
- it has satisfactory access to all external doors and outbuildings
- it has satisfactory equipment installed for detecting, and for giving warning of, fire or suspected fire
- it has satisfactory equipment installed for detecting, and for giving warning of, carbon monoxide present in a concentration that is hazardous to health

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 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.

The serving of a notice does not give automatic right to financial assistance.

Fire and Carbon Monoxide Detection

In 2022 the requirement for an interlinked system of fire and smoke alarms and adequate carbon monoxide alarms was introduced to the Tolerable Standard. The Scottish Government Guidance on this aspect of the standard sets out the requirements for every home to have:

- one smoke alarm installed in the room most frequently used for general daytime living purposes (normally the living room/lounge)
- one smoke alarm in every circulation space on each storey, such as hallways and landings
- one heat alarm installed in every kitchen
- all smoke and heat alarms to be ceiling mounted
- all smoke and heat alarms to be interlinked

If you have a carbon-fuelled appliance – like a boiler, fire, heater or flue – in any room, you must also have a carbon monoxide detector in that room, but this does not need to be linked to the fire alarms.

Visit mygov.scot for further information on home fire safety and fire and smoke alarms in Scottish homes.

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 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. Please be aware that if you fail to meet your repayments your home could be at risk.

Insurance

If the cause of the problem is storm, fire or flood damage you may be able to claim against your home insurance policy. You may also be able to claim for damage caused by another party, for example damage caused by a neighbour's burst pipe.

Savings and Investments

Sometimes the work can be done in stages so that you can carry out each part when you can afford it. Contractors or a building surveyor will be able to advise you if this is possible.

Extending your Mortgage

You may be able to borrow more money against your mortgage.

If you want to extend your mortgage so that you can cover the cost of any repairs or improvements you should;

Check your budget to see how much you can afford to spend each month,

Find out how much you can borrow and,

Check if there will be any fees or charges to pay for increasing your mortgage.

Changing your Mortgage

You may get a better deal by re-mortgaging your home, either with your current lender or with someone else.

Equity Release

Equity release is a type of mortgage that lets you access the money tied up in the value of your home.

You can choose to make repayments and keep living in your home. The amount you borrow (plus interest) is repaid when selling your home.

Before deciding on this as an option you must speak to an equity release specialist about the risks involved.

Maintenance Fund

You should consider setting up a savings account and putting money away regularly to pay for any future repairs.

Further information is available from The Money Advice Service website;
www.moneyadviceservice.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.

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 alternative funding sources.

Grant Assistance for Major 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 living 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.

Some examples of adaptations that would attract grant funding are listed below:

Installation of a curved stair-lift

Installation of a level access or wet-floor shower

Provision of a permanent ramp

Door widening for wheelchair access

Minor Adaptations

These require minimal disruption to your home and there are often readily available, off the shelf, solutions, such as;

- Grab rails beside the toilet, bath or shower
- Additional stair banister rails

- External rails at door steps

Minor adaptations may be funded by the Occupational Therapy department and further information is available from the Dutyot@moray.gov.uk tel 01343 563999

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.

Works Beyond Assessed Needs

If an applicant wishes to carry out works beyond the scope of assessed needs, the Council will calculate grant assistance for the works assessed as necessary. As an example, if a persons assessed need indicates that a stairlift is required but the applicant wishes to provide an extension as an alternative solution, the amount of eligible grant will be based on the cost of supplying and fitting a stairlift only. This fulfils the Council's duty to provide financial assistance, while allowing the client flexibility to carry out the works that they desire. The difference between the cost of the completed works and the grant award will be the applicant's responsibility. All applicants who are considering carrying out works beyond their assessed needs, are strongly advised to seek advice from the Council on the level of financial assistance that may be available to them before making any commitments to the works

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.

If you are eligible for a grant, it will cover between 80% and 100% of the cost of the work you have been assessed as requiring. However, the grant will cover 100% of the cost of the work if you receive one of these welfare benefits.

- Income Support
- Income-Based Jobseeker's Allowance
- Pension Credit (guarantee element)
- Income-Related Employment and Support Allowance
- Universal Credit

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.

In very exceptional circumstance 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. Moray Council do not provide grant assistance for the reinstatement of adapted properties. The removal of, or reinstatement arising from any adaptation works, including stairlifts, are the sole responsibility of the property owner.

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 and the Integration Joint Board. 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.

Conditions attached to grant funding

There are 3 main conditions attached to the property once grant assisted work has been carried out.

The grant will be paid subject to the following conditions which will apply to the house for 10 years from the date on which in the authority's opinion the house becomes fit for occupation after the completion of the work:

- (i) The house shall be used only as a private dwelling house. (This condition is not broken if part of the house is used as a shop or office or for business, trade or professional purposes or if a disability adaptation is installed for the owners private use.)
- (ii) The house shall not be occupied by the owner/Liferenter or a member of his/her family except as his/her only or main residence. It not used as a holiday/second home.
- (iii) The house shall, so far as is practicable, be maintained in a good state of repair.

Breach of any of these conditions at any time may result in the grant having to be repaid in full plus legal expenses.

You may at any time within the period of 10 years be required to certify that these conditions are being observed.

When grant has been paid Moray Council will arrange for a Notice of Payment to be recorded in the Register of Property Deeds, the cost of which is included within the legal/administration charge that is deducted from the grant award for this purpose.

Maintenance and Aftercare

Grants are not available for maintaining equipment or adaptations, as these will be the responsibility of the applicant.

Repayment of grant funding

As stated in the Conditions of Grant above, grant funding will have to be repaid, in full, plus any legal expenses incurred by the Council if the conditions are breached or, for whatever reason, the owner(s) do not wish to have the conditions attached to the property.

However, should an owner be giving up the property and moving into long term care (ie permanent care home setting) then grant need not be repaid.

Please note that written grant approval must be obtained before commencing works. Grant funding cannot be claimed retrospectively.

Private Water Supply Grants

Financial assistance may be available to homeowners and private tenants if you have a private water supply that is in need of improving due to adequacy and wholesomeness of the supply.

This grant scheme is non-means tested and up to £800.00 can be awarded. Further information on this is available from Environmental Heath
http://www.moray.gov.uk/moray_standard/page_55031.html

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
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	☐				
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

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

We may 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 E-mail : dutyot@moray.gov.uk
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: Moray Council, Po Box 6760, Elgin. IV30 9BX Telephone: 0300 1234566

Service	Service Provided	Website	Contact Details
			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: Moray Council. PO Box 6760, Elgin. IV30 9BX Telephone: 0300 1234566 E-mail: trading.standards@moray.gov.uk
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
Shelter Scotland	A charity providing information and advice on housing	www.scotland.shelter.org.uk	Shelter Scotland Scotiabank House 6 South Charlotte Street Edinburgh AH2 4AW Telephone: 0808 8004444
Age UK (Scotland)	A national charity providing a wide range of advice and information for elderly members of the community.	www.ageuk.org.uk/scotland	Telephone: 0800 1244 4222

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)
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High Street
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Jeżeli chciałby 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:

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

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