
Report To:	Education & Communities Committee	Date: 06 May 2014
Report By:	Head of Safer & Inclusive Communities	Report No: EDUCOM//36/14/DH
Contact Officer:	Drew Hall	Contact No: 01475 714272
Subject:	Scheme of Assistance – Review	

1.0 PURPOSE

- 1.1 The purpose of this report is to seek approval of the Council's revised Scheme of Assistance Statement. This Statement is required by section 72 of the Housing (Scotland) Act 2006.

2.0 SUMMARY

- 2.1 The Scheme of Assistance Statement provides information on statutory housing assistance for the improvement and repair of private sector housing in the Inverclyde area. The Scheme of Assistance sets out the Council's approach to the provision of advice, information, practical assistance and financial aid to home owners
- 2.2 The Statement has been reviewed following a number of developments both locally and nationally.

3.0 RECOMMENDATIONS

- 3.1 It is recommended that the Committee:
- a) Approves the revised Scheme of Assistance set out in Appendix I.

John Arthur
Head of Safer and Inclusive Communities

4.0 BACKGROUND

- 4.1 The Scheme of Assistance takes cognisance of the principles of the Housing (Scotland) Act 2006 and sets out the Council's position in terms of providing advice and information, practical assistance and financial assistance to home owners. It should be noted that the Scheme of Assistance defines an approach as opposed to simply a set of measures and is intended to match assistance to the barriers that owners may experience in exercising their rights and responsibilities.
- 4.2 The local authority must prepare and make publicly available a statement on the Scheme of Assistance of—
- the criteria by reference to which it determines whether to provide assistance in particular types of case and the form of the assistance,
 - the circumstances in which the approved expense relating to assistance provided by way of a grant or loan may be limited in a manner specified in the statement
 - The rate of interest or the rate or amount of other charges payable on a standard loan or on the repayment element of a subsidised loan.

The statement may make different provision for different cases and may be revised or replaced by the Local Authority.

- 4.3 There have been a number of local and national developments which have resulted in the need for a review of the Scheme of Assistance. These developments relate to the new provisions for home energy provisions and resident homeowners whose houses are likely to be the subject of a Demolition Order.

5.0 PROPOSED AMENDMENTS

- 5.1 The Government scheme for providing assistance to help homeowners improve the energy efficiency of their homes has change to the Home Energy Efficiency Programme for Scotland (HEEPS). The Inverclyde Home Energy Efficiency Advice Team (IHEAT) project has now been established and runs to 2015. The "Tackling Fuel Poverty "section of the Scheme of Assistance has been amended to reflect these changes.
- 5.2 The Scottish Government has developed several schemes to assist low income households with home ownership where affordability is the biggest restriction. As a whole these initiatives are described as low cost home ownership (LCHO). New supply shared equity (NeSSE) is a LCHO initiative which offers owners the opportunity to share the equity in their property with the Scottish Government, providing a low cost route to ownership.

The owner's stake in the property can be funded from traditional funding sources such as a capital receipt/deposit, mortgage or other type of loan product. In certain cases resident owners within regeneration areas can use the capital released from the acquisition of their home to fund their equity stake in a new build property which is linked to the regeneration area.

The Council supports the concept of low LCHO options and recognises that these options are of considerable benefit to housing based regeneration initiatives. It is also recognised that there exist situations where resident home owners in regeneration areas can be excluded from LCHO options as a result of the low or nil value of properties in those areas.

To reduce the likelihood of exclusion and provide equality of opportunity, Inverclyde Council will consider providing a grant of up to £12,500 to resident home owners, where their property in the designated regeneration area is their only residential property and is subject to a Demolition Order. The grant is designed to assist the resident owner with securing LHCO options in developments directly related to the regeneration area. The level of grant offered to resident owners will be at the discretion of the Council and will take account of:-

1. Priority of the regeneration initiative within the Strategic Housing Investment Plan;
2. Residence being within any Council defined eligibility period
3. House condition;
4. Minimum LHCO stake;
5. Current financial housing liabilities of the owner(s); and
6. Available financial resources of the Council.

6.0 IMPLICATIONS

Strategic

6.1 The Scheme of Assistance makes a valuable contribution to several strategic aims and objectives as set out in the:

- Single Outcome Agreement;
- Joint Community Care Strategy;
- Local Housing Strategy

6.2 Financial

The Council's current financial commitment to the Clune Park Area Regeneration Plan is as follows:

Financial Implications - One off Costs

Cost Centre	Budget Heading	Budget Year	Proposed Spend	Virement From	Other Comments
S of A	Scheme of Assistance	2014/15	£1,400,000	nil	
TOTAL			£1,400,000		

Financial Implications - Annually Recurring Costs/ (Savings)

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

6.3 Legal

The Scheme of Assistance Statement is required by Section 72 of the Housing (Scotland) Act 2006. Section 71 of the 2006 Act provides the Council with the power to provide or arrange for the provision of assistance to a person in connection with the acquisition of a house. Such assistance may be in the form of grant and may be provided on such terms as the relevant local authority sees fit.

6.4 **Human Resources**

Currently being met within existing and temporary staffing.

6.5 **Equalities**

When delivering services to our customers, full cognisance is taken of equality and diversity processes and procedures.

6.6 **Repopulation**

This plan is intended to help remove an area of housing blight in Inverclyde and therefore improve the overall area.

7.0 **CONSULTATIONS**

7.1 Officers from Legal, Property and Finance Services have been consulted on this report.

8.0 **LIST OF BACKGROUND PAPERS**

- 8.1
- Scheme of Assistance Budget Report – E&C Committee March 2013
EDUCOM/31/13/DH
 - Scheme of Assistance proposed amendment - E&C Committee September 2013
- EDUCOM/59/13/DH

Attachment

Appendix I: Scheme of Assistance 2014 (v.1.5)



Housing (Scotland) Act 2006

Scheme of Assistance (Section 72 Statement)

May 2014
v: 1.5

Vision

Consultation

Equalities

Background

National Policy
Legislative Framework
Planning Framework
Local Housing Strategy
Strategic Housing Services

Scheme of Assistance

Types of Assistance
Ownership Status
Priorities
Advice & Information
Practical Assistance
Financial Assistance from Inverclyde Council
Equipment and Adaptations Required To Meet The Needs of Disabled People
Below Tolerable Standard Housing and Provision of Standard Amenities
Scottish Housing Quality Standard Works
Thermal Insulation
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Lead Pipe Replacement
The Assessment Process
Non-Council Financial Assistance

Enforcement

Housing Renewal Areas, Work Notices and Maintenance Orders
Grant Conditions

Comments, Compliments and Complaints

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Appendices

- I Process Map
- II Sources of Information and Advice
- III Glossary

INTRODUCTION

The Housing (Scotland) Act 2006 is based upon the key principle that owners have primary responsibility for the maintenance of their property. However, there will still be a continued

role for Inverclyde Council in private sector housing as the Act places an obligation on Local Authorities to provide information, advice and assistance to home owners.

VISION

In response to the Housing (Scotland) Act 2006 Inverclyde Council has developed a Scheme of Assistance which sets out the information, advice and assistance that will be made available to home owners to assist them in maintaining their properties to an appropriate standard. The Scheme of Assistance defines an approach not just a set of specific measures and is intended to match assistance to the barriers that owners may experience in exercising their rights and responsibilities as an owner of property in Inverclyde. This assistance will take the form of information, advice, practical assistance and financial assistance.

It is intended that this approach will allow Inverclyde Council to assist a greater number of home owners in Inverclyde and overall, improve the housing quality in the private housing sector by:

- Raising awareness amongst home owners of their rights and responsibilities;
- Providing a fair and reasonable approach to the provision of advice, information and assistance which will help homeowners repair, improve and adapt their homes;
- Identifying and tackling disrepair in private housing;
- Maximising the impact of the Council's housing budget through PSHG and the owners contributions; and
- Helping older and disabled home owners live independently in their home for as long as they chose to do so.

To deliver this vision, the Scheme of Assistance has three main sequential strands:

1. Advice & Information – We will offer general advice and information on a range of repairs, maintenance, improvements and/or adaptations to all homeowners in Inverclyde.
2. 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.
3. Financial Assistance – We will make financial assistance available to those qualifying homeowners who require adaptations or who require repairs identified in our priority categories.

CONSULTATION

The original Scheme of Assistance was approved by the Safe, Sustainable Communities Committee in October 2009 for implementation on 1st April 2010 and has been updated annually by Committee approval.

EQUALITIES

When delivering services to our customers, full cognisance is taken of equality and diversity processes and procedures. Equality measures have been incorporated into the proposed Scheme of Assistance, including:

- Providing free and easily accessible advice, information and assistance to any home owner who requires it.
- Ensuring that literature is made available in alternative languages, large print and Braille upon request.
- Ensuring that awareness of the availability of advice, information and assistance is increased through engagement with a range of community groups.
- Regularly reviewing our strategies and policies to ensure that they are non-discriminatory.

BACKGROUND

National Policy

The introduction of the Scottish Government and Local Authority Concordat in 2007 saw Local Authorities commit to delivery of services against fifteen national outcomes which would be set out in the local Authority's Single Outcome Agreement. These national outcomes are that:

- We live longer, healthier lives.
- We have tackled the significant inequalities in Scottish society.
- We live in well-designed, sustainable places where we are able to access the amenities and services we need.
- We have strong, resilient and supportive communities where people take responsibility for their own actions and how they affect others.
- We value and enjoy our built and natural environment and protect it and enhance it for future generations.
- Our public services are high quality, continually improving, efficient and responsive to local people's needs.

Legislative Framework

In March 2003, the Housing Improvement Task Force published its final report '*Stewardship and Responsibility – a policy framework for private housing in Scotland.*' This was followed up in July 2004 by the Scottish Executive's consultation paper '*Maintaining Houses – Preserving Homes,*' which in turn led to the Housing (Scotland) Bill which, upon receiving Royal Assent in January 2006, became the Housing (Scotland) Act 2006.

The Housing (Scotland) Act 2006 has far reaching implications for Local Authorities and homeowners alike and implementation of the Act will see a change in the ethos of assistance to private housing, moving away from a culture of financial assistance and dependency on Local Authorities towards a culture where it is accepted that the owner has primary responsibility for maintaining their home.

Part 2 of the Act replaces the system of improvement and repair grants which were delivered under the 1987 and 2001 Housing (Scotland) Acts. Section 72 of the 2006 Act places a responsibility on Inverclyde Council to publish a Scheme of Assistance which sets out our priorities and approach to improving house conditions in the private sector including the resourcing of these priorities.

The Scheme of Assistance Regulations (November 2008) set out an approach for the introduction of the new duties and powers during the transitional year from 1st April 2009 to 31st March 2010. This transitional year would give Local Authorities the necessary time required to prepare, consult and introduce their Scheme of Assistance. However the

revision of grant assistance for adaptations and the introduction of two new elements to the Tolerable Standard were not considered to be transitional and were introduced on 1st April 2009.

Local Housing Strategy

The '*Inverclyde Local Housing Strategy 2011-2016*' outlines how housing provision and housing-related services are co-ordinated in Inverclyde and sets outcomes, indicators, targets and policy commitments for these provisions and services, setting five strategic outcomes of;

- Ensuring access to a range of suitable housing options
- Making best use of available housing
- Enjoyment of neighbourhoods
- Ensuring support for changing housing needs
- Residents taking responsibility for their housing and communities

The LHS is guided by the Inverclyde Alliance Single Outcome Agreement (SOA) which will support the delivery of the strategic outcomes.

Strategic Housing Services

Preparation, delivery, monitoring and evaluation of the LHS is carried out by the Strategic Housing Team which forms part of the Safer and Inclusive Communities Service under the management of the Community Safety & Wellbeing Service Manager.

Scheme of Assistance

The Inverclyde Council Scheme of Assistance seeks to provide the advice and information, the practical assistance and the financial assistance that owners require to allow them to exercise their rights and responsibilities relative to the maintenance of their property.

Types of Assistance

As previously stated, the Scheme of Assistance has a 3-strand approach to delivery, namely;

- Advice & Information
- Practical Assistance
- Financial Assistance

The approach that is relevant to each homeowner will be dependant upon the their ownership status, the repair or improvement that is required to the property and the budgets available to the Council.

Ownership Status

For the purposes of assessment there are considered to be 5 main groups of ownership that may seek advice, information, practical assistance and/or financial assistance from Inverclyde Council and these are;

- Owner-Occupiers

- Private Landlords
- Developers
- Owners/Leasees of commercial properties in residential blocks
- Tenants of Private Landlords

Owner-Occupiers will be able to access advice & information, practical assistance and financial assistance subject to the repairs or improvements that are required to their property. Owner-Occupiers can be further sub-divided into 2 distinct groups, namely those in former Council or RSL properties that continue to be factored or included in estate management and those in the traditional private sector. This distinction will influence the level of advice, information and assistance that owners can access. Further details on this are included in the section on Scottish Housing Quality Standard works.

Private landlords will be able to access advice & information and particular elements of practical assistance. Practical assistance for private landlords will be provided subject to availability, with owner-occupiers taking priority. Owners or leasees of commercial properties within predominantly residential buildings will be given the same access to assistance as private landlords. Private Rented Sector tenants will be able to access advice and information, the thermal insulation element of practical assistance and adaptation improvements in partnership with their landlord.

Priorities

To ensure that the Council meets its obligations and delivers on the objectives of the LHS the following categories of repair or improvement will be given priority.

- Work to meet the needs of a disabled person
- Houses failing the Tolerable Standard
- Tackling fuel poverty
 - Improving thermal insulation
 - Improving energy management
 - Maximising household income
- Replacing lead pipe supplying drinking water
- Communal Scottish Housing Quality Standard works

Advice & Information

All home owners in Inverclyde will be able to access free advice and information. This will take the form of online advice and information and access to a range of printed information as well as front line contact with relevant Council staff and key partners, such as the Care & Repair organisation.

The range of advice and information will be developed throughout 2013/14 and will involve input from partner services and agencies.

Advice on tackling disrepair is delivered by Care & Repair and is aimed at providing owners with an opportunity to identify issues of disrepair in and around their property and take the most appropriate course of action.

Practical Assistance

The Small Repairs Service, operated through Care & Repair, will assist elderly home owners with a range of small repairs that are required around the home and will continue to build on the success of the existing service.

Financial Assistance From Inverclyde Council

To ensure that the Council achieves maximum output for the budgets available for private sector housing in Inverclyde financial assistance will be available for the previously noted priority works as set out below.

Equipment and Adaptations Required To Meet The Needs of Disabled People

Delivery of equipment and adaptations is on a needs-led basis with assessment and identification of priority carried out by the Occupational Therapist prior to any application for financial assistance. After the needs-led assessment has been completed a technical and financial assessment is carried out by the Inverclyde Care & Repair Service to ensure that the works comply with the relevant planning and building regulations.

Works that are eligible for financial assistance are noted below. This is not an exhaustive list, simply a guide to the most common type of works that are eligible for mandatory financial assistance.

- Level access shower
- Overbath shower
- Clos-o-mat
- Doorway widening
- Through-floor lift
- Stairlift (to access Standard Amenities)
- External stairlift/Access Ramp
- Construction of an extension to provide accessible standard amenities such as a bathroom or walk-in shower
- Conversion of an existing room or building to provide accessible standard amenities such as a bathroom or walk-in shower

All eligible works will receive a minimum grant of 80%. Where financial assessment suggests that the application of a means test would lead to a higher level of financial assistance this will be applied at the discretion of Inverclyde Council. In every adaptation case the most efficient and cost effective solution will be implemented taking account of all known circumstances.

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

There may be circumstances when adaptations will not be suitable to be carried out to your home, under these circumstances alternative solutions may be considered. Applications with complex needs should be considered for alternative housing as part of the assessment process and financial assistance can be offered to allow this option. Each case has a financial ceiling of £20,000 to allow for an equitable distribution of larger and smaller works and to accommodate the wide range of needs met by grant funding.

Adaptations in Private Sector Tenancies

Since December 2006 tenants of private landlords have had the right to adapt their home with the prior approval of their landlord. Their landlord cannot unreasonably refuse consent to appropriate adaptations being made for the benefit of the tenant but may attach conditions to the approval, such as reinstatement of the property to its original condition. The removal of previously approved adaptations is considered as discretionary eligible works and it is hoped that funding the removal of these adaptations when they are no longer required will encourage landlords to give their consent to the original installation. Financial assistance for the removal of adaptations in the private rented sector will be provided at the same level as the assessed grant level at the time of installation or at the minimum 80% level if the assessed grant level was lower than 80% and assessed prior to 1st April 2009. Where possible the landlord will be encouraged to retain any adaptation for the use of another tenant with similar needs. Consideration will also be given to the adaptation being reused at the applicant's new address if this is required and if this proves to be a cost effective option.

Houses failing the Tolerable Standard (BTS)

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 supply of piped wholesome water available within the house
- Has a suitably located toilet available for the sole use of the occupants
- Has a fixed bath or shower and a wash-hand basin each with an adequate supply of hot and cold water
- Has an effective system for the drainage and disposal of foul and surface water
- Has a supply of electricity which is adequate and safe to use
- Has satisfactory facilities for the cooking of food within the house
- Has satisfactory access to all external doors and outbuildings.

The status of each of these elements will require to be assessed and confirmed by the relevant Council Officers

Where an assessment of a property confirms it as being BTS financial assistance may be provided to incentivise the owner to carry out works and bring the property up to at least the Tolerable Standard. This financial assistance will be at a 50% flat rate of the cost of the works required to meet the Tolerable Standard up to a maximum grant of £10,000. Where additional priority works are being carried out e.g. lead pipe replacement, thermal insulation, etc. additional financial assistance will be made available in line with the current policy. Prioritisation of funding will be directed by the 'significance' of the element which has led to failure and the findings of the 2011 Private Sector House Condition Survey. Applications where it could be considered that the BTS status is as a result of negligence or criminal activity will be assessed on an individual basis and may warrant further investigation. Where financial assistance is provided it will be at the Councils discretion as to whether or not a maintenance plan should be put in place and monitored to prevent future disrepair. Where a privately rented flat is found to be BTS, consideration will be given to a Closing Order until the property is brought up to the private rented repairing standard. Outwith the current BTS policy there will be no additional funding available for landlords to meet the private rented repairing standard.

Scottish Housing Quality Standard Works

All Registered Social Landlords (RSLs) in Scotland are obliged to bring the properties they let up to the Scottish Housing Quality Standard (SHQS) by 2015. This means that a range of communal works will be required, to which home owners within common blocks factored by RSLs may have to contribute financially.

Within Inverclyde a distinction is made between the owners within properties factored by River Clyde Homes and owners within properties factored by Cloch Housing Association, Larkfield Housing Association, Link Housing Association and Oak Tree Housing Association. The reason for this distinction is that River Clyde Homes, having inherited a significant proportion of the former Council stock have considerable investment to make to achieve the SHQS and, as such, a separate funding stream is available for owners. The remaining RSLs have a large proportion of stock which already meets the SHQS and as such, lower levels of investment are required which, in turn means a lower financial impact on the owners in these communal properties compared to those in communal properties factored by River Clyde Homes.

Owners within a communal property where SHQS works are being carried out by River Clyde Homes will be eligible for financial assistance from the Support For Owners fund which is expected to be available until 2015/16. River Clyde Homes will contact owners to assist in applying for financial assistance from Inverclyde Council. The financial assistance that is available to homeowners in this situation is a 50% minimum grant with a means tested top-up where it is considered that this would benefit the owner and facilitate participation. The owner is required to sign a mandate confirming their participation and agreement that any grant that is payable will be made directly to River Clyde Homes on the owners behalf and the owner will be responsible for making arrangements directly with River Clyde Homes to pay any remaining balance. Financial assistance for landlords will be on the basis of a 50% minimum grant with no means tested application, however, resident owners will be given priority should budget pressures arise.

Owners within a communal property where SHQS works are being carried out by an RSL other than River Clyde Homes will be eligible for financial assistance directly from Inverclyde Council. The financial assistance that is available to homeowners in this situation is a 50% minimum grant, up to a maximum grant of £10,000. The owner is required to sign a mandate confirming their participation and agreement that any grant that is payable will be made directly to the relevant RSL on the owners behalf and the owner will be responsible for making arrangements directly with the RSL to pay any remaining balance. Financial assistance for landlords in these circumstances will be at the discretion of Inverclyde Council and subject to the availability of funding.

Tackling Fuel Poverty

The Scottish Governments Home Energy Efficiency Programme for Scotland (HEEPS), is designed to tackle fuel poverty, reduce household energy needs and cut energy bills. Advice is available to all home owners and to tenants of private landlords and there will be many different schemes available to improve home energy efficiency and save money.

Inverclyde Council currently work with Home Energy Scotland (HES) that have a network of local advice centres operating across Scotland giving free, impartial energy advice to householders, community groups, businesses and the public sector. Home Energy Scotland is funded by the Scottish Government and managed by the Energy Saving Trust.

Advisors can also help to access funding and other energy efficiency offers, call HES hotline number free on 0808 808 2282 to speak to a specialist advisor, HES will refer to Inverclyde Home Energy Advice Team when necessary.

Inverclyde Home Energy Advice Team (i.HEAT), is funded by the Big Lottery Fund Scotland and is a free and impartial home visit service. i.HEAT 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,

Thermal Insulation

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

To find out more about free or discounted insulation that might be available, call the HES hotline number 0808 808 2282.

Central Heating

In addition to improving domestic thermal insulation levels as one of our approaches to tackling Fuel Poverty, Inverclyde Council will also provide home owners with financial assistance for the installation of central heating systems. This approach will complement the HEEPS, which can include the installation of a new heating system or new boiler to eligible applicants.

If the applicant is not entitled to the enhanced measures package through HEEPS but is in fuel poverty and has a partial, broken beyond economical repair, ineffective or no heating system then they will be offered means tested financial assistance via Inverclyde Care & Repair to install either a replacement system or replacement boiler of an appropriate specification. The replacement system must contribute to lowering fuel consumption for heating to fit with the fuel poverty reduction aim of this budget. Where households have no operational heating system consideration will be given to fuel cost projections to obtain an accurate estimate of the households status in terms of fuel poverty.

A Central Heating Grant from Inverclyde Council is only available for those homeowners who meet the 3 criteria of;

- a) not qualifying for highest stage of HEEPS (irrespective of age), **and**
- b) having a partial, broken or inefficient system or no system at all, **and**
- c) being in Fuel Poverty (i.e. spending 10% or more of their income on heating their home)

ALL 3 CRITERIA MUST BE MET

Applicants must install a condensing boiler in their new, grant assisted, central heating system to assist with lower fuel bills and moving out of fuel poverty.

Any enquirers who appear to qualify under the 3 criteria will be directed to Care & Repair who deliver the central heating grants. All applicants, irrespective of qualifying for either the HEEPS or central heating grant will be offered the freephone number for HES 0808 808 2282 to ensure that they have access to thermal insulation improvement measures which can also reduce heating costs.

Lead Pipe Replacement

Inverclyde Council provides prioritised financial assistance to households wishing to replace lead piping which supplies drinking water where the property is the main residence of;

- children aged 16 and under
- a pregnant woman
- occupiers aged 60 years of age or over

Financial assistance will be provided at a flat rate of 50% for all eligible homeowners with an affected supply. Financial assistance may be provided to individual's outwith these priority groups in situations where the provision of financial assistance will benefit the priority group.

The Assessment Process

Assessment for eligibility and access to levels of assistance and priority works will be carried out by Council Officers and staff of Inverclyde Care & Repair as necessary in line with the criteria and policy as previously noted, except for the insulation measures provided through advice offered by HES.

A summary flowchart has been included at appendix I to assist applicants in identifying the level of assistance that will be available to them and the most appropriate route to accessing services. Similarly, applicants may find the 'sources of information' appendix to be of use in identifying the parts of the Scheme of Assistance that is most relevant to their circumstances.

Low Cost Home Ownership

The Scottish Government have developed several schemes to assist low income households with home ownership where affordability is the biggest restriction. As a whole these initiatives are described as low cost home ownership (LCHO). New supply shared equity (NeSSE) is a low cost home ownership initiative which offers owners the opportunity to share the equity in their property with the Scottish Government, providing a low cost route to ownership.

The owner's stake in the property can be funded from traditional funding sources such as a capital receipt/deposit, mortgage or other type of loan product. In certain cases resident owners within regeneration areas can use the capital released from the acquisition of their home to fund their equity stake in a new build property which is linked to the regeneration area.

Inverclyde Council supports the concept of low cost home ownership options and recognises that these options are of considerable benefit to housing based regeneration initiatives. It is also recognised that there exist situations where resident home owners in regeneration areas can be excluded from low cost home ownership options as a result of the low value of properties in those areas.

To reduce the likelihood of exclusion and provide equality of opportunity, Inverclyde Council will consider providing a grant of up to £12,500 to resident home owners, where their property in the designated regeneration area is their only residential property and is subject to a Demolition Order. The grant is designed to assist the resident owner with securing low cost home ownership options in developments directly related to the regeneration area. The level of grant offered to resident owners will be at the discretion of the Council and will take account of:-

1. Priority of the regeneration initiative within the Strategic Housing Investment Plan;
2. Residency being within any Council defined eligibility period
3. House condition;

4. Minimum LCHO stake;
5. Current financial housing liabilities of the owner(s); and
6. Available financial resources of the Council.

Non-Council Financial Assistance

Outwith the previously noted situations where financial assistance is available from Inverclyde Council, owners have a further 3 sources of finance for house condition works. These are commonly, the owners own financial resources, such as savings and/or investments; loans, which are normally secured against the property; and assistance from within the wider family unit.

In terms of assistance from within the wider family unit, it is often the case that owners view their home as their main asset which will provide for other family members in terms of accommodation or financial security for the future. With this in mind it is not unusual to find situations where other family members, who are perhaps not resident in the property, are willing to make a financial investment in the property to ensure that the lifespan and the value of the property is extended beyond its current terms.

A range of loans may be available to owners to help finance works to their houses, these are normally as follows;

Commercial loan products – In many circumstances these may provide a satisfactory solution for owners seeking financial assistance to maintain their home. An owners existing lender will often be prepared to make a further loan against home improvements or repairs, particularly where these improvements or repairs safeguard or increase the value of the property which is security for the original loan.

Credit Unions – Credit Unions may be able to provide access to low cost loans. However, this is normally only available to existing customers and owners may have to satisfy specific criteria, such as local residence, existing customer status or have savings of a specific level with the Credit Union.

The National Lending Unit - The Scottish Government intend to establish a National Lending Unit (NLU) which will provide a range of loan and/or equity release based products to assist owners who are unable to access affordable commercial loans. Access to the NLU is likely to be on a referral basis for specific priority group applicants. Further information on this will be made available when work on establishing the NLU is progressed by the Scottish Government.

Support For Owners – The limitations of the Support For Owners fund have been recognised in terms of projected reductions in Right-To-Buy sales as a result of the current economic climate. Inverclyde Council, in partnership with RCH, will seek to develop alternative funding packages which may, ultimately, benefit the wider range of home owners in Inverclyde.

Enforcement

The Scheme of Assistance is based on the ethos that owners, who have primary responsibility for their property, may require assistance from the Local Authority to exercise the rights and responsibilities that come with ownership. However, it is recognised that there are owners who are unwilling to maintain their property as opposed to unable. In these cases Inverclyde Council has a range of existing and new powers that can be utilised to ensure owners take on their responsibilities.

Housing Renewal Areas, Work Notices and Maintenance Orders

The Housing (Scotland) Act 2006 introduces new powers for Local Authorities to make owners maintain their property to an appropriate standard.

The first of these new powers is the creation of Housing Renewal Areas where there are a significant number of sub-standard houses and/or a house, or 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 do so. 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.

Work Notices can be served on sub-standard housing outwith a Housing Renewal Area on the same basis that they will state the extent of the works that the owner must undertake and the timescale in which they must do so.

Maintenance Orders can also be served on the owners of property and these require the owner to prepare a maintenance plan for the property covering a period of up to 5 years. These can be used where the owner has failed to maintain their property to an appropriate standard or where it is considered that the owner is unlikely to maintain the property to an appropriate standard. Maintenance Orders can also be used to ensure that the raised standard of housing as a result of the serving of a Works Notice is maintained.

Access to assistance as a result of the serving of a Works Notice or Maintenance Order will be on the same basis as access to all other forms of assistance as previously noted except in circumstances where a Works Notice or Maintenance Order is required due to a lack of maintenance since previous public sector investment. In these cases financial assistance will be decided at the discretion of the Local Authority.

The Council will also make use of existing legislation in the form of the undernoted Acts as and when appropriate, all within the aim of improving house conditions in Inverclyde.

- Environmental Protection Act 1990, Section 80
- Building (Scotland) Act 2003, Section 28
- Civic Government (Scotland), Act 1982 Section 87

Grant Conditions

To ensure that the maximum benefit is derived from the public monies that fund the financial assistance element of the Scheme of Assistance, the following grant conditions will apply for a period of 10 years from grant payment being made:

- A. The house must be used as a private dwelling, although part of it can be used for other purposes.
- B. The house must be the main residence either of the owner or a member of their family.
- C. The owner must seek to ensure that the premises or land is kept in a good state of repair.
- D. 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.*
- E. The grant will be repayable if the owner sells the property within 10 years of the grant being paid.**

F. The local authority can require the owner to certify that the above conditions are being met.

* excluding adaptations and sales being completed by an executor on behalf of the deceased owner.

** applies only to grants for home extensions/conversions for the provision of standard amenities.

Comments, Compliments and Complaints

If you would like to make a comment about a Council service, if you have a suggestion for improvement or if you would like to compliment one of our services, please contact Corporate Communications and Public Affairs via the following methods.

Write to:

InForm
Corporate Communications and Public Affairs,
Inverclyde Council,
Municipal Buildings,
Greenock
PA15 1LY

E-mail - inform@inverclyde.gov.uk

Complaints

If you are unhappy about the service you have received from the Safer & Inclusive Communities service you should in the first instance try to resolve this with the Safer & Inclusive Communities service.

Your complaint can be submitted in writing, by e-mail, by telephone or in person at the reception desk in the Safer & Inclusive Communities office at:
40 West Stewart Street,
Greenock
PA15 1YA.

If you are not satisfied with the response you receive or find it difficult to complain directly to those involved there are two other ways to make your complaint:

Write to:

InForm
Communications and Public Affairs,
Inverclyde Council,
Municipal Buildings,
Greenock
PA15 1LY

E-mail - inform@inverclyde.gov.uk

Your letter or e-mail will then be sent to the relevant service for investigation. If you are unable to submit your complaint in writing or by e-mail you can present yourself in person at the Customer Service Centre, Municipal Buildings, Clyde Square, Greenock PA15 1LY, or to any public reception of a Council building. You can also contact us by telephone where a member of staff will be able to take a note of your complaint. When you complain, your complaint will go through a four-stage process, starting at Stage 1, as explained below.

Stage 1

Your complaint will be acknowledged in writing within 3 working days by the relevant service. An investigation to establish the facts will be undertaken and a response will be sent to you within 10 working days. If, for any reason, your complaint cannot be resolved within 10 working days you will be contacted within this time to explain the reason for the delay and an expected timescale for a response.

If you remain unhappy with the response you receive at the end of this process you will be given the option of writing to the appropriate Head of Service to have the complaint investigated further.

Stage 2

Your complaint will be acknowledged in writing within 3 working days by the relevant Head of Service. An investigation to establish the facts will be undertaken and a response will be sent to you within 10 working days. If, for any reason, your complaint cannot be resolved within 10 working days you will be contacted within this time to explain the reason for the delay and an expected timescale for a response.

If you remain unhappy with the response you receive at the end of this process you will be given the option of writing to the Head of Corporate Communications and Public Affairs to

have the complaint investigated further on behalf of the Chief Executive and Corporate Directors of Inverclyde Council.

Stage 3

Your complaint will be acknowledged in writing within 3 working days by the Head of Corporate Communications and Public Affairs. An investigation to establish the facts will be undertaken and a response will be sent to you within 10 working days. If, for any reason, your complaint cannot be resolved within 10 working days you will be contacted within this time to explain the reason for the delay and an expected timescale for a response.

If you remain unhappy with the response you receive at the end of this process you will be given the option of writing to the Scottish Public Services Ombudsman who will take a decision as to whether an independent investigation can be carried out.

Stage 4

Independent investigation by the Scottish Public Services Ombudsman.

Monitoring, Evaluating, Reporting and Reviewing

It is important for Inverclyde Council to have in place robust and reliable monitoring, evaluation, reporting and review arrangements to ensure that the Scheme of Assistance is able to deliver in line with the strategic aims of the Local Housing Strategy.

Over and above the output and outturn information of no. of service users by type of assistance and expenditure by type of assistance we intend to monitor and evaluate outcome based information such as the type of practical assistance sought, common problems and defects within the private sector housing stock, demand for assistance and barriers to carrying out home repair/improvement works.

We will also obtain information from other Council Services and our partners, such as the Occupational Therapists and Care & Repair to enable us to develop an overview of the impact of the Scheme of Assistance.

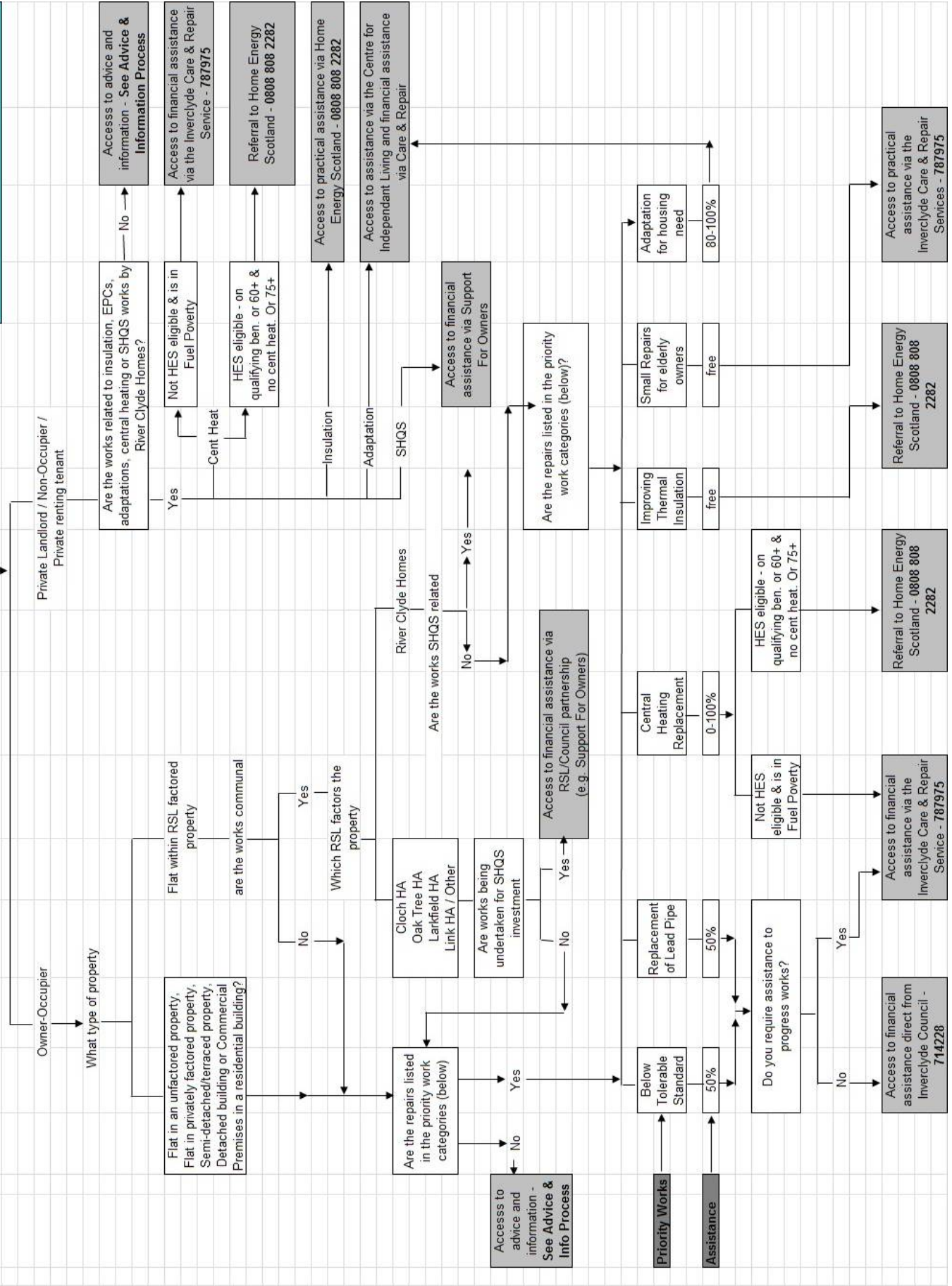
The outputs, outturns and outcomes of the Scheme of Assistance will be reported to the Education & Communities Committee on at least an annual basis in line with current reporting procedures for Private Sector Housing Grant.

The Scheme of Assistance will be updated annually via the annual review of the Local Housing Strategy. We will identify the progress made to date and set out further

developments of the Scheme of Assistance and prepare appropriate Committee reports for the future.

Inverclyde Council
Scheme of Assistance
April 2014

Appendix I



Sources of Information and Advice

This section of the Scheme of Assistance provides contact details of various services and partners of Inverclyde Council that you may find to be of use.

General information on the Scheme of Assistance can be found on our website at www.inverclyde.gov.uk or by contacting the Strategic Housing Team at:

Safer & Inclusive Communities
Strategic Housing Team
Inverclyde Council
40 West Stewart Street
GREENOCK
Inverclyde
PA15 1YA

Tel: 01475 714223

Advice, Information and Practical Assistance

The Inverclyde Care & Repair can provide advice, information and practical assistance on property maintenance. Care & Repair can be contacted by telephone at:

Tel: **01475 787975**

Financial Assistance

Owners who qualify for financial assistance should contact the Strategic Housing team at the above address, or by telephone at:

Tel: **01475 714223** or **714228**

Owners who require assistance in organising eligible works should contact the Inverclyde Care & Repair Service at:

Inverclyde Care & Repair
6 Regent Street
Greenock
PA15 4PL

Tel: 01475 787975

Equipment & Adaptations

Elderly and disabled home owners and private tenants who require their home to be adapted to suit their needs should, in the first instance, contact the Centre for Independent Living to arrange a suitable appointment for assessment by an Occupational Therapist. The Centre for Independent Living can be contacted at:

Tel: **01475 714350**

Energy Efficiency

Home owners and private tenants can access free, independent expert energy efficiency and billing advice via the Home Energy Scotland (HES) Helpline at the freephone number below. A free home energy report is also available through HES and home owners can also arrange for the, sometimes free, installation of insulation measures such as loft insulation and cavity wall insulation. The HES Helpline freephone number is:

Tel: 0808 808 2282

Legal Advice

The Inverclyde Housing Rights Project can advise and assist private tenants in exercising their rights in terms of their tenancy and repair rights and responsibilities. The project, delivered by the Legal Services Agency, can be contacted on: **Tel: 01475 725665** or by e-mail at greenock@lsa.org.uk

Easy Reference Guide

The undernoted guide will help home owners identify the most relevant service or agency from which to seek advice, information, practical assistance and/or financial assistance.

Scheme of Assistance: Easy Reference Contact Guide		
Private Tenant	Adaptations	Centre For Independent Living: 714350
	Repair issues	Strategic Housing Team: 714223 & 714228
	Legal Advice	Legal Services Agency: 725665
Private Landlord & Commercial Enterprise	Adaptation (for tenants)	Centre For Independent Living: 714350
	Energy Efficiency/EPCs	HES Helpline: 0808 808 2282
Owner-Occupiers	Advice, Info and Practical Assistance	Strategic Housing Team: 714223 & 714228
	Priority Repairs (without assistance)	Strategic Housing Team: 714223 & 714228
	Priority Repairs (inc. elderly assistance)	Inverclyde Care & Repair: 787975
	Small Repairs (elderly owners)	Inverclyde Care & Repair: 787975
	SHQS works by an RSL	Strategic Housing Team: 714223 & 714228
	Thermal Insulation/ Energy Efficiency	HES Helpline: 0808 808 2282
	Legal Advice	Legal Services Agency: 725665

Glossary

Term	Descriptor
BTS	Below Tolerable Standard: Housing that does not meet the statutory minimum physical quality standard.
Care & Repair	A service that helps older and disabled homeowners to repair and maintain their homes.
Energy Efficiency	A house is energy efficient when it retains a high level of the heat produced by its heating system.
Factoring	A property management system whereby a nominated party organises the repairs of common parts and manages the financial aspects of this. Properties can be self factored or employ a private company to carry out factoring services.
Fuel Poverty	Where a household has to spend 10% or more of its income on heating its home.
HES	Home Energy Scotland (HES) Offers free impartial energy advice on to householders.
Housing Association	A not-for-profit social landlord providing mainstream and/or particular needs housing.
HNDA	Housing Needs and Demands Assessment: An assessment of the current and future housing needs, demands and market activity in a specific area. These are to be carried out by local authorities, usually in partnership within the city regions of Scotland.
HRA	Housing Renewal Areas: A designation that can be given to a particular area of a locality which has high concentrations of substandard housing. Councils should prepare action plans for improving these areas.
Housing (Scotland) Act 2006	Legislation introducing new housing standards and mechanisms for privately owned and rented houses, including housing renewal areas.
LHS	Local Housing Strategy: A local authority area's strategy for providing housing of all tenures to meet identified housing need and demand, covering a five-year period.
NLU	National Lending Unit. A lending unit which is being proposed by the Government to provide access to loan products for repairs/improvements for owners who are unable to access commercial loan products
Owner-Occupier	Where the resident of a dwelling is also the owner, either outright or by having a mortgage.
Private Renting	Where a resident is not the owner but rents the dwelling from an individual or business which is not a social landlord. These individuals and businesses are known as private landlords.
Private Sector Housing	Where a resident is not the owner but rents the dwelling from an individual or business which is not a social landlord. These individuals and businesses are known as private landlords.
Private Tenant	Someone who rents a property from a private landlord.
RSL	Registered Social Landlord: Housing owned and

	managed by housing associations and housing co-operatives, and built using public money.
RTB	Right-to-Buy: The right, as stated in law, which allows tenants of social landlords to buy their homes under certain conditions.
Scheme of Assistance	The information and services that a local authority must provide owner occupiers and private landlords to help them improve the quality of housing in the private sector. The local authority decides in which circumstances it will provide assistance.
SHQS	Scottish Housing Quality Standard: A common standard covering the physical quality of houses and the areas around them that should be met by all social landlords by 2015/16.
Stock Transfer	The transfer of the ownership and management of houses from one landlord, such as a local authority, to another landlord, such as a housing association. Stock transfer can be either in full or in part (sometimes referred to as partial transfer).
Tenure	A description of the basis of occupation of a house, e.g. an owner-occupier, a tenant of a social landlord, or a tenant of a private landlord.

Safer & Inclusive Communities
Strategic Housing Team
40 West Stewart Street
Greenock
PA15 1YA

Scheme of Assistance

10th April 2014