



**I need to find
somewhere to live**



If you need information from Moray Council in a different language or format, such as Braille, audio tape or large print, please contact:

إذا كنتم في حاجة إلى معلومات من إقبل مجلس إموراي أو تكون بلغة مختلفة أو على شكل مختلف مثل البراي، أسطوانة أو ديو أو أن تكون مطبوعة باستعمال حروف غليظة فالرجاء الإتصال بـ

Jei pageidaujate tarnybos Moray tarybos teikiamą informaciją gauti kitokiu formatu, pvz., Brailio raštu, garso įrašų ar stambiu šriftu, kreipkitės:

Jeśli potrzebują Państwo informacji od Rady Okręgu Moray w innym formacie, takim jak alfabet Braille'a, kasety audio lub druk dużą czcionką, prosimy o kontakt:

Se necessitar de receber informações por parte do Concelho de Moray num formato diferente, como Braille, cassete áudio ou letras grandes, contacte:

Ja Jums vajadzīga informācija no Marejas domes (*Moray Council*) citā valodā vai formātā, piemēram, Braila rakstā, audio lentā vai lielā drukā, sazinieties ar:

اگر آپ کو مورے کونسل سے کسی دیگر زبان یا صورت میں معلومات درکار ہوں مثلاً "بریلے، آڈیو ٹیپ یا بڑے حروف، تو مہربانی فرما کر رابطہ فرمائیں:



Housing and Property
PO Box 6760
Elgin
IV30 1BX



0300 123 4566



housing@moray.gov.uk

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We review our leaflets regularly to make sure you have the most up-to-date information. However, the content of this leaflet is only correct at the time it is published.

What should I do if I am homeless or at risk of homelessness?

If you have concerns about your housing situation and think you might have to leave your current accommodation, you should contact us as early as possible:



0300 123 4566



www.moray.gov.uk



If you become homeless after 5pm or at a weekend you should call our emergency out-of-hours number: **08457 565656**

If you contact us with any problems about your housing need, with any concerns about losing your home, including the possibility of becoming homeless, you will be referred to our Housing Options Team.

Please think very carefully before giving up your home. You may be able to stay where you are. Please don't wait until you are homeless or about to become homeless before you get help.

Facing homelessness can be stressful and isolating. It is important you do not make any decisions before asking for advice. In many cases it can be prevented.

What can you do to help me?

We can:

- give you information and advice that will help you consider all of your housing options;
- help look at your situation and circumstances, to find a solution that is right for you and your household; and
- do everything we can to try and help you solve your current housing situation and, wherever possible, avoid you becoming homeless. If we cannot help prevent it, we may be able to help you find somewhere else to live before you are made homeless.

What do you mean by housing options?

Council housing is not the only way you can access housing, there are other ways. We will help you look at all your options and try to help you address any issues that are causing your housing problems. We will discuss the possibility of you being able to stay in your current accommodation as well as other housing types such as council housing, housing association properties and the private rented sector. Your options will depend on where you want to live, your need and your situation. We will give you information on all your options, including contact details. This way you can make an informed and realistic decision on how to improve your housing situation.

We also have an online 'Guide to Housing Options in Moray'.



http://www.moray.gov.uk/moray_standard/page_95000.html

This sets out all the available housing opportunities in the Moray area, and gives you more information on housing associations, landlords and letting agents.

What is the Housing Options Team?

This is a team of highly skilled and trained housing staff who will work with you to give free advice, information and support on a wide range of housing issues such as:

- your housing rights
- housing providers
- housing support
- money / debt advice
- mediation / negotiation
- substance misuse / addiction
- domestic abuse
- harassment

It's ok to ask for help



Who is this service for?

Anyone with a housing need will be offered a housing options interview.

You may have a housing need if:

- you are homeless or at risk of homelessness
- you have received notice or your landlord has asked you to leave your home;
- your family/friends have asked you to leave;
- you are not keeping up with your mortgage payments or your home is being repossessed;
- you are struggling to keep up with your rent payments or you are being evicted;
- you are being asked to leave due to disputes, difficulties or circumstances within the household;
- you and your partner are having relationship difficulties;
- you are experiencing any type of domestic abuse;
- you are in hospital and will not be able to go back home when you are discharged;
- you are leaving prison but do not have accommodation to stay in;
- you are experiencing other issues such as harassment, overcrowding, serious property conditions or have a housing emergency (flood/fire).

By law, landlords and mortgage lenders must tell us when they are about to evict someone so we can identify households who may be at risk of homelessness. If we receive a notice we will try to contact you to offer our help and advice.

What will happen at my Housing Options interview?

Your interview will be private and confidential. You can take a friend, adviser or an independent representative with you for support. You can also request that your interview is with someone of the same sex. We will discuss your circumstances and work with you to identify all the options that are available.

Tell us if you have any special needs, communication or translation difficulties so we can make suitable arrangements for our meeting.

If you cannot keep your appointment with us, please let us know as soon as possible. We have limited appointments and we need to make every effort to make sure that they are available for people who really need our help. We can change your appointment if we need to.

What information do I need to have for my interview?

Please be prepared and have any relevant information, documents or evidence with you for your interview. We know it is not always easy to gather these but it may help speed up the process if you bring as many of the following items as you can.

Evidence of why you may be about to lose your home

- ☐ Notice to quit from your landlord
- ☐ Your tenancy agreement (to make sure your notice to quit is valid)
- ☐ Repossession letter from mortgage lender
- ☐ Eviction documents from the court
- ☐ Written confirmation you can no longer stay at your current address
- ☐ Written discharge from the armed forces
- ☐ Crime number or copies of relevant police reports (for example, if you are leaving home because of violence or harassment)

What can we do to help?

- Offer advice and assistance if you are looking for somewhere to live or advice on what you can do to try and keep your home;

Discuss all your housing options such as:

- applying to us for housing, including how we allocate housing;
- applying to housing associations that have a range of different house types;
- private rented property, furnished or unfurnished, which can be one of the quickest ways of securing accommodation. If you cannot afford to pay a deposit and meet our eligibility criteria, we may consider you for our Moray Keyfund rent deposit guarantee scheme;
- staying with family or friends on a temporary basis until you find something else; or
- low cost shared ownership schemes.
- We can give you a list of local housing associations and letting agents.

Help you deal with mortgage/rent arrears: give you up to date information and any help you can get to pay your mortgage or rent arrears. This includes general advice about housing benefit or local housing allowance (for private rented housing). We can also talk to your landlord and try to resolve any issues that may be affecting your tenancy;

Help resolve disputes: if there is a problem at home, we may be able to help by discussing them with you and/or your family members or friends so you do not have to move;

Prevent homelessness: we may be able to help you avoid becoming homeless, especially if you come to us early enough;

Make referrals for support: we can make a referral for anyone aged 16 years or over who may be vulnerable and needs help to keep their home and stay independent. This support can be delivered in your own home, in temporary or supported accommodation;

Signpost you to other agencies and departments that can help: we work in partnership with other agencies who can also help with issues affecting you and your family such as relationship advice, domestic abuse, homelessness, housing support, citizens advice, money advice, adaptations for your home if it no longer meets your needs and so on.

At the end of the housing options meeting we will give you a personalised written summary that details all of the options we have discussed. We will keep in touch with you, continue to work with you or arrange to meet you again, depending on what you decide to do, until you have found a solution to your housing problem.

What happens if there is no other housing option suitable for me?

If your homelessness cannot be prevented and we cannot secure any other suitable option, you can decide if you want to make a homeless application. You will have an appointment with one of our Housing Needs Officers who will:

- complete the form with you;
- tell you about the application process and how your application will be assessed; and
- discuss with you the need for temporary accommodation.

You will need to have any relevant information, documents and evidence available. It will help the application process if you can provide as many of the following items as you can.

Identification: This should be photographic where possible

- ☐ Birth certificate
- ☐ Passport
- ☐ Proof of immigration status
- ☐ Driving licence
- ☐ National insurance card

Evidence of why you may be about to lose your home

- ☐ Written confirmation you can no longer stay at your current address
- ☐ Your tenancy agreement
- ☐ Notice to quit from your landlord
- ☐ Repossession letter from mortgage lender Eviction documents from the court

Other evidence

- ☐ Utility bills (phone, gas, electricity) in your name, or a letter addressed to you, which says where you have been living.

This can be from:

- your school, university or college
- your doctor or hospital
- your employer
- the Department of Work and Pensions (DWP) or Jobcentre Plus
- your social worker

Other evidence of your personal circumstances

- ☐ Birth certificates for your partner and children
- ☐ Wage slips/bank statement
- ☐ Proof of pregnancy, if you or anyone else in your household is pregnant
- ☐ Doctor's/hospital letter about any health problems
- ☐ Written discharge from the armed forces
- ☐ Crime number or copies of relevant police reports (for example, if you are leaving home because of violence or harassment)

How do I apply for general Council housing?

Please note this is different application process to a homeless application.

You can apply for council housing in Moray by registering for a Housing Online account on our website:



www.moray.gov.uk/moray_standard/page_101375.html

Once you have registered, you will need to log into the account using your email address and password.

Then select an option:

- Create a housing application: to create a new application.
- Incomplete Housing Application: to continue with an application that has been partially completed.
- Completed and accepted: to update and amend an application which has been completed and submitted already.

Demand for affordable housing in Moray is very high. If you apply for Moray Council housing, it may be a long time before we can offer you a tenancy. Please see our leaflet 'Allocations Policy and the Points System' that will explain in more detail how we allocate our houses.

Confidentiality

Everything we discuss with you will be completely confidential. At our meeting, we will explain how information about you will be used and who we might share it with. We will only share information with your consent or with the permission of someone who is entitled to give consent on your behalf. We will ask you to sign a consent form to let us share your information with other services and organisations.

All the information that you give us will be kept securely. We will control who has access to it in line with Moray Council's Information Management Strategy and Record Management Guidelines. We will only keep the information for as long as is necessary. We will only share the information where necessary and in line with Data Protection Law.

What if I need any more information or help?

If you need more information or help, you can contact us:



0300 123 4566



housing.needs@moray.gov.uk



If you become homeless after 5pm or at a weekend you should call our emergency out-of-hours number: **08457 565656**

Housing Options Team



housing.options@moray.gov.uk

Useful contact details

Citizen's Advice Bureau



01343 550088



**bureau@moraycab.
casonline.org.uk**

Men's Advice Line



0808 801 0327 (Freephone)

Money Advice Service



0300 123 4563



money.advice@moray.gov.uk

Moray Women's Aid



01343 548565



**01343 548550 (children and
young people)**



01343 548549 (Emergencies)



admin@mwaelgin.co.uk

Shelter Scotland



0808 800 4444 (Freephone)
www.shelter.org.uk

Social Work



01343 837236 (East Team)



01343 557922 (West Team)

Welfare Benefits



0300 123 4565



**welfarebenefits@moray.gov.
uk**

