
Report to:	Environment & Regeneration Committee	Date: 25 October 2018
Report By	Corporate Director Environment, Regeneration & Resources	Report No: ENV/035/18/DH
Contact Officer:	Drew Hall	Contact No: 01475 714272
Subject:	Scheme of Assistance (Section 72 Statement) -Updated Statement	

1.0 PURPOSE

- 1.1 The purpose of this report is to seek Committee approval for the updated Scheme of Assistance (SOA). The purpose of the SOA is to provide home owners and, where relevant, tenants in private rented property in Inverclyde with relevant information, advice and assistance in line with the requirements of Section 72 of the Housing (Scotland) Act 2006.

2.0 SUMMARY

- 2.1 Section 72 of the Housing (Scotland) Act 2006 requires Local Authorities to prepare and make publicly available a statement which sets out the Council's approach to providing householders with advice and/or assistance on how to repair, improve, maintain or adapt their home.
- 2.2 The original Scheme of Assistance was introduced on 1 April 2010 following completion of the transitional introduction of the Housing (Scotland) 2006 by the Scottish Government. The current SOA was last updated by the Committee in September 2013.
- 2.3 The Housing (Scotland) Act 2001 places a statutory duty on local authorities to prepare a Local Housing Strategy (LHS) supported by an assessment of housing need, demand and provision.
- 2.4 A review of the original SOA was undertaken in order to ensure it is relevant to the current understanding of the needs of local people which came to light during the preparation of the latest LHS; it's three main themes are now closely aligned to three outcomes of the Local Housing Strategy (LHS) 2017-2022. The updated SOA is attached in Appendix1

The Scheme of Assistance is aligned to the following three key outcomes of the LHS:
Improving housing quality
Housing and health
Affordable warmth and climate change

3.0 RECOMMENDATIONS

- 3.1 That Committee:
- Note the requirement of Section 72 of the Housing (Scotland) Act 2006 for LA's to have a SOA; and
 - Approve the updated Scheme of Assistance set out in Appendix 1.
 - Agree to update the Scheme of Assistance to include reference to a Rent Deposit Guarantee Scheme when approved.
 - Agree to update the Scheme of Assistance to reflect the changes to Care & Repair from April 2019

Martin McNab, Head of Environment & Public Protection

4.0 BACKGROUND

- 4.1 The Housing (Scotland) Act 2006 is based on the key principle that owners have primary responsibility for their property to ensure it is maintained, energy efficient and, if required, they can access assistance to adapt their property to help address their changing physical needs. There is an important role for Inverclyde Council to provide information, advice and assistance to home owners and private tenants to help them do that. The current SOA was last updated by the Committee in September 2013.
- 4.2 The Scheme of Assistance (SOA) takes cognisance of the principles of the Act and sets out our priorities in terms of providing advice, information, practical assistance and financial assistance to the householders of Inverclyde. It is important to note that the SOA defines an approach and is intended to match assistance to the barriers that owners and tenants may experience in exercising their rights and responsibilities as occupiers of property.
- 4.3 At its meeting of 4 November 2014 the Education & Communities Committee approved a strategy to tackle housing disrepair by encouraging effective property repair and maintenance of private sector housing in Inverclyde; the Private Sector Housing Repair and Maintenance Strategy. That Strategy changed the emphasis from enforcement being progressed by the Council under default works to earlier interventions. These early interventions include providing advice, organising co-owners meetings, the service of Statutory Notice and the payment of “missing shares”.
- 4.4 At its meeting on 19 January 2016 the Education & Communities Committee approved a protocol and associated guidance to support owners of common property to repair and maintain their homes through payment of “missing shares” which will form part of the Council’s ongoing approach in tackling housing disrepair. Both the Scheme of Assistance and the Private Sector Housing Repair and Maintenance Strategy are aimed at facilitating and encouraging property maintenance and repair by owners.
- 4.5 The SOA contributes towards delivery of the following outcomes of the Local Housing Strategy (LHS):
- Improve stock condition.
 - Support people to live independently for as long as possible in their own homes and communities
 - Tackle fuel poverty and contribute to meeting climate change targets

5.0 PROPOSAL

- 5.1 The scheme of assistance will deliver help to householders in three key ways aligned to the three outcomes of the LHS.

Advice and Information - General advice and information will be provided on a range of topics to help householders repair, maintain, adapt and make their homes as energy efficient as possible.

Practical assistance – Services will be provided which provide help with practical issues to assist owners to exercise their repair and maintenance responsibilities.

Financial assistance –Financial assistance will be made available to householders to adapt their homes, make their homes energy efficient or to enable maintenance works.

5.2 **Improve Housing Quality**

Advice and Information

Officers from the Public Health and Housing team will assist householders in carrying out repairs and maintenance to their properties; they will explain the best way to do that and give advice on how to arrange for work to be done in an appropriate manner, including resolving disputes between parties. Face to face meetings will be offered. Co-owners meetings can also be arranged and will be co-hosted by council officers from the mediation service and Public Health and Housing team.

Guidance offered will include making available a range of information notes that homeowners can access, as well as recommending websites that the Council subscribes to which will help inform owners and assist in guiding them to have necessary work carried out to their properties.

The Council is responsible for the landlord registration process for private rented property and now has a robust process in place for dealing with landlords who do not adhere to the standards required in private rented property, including reviewing their fitness to operate as landlords and using management plans which outline the steps which the landlord must take to ensure that their tenancies are properly operated both in terms of the physical standards tenancy management standards. If they do not adhere to the management plan a referral will be made via the Housing (Landlord Registration) Sub Committee recommending that the landlords' approval to rent property is removed.

The Council and HSCP are committed to providing a rent deposit guarantee scheme, the operational details of which are being progressed at present. A report will be submitted in due course to the Health & Social Care committee updating the Committee on progress of the scheme.. The SOA will be updated to reflect the details of the scheme.

Practical Assistance

An important strand of practical assistance that the Council will provide will be in the form of enforcement action. Where appropriate a Statutory Notice will be served on owners via the various pieces of legislation where the Local Authority has power to require owners to carry out work to their property. This will be particularly relevant where the works required are common in nature and the co-owners cannot agree via informal means to have necessary works carried out. These enforcement powers should be viewed as an enabling tool to require works which need to be carried out to a property to be done. In certain exceptional circumstances, where there is severe concern for the health of any occupier, the Council will carry out the work required in the Notice and recover the costs from the relevant owners.

The Council now has an Empty Homes Officer in post to offer practical help to owners of vacant properties to help them bring them back into housing use either by selling, renting or living in them. The post is jointly funded for two years by Inverclyde Council, River Clyde Homes and Shelter Scotland. Empty homes tend to be unsightly, poorly maintained and can be a blight on an area, and minimising their number is clearly to be encouraged as they are not only a valuable unused asset but also can bring viable housing back into the housing supply.

Financial Assistance

The Council will now offer "missing shares" payments under Section 50 of the Housing (Scotland) Act 2006. This discretionary provision allows Local Authorities to pay for maintenance costs for co-owners in common properties who cannot afford to or who will not pay their shares of maintenance costs. Applications will be considered from co-owners who have been unable to have maintenance works carried as not all of the other co-owners will pay their share. Providing all necessary steps have been taken by the majority of owners to try to have the remainder of owners pay their share the Council can pay those shares on completion of the required maintenance works and recover the costs from the owners who have not paid thereafter via a charge on the title to their property

known as a Repayment charge. It is envisaged use of these provisions will be warmly welcomed by many co-owners who live in common property where their attempts to maintain them are regularly prevented by co-owners who will not pay or cannot be found.

Financial assistance will be made available to householders to replace lead pipework. Grants of 50% of the cost of replacing the pipework serving the dietary supply, usually in the kitchen; from the Scottish Water connection in the pavement will be provided. The previous age related restrictions to eligibility for grant have been removed and all householders will now be eligible to apply for this assistance.

5.3 Housing and Health Advice and Information

Assistance offered to ensure that people are supported to live independently for as long as possible in their own homes and communities includes printed information, information available online as well as direct contact with Council staff and key partners.

Practical Assistance

Currently Inverclyde Care and Repair Service provide support to householders to adapt their home to suit a disabled occupant's needs and advise on how best to carry out repair and maintenance works to their property as well as operating the small repairs service where a range of small household repairs can be carried out for a small charge. Signposting to a range of practical housing and support services is also carried out by Care and Repair staff although duplicated by other Council & HSCP services. This service is to be brought in house from April 2019 and is subject to a separate report to the Committee.

Financial Assistance

Homeowners and private tenants who consider they may need an adaptation to their property to help address their changing physical needs should contact the Inverclyde Centre for Independent Living for an assessment to be carried out by an Occupational Therapist who will recommend an appropriate adaptation be carried out. Grants towards the cost of the adaptation will be paid at a level of 80% of the cost of the work. Where a financial assessment suggests that a higher level of assistance is justifiable 100% can be paid. In cases where the homeowner's property is no longer suitable for their needs and cannot be easily adapted assistance may be offered towards the purchase of a more suitable house.

5.4 Affordable Warmth and Climate Change Advice and Information

Help is provided to improve energy efficiency in the private sector. All energy efficiency enquiries are referred to Home Energy Scotland (HES); who provide a bespoke telephone service which allows individual enquirers to find out exactly what assistance they are eligible for in their particular circumstances. Their website also provides a wide range of information about the types of assistance that can be accessed.

Practical Assistance

HES will refer individuals to IHEAT which is a free and impartial home visit service based locally its operatives can advise on all aspects of home energy use, including how to reduce energy bills and help resolve complex problems with energy suppliers, including fuel debt.

Financial Assistance

The Council can provide grant assistance via HES for households in fuel poverty and who have a partial, broken, beyond economical repair, ineffective or no heating system.

The Council is also able to assist homeowners to access funding either through grants or interest free loans to pay their contribution towards the cost of energy efficiency measures in home energy efficiency programmes area based (HEEPs ABS) schemes through the very successful HEEPS ABS programme in conjunction with local Registered Social Landlords. The aim of the HEEPS: ABS funding team is to target specific areas where fuel poverty is known to exist and where homes are uninsulated or require additional insulation to bring them up to current standards.

The Council is keen to promote shared equity help with home ownership. The Scottish Government Low cost Initiative for First Time buyers (LIFT) scheme offers up to 40% funding towards the purchase price of an affordable home. Options are to purchase a new home from a housing association or from the open market. It is available to a range of people including first time buyers social landlord tenants, disabled and older people with housing need, armed forces personnel and veterans who have recently left the armed forces. Inverclyde Council try to promote and encourage housing options which meets people's aspirations

6.0 IMPLICATIONS

6.1 Financial

Financial: There are no financial implications costs are contained within budget.

Cost Centre	Budget Heading	Budget Year	Proposed Spend	Virement From	Other Comments
N/A					

Financial Implications - Annually Recurring Costs/ (Savings)

Cost Centre	Budget Heading	With Effect from	Annual Net Impact	Virement From (if applicable)	Other Comments
N/A					

6.2 Legal

The introduction of the Scheme of Assistance will ensure that the Council meets the legal obligations as set out in Section 72 of the Housing (Scotland) Act 2006.

6.3 Human Resources

There are no significant human resource considerations.

6.4 Equalities

Has an Equality Impact Assessment been carried out?

Yes See attached appendix

No This report does not introduce a new policy, function or strategy or recommend a change to an existing policy, function or strategy. Therefore, no Equality Impact Assessment is required.

6.5 Repopulation

Having well maintained appropriately adapted property improves the housing stock in and will contribute to Inverclyde being a more attractive, accessible and affordable place in which to live.

7.0 LIST OF BACKGROUND PAPERS

- 7.1
- Housing (Scotland) Act 2006 – Scheme of Assistance (Section 72 Statement) (October 2009)
 - Private Sector Housing –Repair and Maintenance Strategy report to the Education and Communities Committee (November 2014)
 - Private Sector Housing –“Missing Shares” Protocol and Guidance report to the Education and Communities Committee(January 2016)



**Housing (Scotland) Act 2006
Scheme of Assistance**

For Home Owners and the Private Rented Sector

**Section 72 Statement
October 2018**

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1. Introduction

- 1.1 The Housing (Scotland) Act 2006 was introduced to tackle issues relating to the quality and condition of housing in the private sector. Under part 2 of the Act, Local Authorities are required to prepare and publish a 'Section 72' statement in the form of a 'Scheme of Assistance'

2. Vision

- 2.1 The Council's Scheme of Assistance is based on the principle that owners have primary responsibility for the maintenance of their property. However, there is a clear role for the Council in private sector housing as the Act places a continuing obligation on Local Authorities to provide information and advice and assistance to home owners. This document details what support will be provided to help those living in the private sector, including the private rented sector, repair, maintain, improve or adapt their homes and help tackle fuel poverty.
- 2.2 Housing Association tenants are not included in the Scheme of Assistance. Tenants of a Housing Association should contact their landlord direct about the advice and assistance available to them from the association.

3. Equalities

- 3.1 The Council's nurturing Inverclyde approach aims to get it right for every child, citizen and community, and this includes how we ensure that people with protected characteristics are safe, healthy, achieving, nurtured, active, responsible and included.
- 3.2 The Council are committed to ensuring that everyone receives a high quality service and will strive to encourage equal opportunities and diversity. Through the Equalities Act 2010 there is a duty to advance equality of opportunity and ensure that our services do not discriminate on the basis of age, disability, gender re-assignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.
- 3.3 Everyone has a protected characteristic and as such the new act helps ensure that everyone has fair access and inclusion through:
- Elimination of unlawful discrimination
 - Advancement of equality of opportunity between people who share a protected characteristic and those who do not: and
 - Fostering good relationships between people from different groups

4. Background

4.1 National Policy

The Scottish Government have set Sixteen National Outcomes to describe what it wants to achieve. These outcomes help to sharpen the focus of government, enable priorities to be clearly understood and provide a clear structure for delivery.

- 4.2 By achieving these outcomes, the Government has undertaken to make Scotland a better place to live and a more prosperous and successful country. They focus public services on

creating a more successful country, with opportunities for all of Scotland to flourish, through increasing sustainable economic growth.

The Scheme of Assistance will contribute towards delivering the following three outcomes:

- National Outcome 10 – we live in well designed, sustainable places where we are able to access the amenities and services we need
- National Outcome 12 – We value and enjoy our built and natural environment and protect it and enhance it for future generations
- National Outcome 15 – Our people are able to maintain their independence as they get older and are able to access appropriate support when they need it.

5. Local Housing Strategy

- 5.1 To ensure Local Authorities achieve the national outcomes they are required to prepare a 'Local Housing Strategy' (LHS). The Council's LHS (2017-2022) outlines how housing provision and housing related services are co-ordinated and sets outcomes, indicators, targets and policy commitments for these provisions and services.
- 5.2 The Council's Scheme of Assistance has been designed to contribute towards meeting the following LHS outcomes and outlined in this document:
- **Improving Housing Quality**
 - **Housing and Health**
 - **To Tackle Fuel Poverty and Contribute to Meeting Climate Change Targets.**
- 5.3 The Council's Public Health & Housing Team within Safer and Inclusive Communities have primary responsibility for the development and implementation of the Scheme of Assistance. The Public Health & Housing Team will be the contact for home owners, landlords and tenants in the private sector seeking assistance, information and advice.

6. Scheme of Assistance

- 6.1 To assist with the delivery of the of the LHS outcomes the Council will offer the following 3 strand approach:
- **Advice and Information**
We will offer general advice and information on a range of repairs, maintenance, improvements and/or adaptations to all homeowners in Inverclyde.
 - **Practical Assistance**
We will offer services which provide help with practical issues to assist owners in exercising their repair and maintenance rights and responsibilities and effecting repairs to their property.
 - **Financial Assistance**
Financial assistance will be available to those qualifying homeowners who require adaptations or lead pipe replacement.

7. Summary Assistance Available

7.1 The table below summarises the methods of assistance available, and who will be eligible for these.

Type of assistance available under Inverclyde Council Scheme of Assistance	Private Tenant	Private Landlord	Home Owner
Advice and assistance delivered by the Public Health & Housing Team	✓	✓	✓
Information and advice from the Council's website	✓	✓	✓
We will assist by using enforcement powers to deal with housing issues such as disrepair, poor maintenance and below tolerable standard housing with particular focus on matters which give rise to detrimental effects on occupiers health.	✓	✓	✓
We will provide advice and assistance when a statutory notice has been served on a property	✓	✓	✓
Financial assistance to carry out essential adaptations to a home if you are a person with a disability and have been assessed by Health and Social Care Partnership (HSCP) Occupational Therapy Service	✓		✓
Advice and assistance from Inverclyde Care & Repair Services, including the Small Repairs Service to assist older people or people with a disability to remain in their own homes.	✓		✓
Home Energy and Fuel Poverty advice through Home Energy Scotland (HES) and Inverclyde Home Advice Team (i.HEAT).	✓	✓	✓
Lead Pipe Replacement	✓	✓	✓

8. Improving Housing Quality

8.1 This section outlines the assistance which will be provided will help improve stock condition.

8.2 Advice and Information

Repairs and avoiding disputes

A regular ongoing maintenance program should be put in place at every property. If there is work required to the common parts of a shared building, owners initially should contact the other owners in their block, with whom they share responsibility for the upkeep of the property to discuss the work needed and agree how it should be done.

The Council recognise that property owners can experience difficulties managing common repairs, and can provide impartial advice on this matter, including:

- The rights and responsibilities of owners
- How to contact the co-owners within your property
- Arranging and, on occasion, hosting co-owner meetings
- Arranging for work to be done
- The roles of property factors; and
- Resolving disputes between parties

Mediation Services

Mediation Services can be provided; this is an informal way of resolving disputes between household or between landlords and tenants. A successful mediation would result in an agreement being signed by all parties confirming what steps will be taken to resolve the repair issues.

The service is free of charge and it does not prevent owners or tenants seeking advice from other services.

Guidance notes and websites

Information and advice will be provided to help homeowners arrange for repair work to be carried out to their own property and provide information on a range of issues related to housing.

The Council can refer residents to a range of guidance on the following:

- Asbestos
- Dampness and Condensation
- Electrical Safety
- Gas Safety
- Employing Tradespeople
- Energy Efficiency
- Mediation
- Maintaining you home
- Landlord Registration
- Lead in Water
- Missing Shares
- Paying for Maintenance

- Property Managers
- Seasonal Checklist
- Tolerable Standard
- Organising Repairs
- Common Repairs
- Title deeds
- Plumbing emergencies

Further information is available at the following website:

<http://newtenementhandbook.scot/>

Private Rented Sector

The Council is committed to supporting the provision of good quality private rented accommodation. Such accommodation must meet the specific requirements which apply to private rented property known as the repairing standard. If tenants are concerned about the condition of private rented property, The Council can advise them what to do but in the first instance they should contact their landlord.

Privately rented property must be registered with the Landlord Registration Scheme.

Further information is available at the following website:

http://landlordregistrationscotland.gov.uk/search_

If property is not registered The Council can take action against the landlord to make sure that it is.

The Council can also assist tenants to ensure that their landlord complies with the relevant housing law that relates to private sector tenancies.

Further information is available at the following website:

<http://rentingscotland.org>

The Council has now developed a process where landlords who do not act in an appropriate manner or operate their tenancies in a way that means that they are not complying with the relevant housing law can be reported to the Housing (Landlord Registration) Sub-committee with a recommendation that the landlords' approval to rent property is removed. Revocation of a landlord's registration to rent out residential property will only be considered where a landlord consistently refuses to operate the tenancy in an appropriate manner.

First-Tier Tribunal for Scotland (Housing and Property Chamber)

The First-tier Tribunal for Scotland (Housing and Property Chamber) provides tenants with a way of forcing landlords to comply with the Repairing standard.

Further information is available at the following website:

<http://www.housingandpropertychamber.scot/repairs/repairs-faq>

If a private rented property does not meet the Repairing Standard, tenants need to initially inform their landlord allowing them the opportunity to carry out works. If it is considered that a landlord has failed to meet the Repairing Standard an application should be made to the Chamber by the tenant. Tenants will have to demonstrate that they have notified the landlord of the work that is needed and when that was done by providing a copy of the letter written and evidence of posting

In certain circumstances The Council can report failure to meet the Repairing Standard to the Housing and Property Chamber by undertaking a Third Party Referral such circumstances mainly relate to where tenants are deemed to be vulnerable or there is some concern for the manner in which the tenancy is being operated by the landlord.

Further information is available at the following website:

<http://www.housingpropertychamber.scot/>

8.3 Practical Assistance

Enforcement Action

The Scheme of Assistance aims to encourage and support owners to take responsibility for the condition of their property. It is recognised, however, that there are owners who do not maintain their property. In these cases The Council has a range of legislative powers which are and will continue to be used extensively and effectively to force owners to maintain their properties. The use of legislative powers should be viewed as an enabling exercise to allow owners to have essential works carried out.

Environmental Protection Act 1990 Section 80 Notice

Where the conditions at a property gives rise to concern for the health of the occupants to such a degree that the conditions constitute a statutory nuisance the Local Authority will serve Notice on those responsible for the problem requiring them to have the remedial work carried out to abate the nuisance. If they do not The Council has the option to serve Fixed Penalty Notices on the owners or, in certain circumstances, refer the matter to the Procurator Fiscal; only in exceptional circumstances would the Local Authority carry out the work required and charge the owners of the cost of the work plus as administration charge.

Building (Scotland) Act 2003 Section 28 Notice

Where a property is in a state of disrepair the Local Authority may serve Defective Building Notices on all responsible parties requiring them to have the disrepair attended to.

Housing (Scotland) Act 2006 Section 30 Notice

The Council may choose to serve Work Notices on owners of properties which are sub-standard. Owners must then arrange to carry out the work detailed in the Notice. If the owners do not comply with the Work Notice within the time set out, The Council can, in exceptional circumstances, carry out the work and reclaim all costs incurred from the owner. This can be done by means of a repayment charge which is secured against the title deeds of the property.

Housing (Scotland) Act 2006 Housing Renewal Area

A Housing Renewal Area is an area where The Council have identified a significant number of sub-standard houses and/or a house, where housing is adversely affecting the amenity of an area.

The improvements under a Housing Renewal Area are enforced by the issuing of Work Notices or Demolition Notices which state the extent of the works that the owner must undertake and the timescale in which they must carry out the work. Failure to comply with the terms of the Notice may result in The Council undertaking works and recovering all costs and fees from the owner.

Housing (Scotland) Act 1987 Closing and Demolition Orders

Where a property is not fit for habitation, below tolerable standard and ought to be demolished The Council will serve Closing Orders on property prohibiting its use for human habitation. If the property is detached a Demolition Order will be served on the property. The Council will only use this ultimate sanction where there have been attempts made by The Council to have the matter dealt with by those responsible and where an economic viability assessment has been carried out and the action is proportional in terms of the human rights of the occupier.

Tolerable Standard

A house meets the Tolerable Standard if it

- Is structurally stable
- Is substantially free from rising or penetrating damp
- Has satisfactory provision for natural and artificial lighting, for ventilation and for heating
- Has satisfactory thermal insulation
- Has an adequate piped supply of wholesome water available within the house
- Has a sink provided with a satisfactory supply of both hot and cold water within the house
- Has a water closet or waterless closet available for the exclusive use of the occupants of the house and suitably located within the house
- 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
- 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, complies with the relevant requirements in relation to the electrical installations for the purpose of that supply
 - “the electrical installation” is the electrical wiring and associated components and fittings, but excludes equipment and appliances
 - “the relevant requirements” are that the electrical installation is adequate and safe for use
- Has satisfactory facilities for the cooking of food within the house and
- Has satisfactory access to all external doors and outbuildings

Advice and assistance is available to those served with any type of formal Legal Notice served by The Council.

Empty Homes

Empty homes are detrimental to the local environment as they are often the target of antisocial behaviour. Empty homes are also more likely to fall into disrepair which is the most common reason for properties remaining unoccupied.

The Council and River Clyde Homes are working with the Scottish Empty Homes Partnership, set up by the Scottish Government and Shelter Scotland, to help bring empty homes back into the affordable housing supply.

A range of practical advice and assistance is available from The Council's Empty Homes Officer to encourage empty home owners to sell, rent or live in the properties which they own. We are also currently in the process of developing an Empty Homes Strategy to support home owners in bringing their properties up to standard and back into the viable housing supply.

8.4 Financial Assistance

Lead Pipe Replacement

The Council provides financial assistance to households to replace lead piping which supplies drinking water where the property is their main residence.

Financial assistance will be provided at a rate of 50% of the cost of replacing the affected supply from the Scottish Water connection, usually in the pavement, to the cold water dietary supply in the kitchen. Where the water supply is shared with another owner or owners the lead must be removed from the whole dietary supply.

Missing shares

Supporting owners to carry out common maintenance works is clearly a priority for The Council as it is recognised that maintenance is essential to keep property in a good state of repair; to support this assertion although this is a discretionary power given the priority that The Council assigns to good maintenance "missing shares" will be paid where the requirements of the relevant legislation; the Housing (Scotland) Act 2006 Section 50 have been complied with by the co-owners. "Missing shares" of maintenance costs will be paid on behalf of owners who are unwilling or unable to participate in maintenance schemes. The Council will then recover those costs which will include administration costs and interest charges from the non-participating owners. The legislation also allows recovery to be made from owners who do not pay their share via a Repayment Charge which is attached to the titles to the relevant property.

Paying missing shares, however, will only be carried out by The Council if resources permit, and where all other options have been explored by the Co-owners to have the necessary work carried out.

The Public Health & Housing team can assist with housing problems on an individual basis or to a group of property owners where occupiers are suffering as a result of disrepair.

9. Housing and Health

9.1 This section outlines the services that are available to ensure that people are supported to live independently for as long as possible in their own homes and communities, through the provision of equipment and adaptations to meet the needs of a disabled person.

9.2 Advice and Information

Advice and information regarding the assistance available to all home owners and private tenants from the Council is available online, through a range of printed information and also through contact with the relevant council staff and key partners noted in this document.

Health and Social Care Partnership

To support people to live independently in their own homes and communities The Council, through the Health and Social Care Partnership (HSCP), have a responsibility to assess a person's needs for equipment or an adaptation to access their house and to access standard amenities.

Standard amenities are:

- A sink provided with hot and cold water in the house
- A WC suitably located in the house
- A bath or shower and wash hand basin each with hot and cold water suitably located in the house

The assessment and priority of need is carried out by an Occupational Therapist (OT), and, if appropriate, they will make a referral for grant assistance.

The following is a list of works that are eligible for grant assistance, this list is not exhaustive it is simply a guide to the most common works eligible:

- Wet floor shower area
- Level access shower
- Over bath shower
- Doorway widening
- Through floor lift
- Stair lift
- External stair lift
- Access ramp
- Professional fee's; Architects/Surveyors etc. including fees for work that might not go ahead

To ensure the assessment for grant assistance is fair and transparent the Council adheres to the Scottish Government Statutory Guidance; Implementing the Housing (Scotland) Act 2006 "Work to meet the needs of Disabled People".

Works for the provision of additional living accommodation are not eligible works for mandatory financial assistance.

If there is a requirement for equipment or an adaptation or for more information on the OT services, contact:

Inverclyde Council
Inverclyde Centre of Independent Living
10-16 Gibshill Road
Greenock
PA15 2UP
01475 714350

9.3 Practical Assistance

Inverclyde Care and Repair Services

Inverclyde Care and Repair are managed by Cloch Housing Association and funded by the Council.

All OT referrals for adaptations are made to Inverclyde Care and Repair who will assist with progressing the required works and the application for grant assistance. Inverclyde Care and Repair will appoint a Project Officer to assist with the grant application and a Technical Officer to ensure that the works to be carried out meet the needs identified by the OT and that they comply with the relevant planning and building regulations.

Inverclyde Care and Repair can also offer advice and information on repairs, improvements and adaptations that are not eligible for grant assistance or can direct to other appropriate organisations that can provide advice on a number of housing and support issues.

Inverclyde Care and Repair operate a small repairs service for plumbing, electrical, joinery and general household jobs.

Inverclyde Care and Repair services are available to homeowners and tenants in the private sector who are either disabled or are over 60 years of age.

Further information is available at the following website:

<http://inverclyde.gov.uk/housing/home-owners/care-and-repair>

contact:

Inverclyde Care and Repair
19 Bogle Street
Greenock
PA15 1ER
01475 787975
01475 788274

Email: invercareandrepair@clochhousing.org.uk

9.4 Financial Assistance

Grant Assistance

All eligible adaptation works will receive a minimum of 80% grant assistance, where financial assessment suggests that the application of a means tests would lead to a higher level of assistance, at the discretion of the Council, 100% grant can be awarded. In all

cases the most efficient and cost effective solution for an adaptation will be considered, within budget constraints, to ensure fair and equitable distribution of available grant funding.

Grant Assistance to Move House

In some cases if the homeowner's property is no longer suitable for their needs and adaptations are not practical alternative solutions may need to be sought, including consideration of more suitable housing. In such circumstances financial assistance can be offered to assist with moving expenses and towards the purchase of a more suitable house.

Adaptations in Private Sector Tenancies

Private Sector tenants have the right to adapt their home subject to the consent of the owner (and sometimes co-owners where applicable). No reasonable request should be refused. An owner can request that the property be reinstated to its original condition if the adaptation is no longer required, grant assistance can be made available for reinstatement.

Where possible the owner will be encouraged to retain any adaptation for the use of another tenant with similar needs. Where practical, consideration can also be given to an adaptation being transferred to an applicant's new address if required.

Further information is available at the following website:

<http://inverclyde.gov.uk/housing/private-tenants/housing-grants-and-assistance>

or Contact:

Senior Grants Officer
Inverclyde Council
James Watt Building
105 Dalrymple Street
Greenock
PA15 1HU
Tel 01475 714228

10. To Tackle Fuel Poverty and Contribute to Meeting Climate Change Targets.

10.1 This section outlines the services available to tackle fuel poverty and advice available to improve energy efficiency of housing in the private sector.

10.2 Advice and Information

Home Energy Scotland

Home Energy Scotland (HES) are funded by the Scottish Government and delivered by the Energy Saving Trust. HES are a network of local advice centres covering all of Scotland. Advisors offer free, impartial advice on energy saving, renewable energy, sustainable transport, waste prevention and more. HES are an advice service available to householders, community, groups, businesses and the public sector.

In the first instance the Council will refer all energy efficiency enquiries to HES.

10.3 Practical Assistance

Inverclyde Home Energy Advice Team

HES will refer local enquiries to 'Inverclyde Home Energy Advice Team' (i.HEAT), when necessary.

i.HEAT is a free and impartial home visit service and can advise on all aspects of home energy use, including how to reduce energy bills and help resolve complex problems with energy suppliers, including fuel debt.

Further information is available at the following website:

<http://energysavingtrust.org.uk/scotland/home-energy-scotland>

Or call the HES hotline number free on:
0808 808 2282

10.4 Financial Assistance

HES can also advise on discounted insulation measures available through a range of offers funded by the Scottish Government or through energy companies.

HES can provide information on:

- Home Energy
HES can advise householders how to save energy, money and make their home warmer. They can carry out a Home Energy Check over the phone to pin-point where energy and money can be saved and, if necessary, arrange for an advisor to visit or refer to iHEAT.
- Renewables
HES can advise householders about which renewables systems are appropriate for their particular circumstances and provide information about financial support and reputable installers.
- Loans and support
HES can advise householders about their eligibility for financial support, benefits, and incentives. HES can also help householders find discounted energy rates.

Central Heating Grant

The Council can provide grant assistance for households in fuel poverty and who have a partial, broken, beyond economical repair, ineffective or no heating system. Householders must contact HES in the first instance for assessment, HES will refer to the Council when necessary.

Home Energy Efficiency Programme Area Based Schemes (HEEPS ABS)

The Scottish Government is committed to tackling fuel poverty and to improving the energy efficiency of housing in the private sector by providing funding to homes via Local Authorities for HEEPS: ABS.

The aim of the HEEPS: ABS funding team is to target specific areas where fuel poverty is known to exist and where homes are uninsulated or require additional insulation to bring them up to current standards. The Scottish Government encourage Local Authorities to work on collaborative programmes in 'Area Based Schemes' (ABS) with local Registered Social Landlords and ensure that areas in fuel poverty are improved first before turning attention to other areas that could also benefit from energy efficiency measures. The Scottish Index of Multiple Deprivation (SIMD) Scores for the whole of Scotland, house types and council tax bands are used as the benchmark for determining which areas should be tackled first under HEEPS: ABS programmes.

Local authorities must ensure that they maximise the use of their HEEPS: ABS funding allocation and secure the best Energy Companies Obligation (ECO) funding leverage possible. The Council is committed to tackling fuel poverty and is adopting the Flexible ECO Eligibility Policy to allow Flexible ECO Affordable Warmth funding for energy efficiency works to be made available to homeowners in Inverclyde with the highest level of need.

Home owners participating in HEEPS: ABS programme will be required to pay a contribution to the cost of the works. Interest-free loans are available from the Scottish Government to help with the homeowner's contribution that is required. More information on the interest free loan will be made available to home owners participating in HEEPS: ABS programmes.

Further information is available at the following website:

<http://inverclyde.gov.uk/houseing/private-tenants/housing-grants-and-assistance>

Or contact the Senior Grants Officer at the number above.

HEEPS: Equity Loan Pilot

Inverclyde is now included in the HEEPS Equity Loan Pilot, which is a Scottish Government loan to help you to improve the energy efficiency of your home and make certain repairs to the fabric of the building.

An equity loan allows you to borrow against the loan value of your home, if your home is worth more than you owe on it you may be eligible for an equity loan and to qualify:

You must be an owner occupier:

- Your property must be in council tax band A-C; or
- You or a permanent resident receiving certain benefits

If you are a private sector landlord (other eligibility criteria apply)

- The property must be in council tax band A-C; or
- Your tenant must be receiving certain benefits

Energy Improvements	Repairs*
Central heating	Repairs to the roof structure
Renewable technologies	Removing rot infestations
Insulation	Preventing rising damp
Glazing	Repairing rainwater goods

*If the repair reduces heat loss or dampness in the property, it can be classed as an energy efficiency improvement.

Further information is available at the following website:

<http://energysavingtrust.org.uk/equity-loan>

Or call the HES hotline number free on:
0808 808 2282

Shared Equity Scheme Help with Home Ownership

The Scottish Government Low-cost Initiative for First Time Buyers (LIFT) shared equity scheme has helped thousands of people across Scotland purchase an affordable new home.

The LIFT scheme offers up to 40% funding towards the price of a home, with the option of purchasing either brand new from a housing association (where available), or from the open market.

The scheme is open to a range of people including first time buyers, social landlord tenants, disabled and older people with housing need, armed forces personnel and veterans who have recently left the armed forces.

Inverclyde Council try to promote and encourage housing options which meet people's aspirations.

This scheme can provide a resident who wishes to own their own home but currently believes that they cannot afford to, with the chance to live in a home and location area of their choosing, within certain price thresholds.

It can also assist current homeowners who may be looking for a new home after a significant change in household circumstances; or where someone has a disability and owns a house which doesn't suit their needs.

The scheme, managed by Link Group Ltd, has helped thousands of individuals and families into a new home.

If you are working, you could secure a mortgage with the LIFT scheme. You should speak with your bank or financial adviser and ask them to look for a shared equity mortgage.

More details can be found at Link's website: www.linkhousing.org.uk/LIFT

11. Grant Conditions

Grant assistance will be paid subject to all work being completed satisfactorily; the following conditions will apply to the house for 10 years from the date of the completion of the works carried out:

- The house must be used as a private dwelling, although part of it can be used for other purposes.
- The house must be the main residence either of the owner or a member of their family
- The owner must take all practicable steps to keep the premises or land in a good state of repair
- The grant will be repayable in reducing tranches of 10% per year if the owner sells the property within 10 years of the grant being paid, beginning with the date on which the work is completed.*
- The Council can require the owner to certify that the above conditions are being met.

*This condition excludes adaptations and also sales being completed by an executor on behalf of a deceased owner.

Useful Contact Numbers

Advice Service Capability Scotland	Telephone: 0131 313 5510 Textphone: 0131 346 2629 Email: advice@capability-scotland.org.uk
Antisocial Behaviour Helpline	Telephone: 0800 01 317 01 Email: problemsolving.unit@inverclyde.gov.uk
Care and Repair 19 Bogle Street Greenock PA15 1ER	Telephone: 01475 787975 https://www.inverclyde.gov.uk/housing/home-owners/care-and-repair
Customer Service Centre Inverclyde Council Municipal Buildings Greenock PA15 1LY	Telephone: 01475 717171 Telephone for the hearing impaired: 01475 717677 (office hours only) Email: comments@inverclyde.gov.uk
Financial Fitness	Telephone: 01475 729239 http://financialfitness.btck.co.uk/

Appendix 1

<p>Health and Social Care Partnership Hector McNeil House 7-8 Clyde Square Greenock PA15 1NB</p>	<p>Telephone: 01475 715365 Email: HSCP.Communications@ggc.scot.nhs.uk</p>
<p>Home Energy Scotland</p>	<p>Telephone: 0808 808 2282 http://www.energysavingtrust.org.uk/scotland/home-energy-scotland</p>
<p>Inverclyde Carers Centre 68-70 Cathcart Street Greenock PA15 1DD</p>	<p>Telephone: 01475 735180 https://www.inverclydecarerscentre.org.uk/Pages/Category/support-groups</p>
<p>Inverclyde Council Disability 10 Clyde Square Greenock PA15 1NB</p>	<p>Telephone: 01475 732700 Email: enquiries@icod.org.uk</p>
<p>Inverclyde Home Energy Advice Team (iHEAT)</p>	<p>Telephone: 0800 092 9002 Email: i-heat@thewisegroup.co.uk</p>
<p>Scottish Association of Landlords (SAL) 22 Forth Street Edinburgh EH1 3LH</p>	<p>Telephone: 0131 270 4774 Email: info@scottishlandlords.com http://www.scottishlandlords.com</p>
<p>The First-tier Tribunal for Scotland (Housing and Property Chamber)</p>	<p>Telephone: 0141 302 5900 https://www.housingandpropertychamber.scot/</p>