



# **SCHEME OF ASSISTANCE**

For Private Owners and the Private Rented Sector  
to Adapt and Repair Housing

*To realise the potential of  
communities by ensuring that  
people have access to affordable,  
sufficient and suitable housing in  
Argyll & Bute*



## CONTENTS

	<b>PAGE</b>
<b>1. Purpose of the Statement</b>	<b>3</b>
<b>2. Vision and Strategic Context</b>	<b>4</b>
<b>3. Resourcing the Scheme</b>	<b>6</b>
Table 1. Assistance Available for home owners and private sector landlords and tenants	<b>7</b>
<b>4. Part 1. Adaptation of Properties</b>	<b>8</b>
<b>5. Financial Assistance for Adaptations</b>	<b>9</b>
<b>6. Part 2. Improving Property Condition</b>	<b>10</b>
6.1 Information and Advice	10
6.2 Practical Assistance	10
6.3 Discretionary Financial Assistance	11
Table 2. Repair Grants 2015-16	12
<b>7. Statutory Action, Enforcement and Default</b>	<b>13</b>
7.1 Policy for Identifying Housing Renewal Areas	13
7.2 Below Tolerable Standard	13
7.3 Demolition and Closing Orders	14
7.4 Works Notices	14
7.5 Appeal Process	15
<b>8. Review of Scheme of Assistance</b>	<b>15</b>
<b>9. Appendices</b>	
Appendix I: Assessment of Living Accommodation Extensions	16
Appendix II: Financial Assessment	16
Appendix III: Empty Homes	19
Appendix IV: Assessment Matrix for Closing and Demolition Orders	20
Appendix V: Assessment Matrix for Enforcement of Works Notices	21



## 1. PURPOSE OF THE STATEMENT

This statement is the Council's plan on how to improve the quality and suitability of private sector housing across Argyll and Bute.

Section 72 of the Housing (Scotland) Act 2006 requires a local authority to prepare and make publicly available a Scheme of Assistance for private sector housing.

The guiding principles for this revision remain the same as for our previous statement in 2010 i.e. the Scottish Government's view expressed in the Housing (Scotland) Act 2006 and accompanying guidance that;

- Grant assistance should be primarily directed at needs assessed adaptations to enable disabled persons to remain in their own homes
- Owners of private dwelling houses are responsible for the maintenance and repair of their own properties
- Information, advice and practical assistance should be the first step in an authority's strategy and used to reach people with whom the authority would not in the past have had contact
- The use of grant for the general subsidisation of repair and improvement works by owners is generally discouraged.

This revised statement also takes account of The Public Bodies (Joint Working) (Scotland) Act 2014 (the Act) which requires Health Boards and Local Authorities to integrate planning for, and delivery of, certain adult health and social care services. Under this legislation there is a requirement that the following 'housing functions' must be delegated to Integration Authorities: -

- Section 71 (1) (b) Housing (Scotland) Act 2006 (assistance for housing purposes) only in so far as it relates to an aid or adaptation.
- Section 92 Housing (Scotland) Act 2001 (assistance for housing purposes) only in so far as it relates to an aid or adaptation.

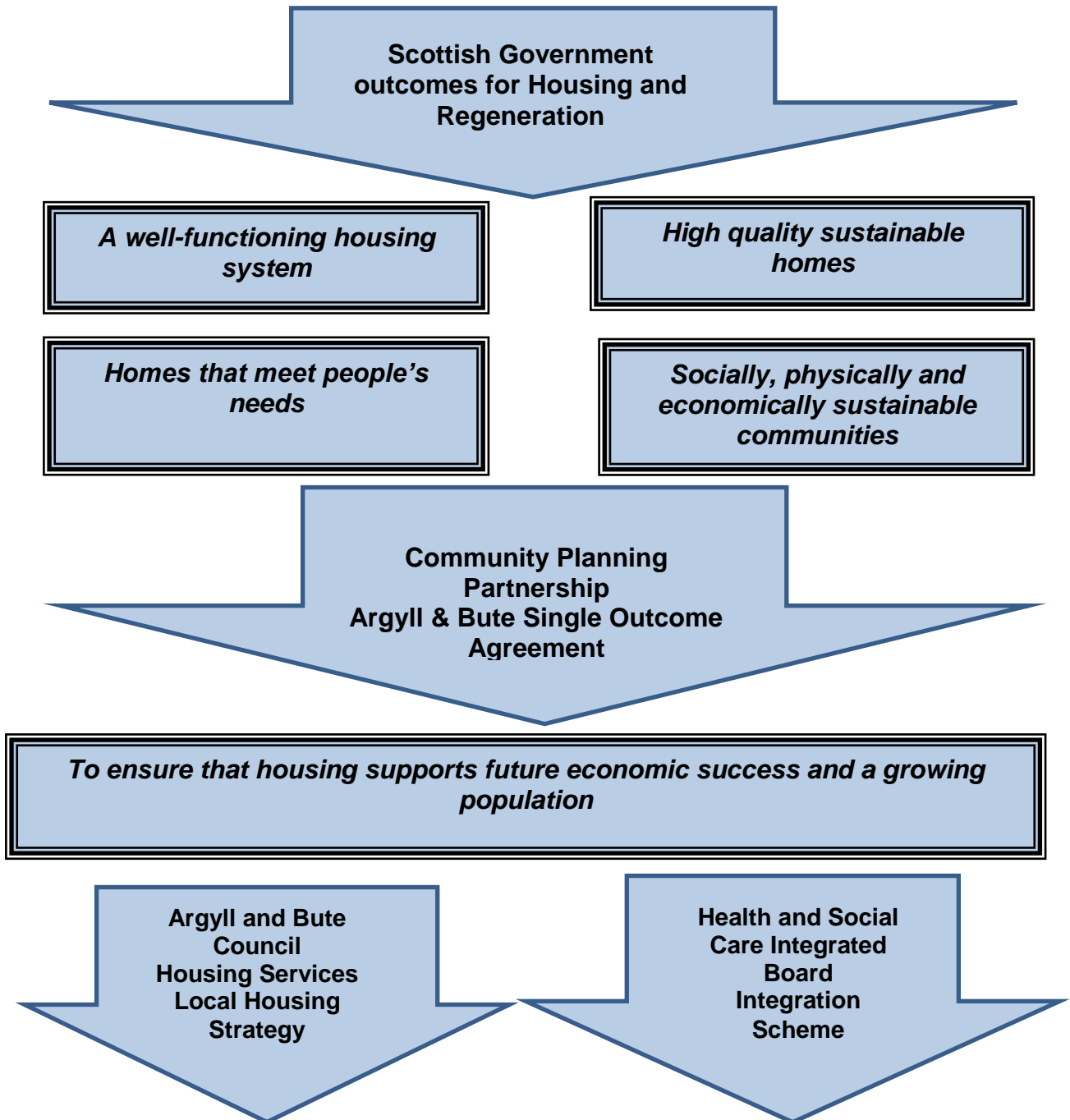
**This means that with effect from 1<sup>st</sup> April 2015 the new Integrated Health and Social Care Body will have responsibility for disabled adaptations. Consequently the Scheme of Assistance has been divided into:**

**Part 1 – Those sections of the legislation relating to grants for adaptations**

**Part 2 – all other grant funding for private sector housing including, repair, improvement, energy efficiency and empty homes grants.**

## 2. VISION & STRATEGIC CONTEXT

This Scheme of Assistance, both Parts 1 and Part 2, sit within a hierarchy of aims and objectives at both national and local level.



The Scheme is set out in two parts and both parts are designed to meet its overall aims:

**PART 1.** To meet the assessed needs of people with long term life limiting conditions, who are living in the private sector and require adaptations to allow them to live in their homes as independently as possible for as long as they choose to do so, and

**PART 2.** To address disrepair in private sector homes by encouraging home owners to recognise that they have the primary responsibility for maintaining their properties. Limited resources will be targeted at properties where there are common repair responsibilities and empty homes.

At a local level the Scheme of Assistance contributes to the following outcomes set in the Argyll and Bute Local Housing Strategy 2011-16

- To lead a cultural change in attitudes to private sector house conditions
- To effectively deal with large numbers of sub-standard houses of all types and in all locations
- To provide support and assistance, including financial assistance,
- To realise the potential of communities. by ensuring that people have access to affordable, sufficient and suitable housing

These aims will be achieved by offering the following types of assistance:

• **Advice and Information**

We will ensure that advice and information on home repairs, maintenance, improvements and adaptations is available to anyone who resides in Argyll and Bute's private housing sector

• **Practical Assistance**

We will provide, along with key partners, a range of services which offer practical help relating to the repair and maintenance of homes in the private sector, and

• **Financial Assistance**

Mandatory financial assistance will be provided to cover some (or all) of the costs of eligible disabled adaptations to private properties. Discretionary financial assistance may be provided to improve the condition of residential property in circumstances set out in section 6.



### 3. RESOURCING THE SCHEME

Argyll and Bute Council's Housing Service will deliver both Parts 1 and 2 of the Scheme. It will be accountable to the Health and Social Care Integrated Board for Part 1 and to the Council for Part 2. Incorporated within Part 1 will be the management of the contract for Argyll and Bute Care and Repair Services relating to adaptations. The Housing team has staff appointed to act as specialist advisors on a range of housing options including the provision of information and advice to home owners and the private rented sector.

Information and advice is delivered along with the following key partners in their relevant area of expertise.

- **Argyll & Bute Care & Repair** will be the lead partner for elderly and/or disabled householders.
- **ALLenergy, Home Energy Scotland** and local energy advice agencies will be the lead partners for home energy efficiency & fuel poverty.
- **Mediation Argyll and Bute** will be the lead partner for neighbour, landlord/tenant and multi ownership disputes.

#### Argyll and Bute Council's Housing Service will

- Create a resource of visual and printed materials to use for public information.
- Hold maintenance information days across the council area
- Ensure health and social networks used by disabled and elderly households are aware of adaptation grants and assistance.
- Ensure repair advice is fully incorporated into the Housing Service Enhanced Housing Option module.
- Assist applicants for repair grant assistance to find affordable solutions before applying for grant.
- Promote the Home Energy Scotland 0808 808 2282 freephone number for home energy/ fuel poverty advice.
- Work with the network of local energy advice organisations to ensure advice is available in all communities across Argyll and Bute
- Develop an information programme with RSL partners for mixed ownership property with shared responsibilities.
- Work with colleagues in Trading Standards to develop a Buy With Confidence Trusted Traders Scheme
- Target information and advice to empty home owners to bring such property back into productive housing use.
- Initiate contact with solicitors and estate agents on the following issues
  - Common repair obligations
  - Material life of building components
  - Maintenance and renewal of house components.
  - Advice for new home owners

The table below summarises the types of help available and eligibility.

**Table 1. Assistance Available for home owners and private sector landlords and tenants**

Advice and assistance from the Council's Housing Service to help owners with their repair responsibilities	X		X		X
Mandatory 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	X				X
Use of enforcement powers to improve housing that is in extremely poor condition but this is subject to a risk assessment	X		X		X
Establish Tenement Owners Associations			X		X



## 4. PART 1. ADAPTATION OF PROPERTIES

This section outlines the services that are available to people living in the private sector that may need an adaptation within their home. The Health and Social Care Integrated Body has a responsibility to assess a person's needs and to arrange appropriate services and adaptations. However, as funds are limited, we need to ensure that we work with people in the greatest need. To assist us to do this we have developed an assessment process and associated eligibility criteria.

### ASSESSING NEED

Before we can consider making any funding available, a 'needs assessment' has to be carried out by Argyll and Bute Health and Care Partnership. A needs assessment is where an Occupational Therapist helps to establish in discussion with the client: the best way to resolve any difficulties; meet their current needs; and support clients to live independently.

Any assessment will look at the main areas of need which can have an impact on your independence, including the health and safety of yourself and others and your ability to manage personal care and daily routines. If an adaptation to the home is the agreed solution, the Occupational Therapy service will confirm the applicant's needs, proposed works, and level of priority.

Any permanent adaptation work proposed should, wherever possible, take into account how your needs may change and evolve over the medium to longer term. Not only does this help avoid the need for further applications but it also helps avoid more disruption if additional work becomes necessary at a later date. In private rented accommodation assistance to adapt a property is provided to the tenant, not the landlord, as it is their needs which are being met.

**REPEAT GRANTS** will be considered for priority assessed disabled adaptations in instances where a condition has worsened leading to the existing adapted accommodation no longer meeting the needs of a disabled person.

### ARGYLL AND BUTE CARE AND REPAIR (ABCR)

Practical assistance is currently provided by Argyll & Bute Care & Repair who will target households aged over 60 or households with a resident disabled person. Housing Services currently contract with Argyll & Bute Care & Repair to develop and sustain bespoke solutions for disabled clients. ABCR will target services in accordance with the Health and Social Care: Prioritisation of Needs Framework

Clients will be assisted:

- to plan for aids and adaptations to suit additional needs
- in applying for funding
- in preparing works schedules, plans and drawings
- in the appointment of contractors and organisation of works
- in completing application forms for financial assistance
- in contacting the relevant Council service to determine whether approval is required in respect of planning or building standards
- with help from the Small Repairs Service



## 5. FINANCIAL ASSISTANCE FOR ADAPTATIONS

<b>Adaptation Grant Type 1</b>	<b>Adaptation grant - Mandatory</b>
<p><b>Mandatory assistance to provide adaptations for disabled people.</b></p> <p>Adaptations include most internal adaptations assessed as necessary by Occupational Therapists.</p>	<p>To meet assessed priority need for adaptations to suit disabled occupants;</p> <p>The mandatory level for grant is an automatic 80% for assessed priority adaptations. If the applicant or other relevant person is in receipt of income support, income based jobseeker's allowance, pension guarantee credit or income – related employment and support allowance the mandatory level is raised to 100%</p>

All remaining financial assistance is discretionary, i.e. the Council does not have to award assistance. Every application will be assessed fairly and in accordance with the criteria set out below but any award of assistance will be entirely dependent on the availability of finance at the time of application.

<b>Adaptation Grant Type 2</b>	<b>Adaptation grant for Living Accommodation</b>
<p><b>Discretionary grant for adaptations include all living accommodation extensions and may include ground floor bedrooms.</b></p>	<p>To assist disabled owner occupier households with grant assistance for living accommodation extensions. Subject to an assessment of the needs of the disabled person and the ability of the home owner to extend the property without grant, (determined by an equity, savings and income assessment), grant may be offered up to 80%. See Appendices II, III and IV on the financial assessment.</p> <p>Housing grant will only be awarded following a comprehensive shared assessment of needs and best value by Health, Housing and Social Work.</p> <p><i>Appendix I on extensions</i> <i>Appendix II on Financial Assessment</i></p>

<b>Adaptation Grant Type 3</b>	<b>Adaptation grant – discretionary Feasibility planning</b>
<p><b>Discretionary grant to help meet the costs of preparatory work for major adaptations including extensions.</b></p>	<p>To assist disabled owner occupied households with grant assistance to pay professional fees to prepare plans and estimate costs of different design options prior to application for adaptation grant assistance.</p> <p>Fixed grant up to £450.</p>

## 6. PART 2. IMPROVING PROPERTY CONDITION

### 6.1 INFORMATION AND ADVICE

A key aim of the scheme is to encourage home owners to act responsibly and to plan for the maintenance and upkeep of their property.

The provision of high quality information and advice for householders is fundamental to this approach and is available in a range of formats. There is also a range of communication methods adopted to try to maximise access to information and advice:

- Online via the Council website including wider Housing Options advice and links to national information resources
- Widely distributed information leaflets
- Maintenance events
- A wide range of third sector advice and service organisations co-ordinate their work with the Council through the Argyll & Bute Advice Network (ABAN).

Through the ABAN referral system clients can be signposted to other agencies which may be able to assist.

### 6.2 PRACTICAL ASSISTANCE

#### 6.2.1 COMMON REPAIRS

If work is required to the common parts of building, all the owners who share responsibility for the maintenance and repair of the building need to work together. It is recognised that reaching agreement can present difficulties and the Housing Service will provide impartial advice and support to establish owners associations to deal with these matters.

Mediation Services can also be provided. This is an informal way of resolving disputes between households or between landlords and tenants. Argyll and Bute Mediation Service will help those involved in a dispute to come to agreement. The service is free of charge and it does not prevent owners or tenants seeking advice from other agencies or prevent legal action being taken if necessary.

#### 6.2.2 EMPTY HOMES

Utilising empty property to meet housing needs is a key part of the rational and economical use of the existing stock. The Council is keen to encourage the re-use of empty homes to meet housing needs and this is reflected in this scheme of assistance. Practical advice and assistance is available from the Council's Empty Homes Officer. Lessons learned in the first two years of the Empty Homes initiative have shown that there would be benefit in the introduction of a simpler model which does not require an RSL partner and does not require 5 or 10 year commitment from an owner. Consequently an additional empty home grant has been introduced which will make the refurbishment of long term empty property an option for households moving from the social rented sector or for first time buyers. Areas with the highest level of housing need will be given priority.

## 6.3 DISCRETIONARY FINANCIAL ASSISTANCE

There are currently grants available to assist owners to improve property condition. Primarily these are targeted at property in common ownership and empty property to incentivize multi- owner action and catalyse town centre tenement regeneration. These discretionary grants are used to complement other grant funded schemes such as THI, CARS and HEEPS:ABS. All grants to assist owners to improve property are discretionary and will be dependent on the resources available.

Grant assistance is considered for works of common repair in tenement, and within the tenement stock will be targeted at larger buildings where several owners and major works justify financial assistance. Smaller tenements, for example split villas will be of lesser priority.

Although this Scheme of Assistance sets out the availability of grant for repair work the application and assessment process will reflect the guidance. For further and more detailed information please refer to our information leaflets on;

- Grants for Private Homes
- Empty Homes Funding

### GRANT CONDITIONS

Grant conditions are recorded on titles and transfer with ownership on the sale of the property. Grant for repair, improvement or adaptation carries 4 statutory conditions. These are

1. The house must be used as a private dwelling, but that does not prevent the use of part of the house as a shop or office for business, trade or professional purposes.
2. The house must not be occupied by the owner or a member of the owner's family except as that person's only or main residence
3. The owner of the land must take all reasonable steps to keep it in a good state of repair.
4. The owners of the land or premises must, if required to do so by the local authority, certify that the conditions 1 to 3 are, in so far as they apply, being observed.

Failure to maintain the property for 10 years will result in the grant being reclaimed, with interest. Different conditions apply for empty homes financial assistance. (Appendix III).

There are 6 types of repair grants available and these are outlined in the table below. More detailed information is available on leaflets; the Council's website and from Housing Services.

- Repair Grants Type 1 and 2 relate to common repairs
- Repair Grants Type 3 and 4 relate to empty homes
- Repair Grant Type 5 relates to amenity
- Repair Grant Type 6 relates to Home Energy Efficiency

**Table2. Repair Grants**

Discretionary grant for preparatory information and advice for tenements	To assist owners in sub-standard tenement buildings to appoint professional advisors to prepare condition reports, feasibility studies and other pre-project planning work;  a. Grant of up to £250 per unit of shared costs.
Discretionary grant for common repair work in tenements	A grant for owner occupiers of 40% of costs, up to a maximum of £10,000.  A grant for private sector landlords and business premises of 30% of costs up to a maximum of £7,500.
Discretionary grant and/or loan for empty homes improved and let to an RSL.  <i>See Appendix III for further information.</i>	For long term empty homes (registered before 1 <sup>st</sup> April 2012) where the owner has an RSL partner willing to take on the property for 10 years (grant) or 5 years (loan) for mid-market rent.  a. Grant of up to £20,000 and/or b. Loan of up to £20,000
Discretionary grant for empty homes to be used for owner occupation or let as private rented accommodation	For owners of long term empty property, registered for at least three years before the application, to be used as full time residential accommodation on completion of repair or regeneration works.  a. Grant of 40% up to £10,000 for owner occupiers b. Grant of 30% up to £7,500 for landlord/developers
Discretionary grant to improve the amenity of an area	For activity in any clearly defined area (tenement, street, estate) or where a community led initiative will lead to improved amenity to streetscape, open spaces or built environment, grant;  a. for amenity work at 30% of costs up to a maximum grant of £1,000 per house.
Discretionary grant for private water supplies	For owners with defective private water supplies, grant up to £800 to connect to the main
Home Energy Efficiency Programme (HEEPS)	Grant up to £7,500 is available subject to budget and geographical limitation and Scottish Government criteria. The scheme is currently managed on behalf of the Council by Alienergy and focuses on external and internal wall and cavity and loft insulation. It is targeted at households experiencing fuel poverty.

## 7. Statutory Action, Enforcement and Default

The service of orders and notices is the first stage of a discretionary process which **may or may not** lead to works being carried out by the Council. Argyll & Bute Council will always strive to work with owners to find solutions to housing problems.

The Housing (Scotland) Act 2006 includes various statutory powers that the Council may use where it is apparent that owners are failing to maintain or repair their properties. In addition powers remain from the Housing (Scotland) Act 1987.

Housing (Scotland) Act 2006	Section 1	Housing Renewal Area
Housing (Scotland) Act 2006	Section 30	Work Notice
Housing (Scotland) Act 2006	Section 33	Demolition Notice
Housing (Scotland) Act 2006	Section 42	Maintenance Order
Housing (Scotland) Act 1987	Section 114	Closing Order
Housing (Scotland) Act 1987	Section 115	Demolition Order

### 7.1 Policy for Identifying Housing Renewal Areas

There are no current intentions to utilise powers for Housing Renewal Areas (HRA). The profile of housing disrepair in Argyll & Bute is such that sub-standard homes are distributed across the whole stock and in all areas. In most cases, including tenemental projects, working with small numbers of owners taking ownership of their own housing repair projects will be preferable to larger scale HRA projects.

The Housing Service participates in area projects, led by Development and Infrastructure Economic Development, as part of THI/CARS regeneration activities.

Demolition notices served under Section 33 of the Housing (Scotland) Act 2006 only apply in HRAs and as such will not be part of this scheme of assistance.

### 7.2 Below Tolerable Standard Housing - The Repairing Standard

The Council has a duty to ensure that all houses in the area which do not meet the tolerable standard are closed, demolished or brought up to the tolerable standard within such a period as is reasonable in all the circumstances. (Housing (Scotland) Act 1987 Section 85)

Private landlords in a tenancy must ensure that the property meets the repairing standard at the start of the tenancy and at all times during the tenancy. (Housing (Scotland) Act 2006 Section 14).

Argyll and Bute Council will address these issues by;

- Periodic house condition surveys in the private sector
- Random sample surveys of the private rented sector
- Targeted advice and financial assistance for BTS tenement flats
- Prioritising BTS in the consideration of enforcement action

### 7.3 Demolition and Closing Orders

Demolition and closing orders are served under Part VI of the Housing (Scotland) Act 1987. Both are discretionary and may be served when a house is below the tolerable standard for housing (BTS) and *ought to be demolished*.

Closing orders are served on houses which cannot be demolished because

- they are part of a building containing other houses which do not fail the tolerable standard.
- they are part of a building containing property other than houses
- they are subject to listing or preservation orders

otherwise demolition orders are served.

Once served the orders prevent occupation and remain in force until the house is either demolished or brought up to the tolerable standard.

Closing and demolition orders give full exemption from council tax.

Demolition and closing orders create empty homes with full exemption from council tax and as such are contrary to the Councils agreed policies on empty homes. There will therefore be a presumption against service unless there are exceptional extenuating circumstances involved. See Appendix IV

### 7.4 Works Notices

The service of works notices is a discretionary power and once served there is an additional discretionary power on whether or not the notices will be enforced by default action.

Default action means the council will carry out work and recover costs from owners. This carries risk of non-recovery.

Works notices may be served in the following circumstances:

- a. Where there is an emerging possibility of defaulting owners preventing other owners from carrying out necessary works of repair or renewal.
- b. Where there are serious issues of tolerable standard failure and no indication of remedial works being undertaken.
- c. As part of Area Property Action Group co-ordinated action.

Notices will be preceded by a letter of intent fully informing owners of the consequence of inaction.

## 7.4.1 Enforcing Works Notices

Any enforcement of a works notice carries risk for the Council and the owner. Some of the most serious risks are:

- costs committed will not be recovered or tied up in a repayment charge for a considerable period of time
- unless the claim is pursued at regular intervals the entitlement to recover is lost under the period of prescription
- owners accrue personal debt which they cannot afford to repay
- small businesses fail due to high levels of debt for repairs.

For these reasons action to enforce notices or orders served as a result of common repair defects will only be initiated as a last resort and will be dependent on;

- the resources available to the Council for enforcement action. Enforcement is funded from Private Sector Housing Grant which reduces capacity to provide grants
- an assessment of the risk to the Council of being able to recover expenditure on private property from private owners.

Each project will be assessed on the circumstances of each case. The matrix at Appendix VIII will be used to assess when enforcement will be considered.

*Note: An administration charge of 10% will be levied in all cases where the Council has to instruct work and recover costs, Emergency works to dangerous buildings which will require immediate attention come under the remit of Building Standards.*

## 7.5 Appeal Process

Where an applicant for assistance is dissatisfied with any decision in relation to their eligibility or entitlement to financial assistance, they may request a review within 14 days of the decision being issued. The request for a review should be addressed to the relevant Head of Service, Kilmory, Lochgilphead PA31 8RT. A review will then be carried out by a senior manager who wasn't involved in the original decision. The applicant will be notified in writing of the decision reached on review within 28 days of the request for review being received.

If an applicant is still dissatisfied following a review as above, they have the right to refer the matter to the Scottish Public Services Ombudsman.

Orders and notices can be challenged in court with the time limit for appeal being part of the notice given.

## 8. Review of Scheme of Assistance

The implementation of the *Scheme of Assistance* and the impact on meeting the Council's objectives will be monitored and reviewed as part of the Local Housing Strategy monitoring. Any future amendments to the *Scheme of Assistance* will be subjected to appropriate consultation.



## 9. Appendices

### Appendix I Assessment of Living Accommodation Extensions

Owners extending houses to provide living accommodation will be required to consider any available lending options should they be necessary. All alternative housing options will be considered as part of the assessment process. A house being adapted for a living extension should not be recently bought except in exceptional and unforeseen circumstances. Any living accommodation extension must be for accommodation which is not available in the existing house.

### Appendix II Financial Assessment of Equity relating to Adaptations

Three aspects are considered as part of the financial assessment which will determine eligibility for grant - Equity, Savings and Income.

**Equity** is the value of a house, on completion of works, less any mortgage or other debt held against it. If there free equity in a house it is expected a percentage should be realised by further borrowing before any public funds are invested in the way of grant assistance.

A. Estimated value of improved house (from valuation survey)	£
B. Amount outstanding mortgage (verified by lender's letter)	£
C. Amount of free equity (A - B)	£

Free equity to invest will be deducted from the total cost of work before calculating any grant.

#### Savings

Owner savings over £10,000 will be taken into consideration when calculating eligibility for any grant

#### Income

This ready reckoner will give a rough estimate of grant rates for living accommodation extensions in terms of a percentage of the cost of works. An exact figure can only be provided on submission of a formal application for a grant. The assessment includes any partner and any joint owners and their partners.

- A. Earnings, after tax and NI contributions      £
- B. Occupational and private pensions      £



C. Any other significant income (an amount less than £1000 is unlikely to make a difference to this estimate)      £

D. Total income: A+B+C      £

E. Mortgage or rent payments	£
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F. Allowances:	£
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- £2444 for each child who was under 16 or under 21 and in full-time education for the whole year
- £2184 for each child who was registered blind or receiving DLA for the whole year
- £1820 if you are registered blind or disabled and single

Total applicable income	Grant (percentage of cost)
£0 to £5,800	80%
£5,801 - £7,000	Between 75% and 70%
£7001 to £10,000	Between 70% and 60%
£10,001 to £13,000	Between 60% and 50%
£13,001 to £16,000	Between 50% and 40%
£16,001 to £19,000	Between 40% and 30%
£19,001 to £24,000	Between 30% and 20%
£24,001 to £32,000	Between 20% and 10%
Over £32,000	no grant

- £2600 if you have a partner and you and/or they are registered blind or disabled

G. Total deductions: E+F	£
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H. Total applicable income: D-G	£
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## Appendix III Empty Homes Funding

Utilising empty property to meet housing needs is a key part of the rational and economical use of the existing stock. The Council is keen to encourage the re-use of empty homes to meet housing needs and this is reflected in this Scheme of Assistance.

**Registered Social Landlords (RSL) Where** a RSL is willing to take on the lease of an upgraded empty house and thereafter sub-let at mid-market rent, grant and loan is available at the levels indicated in section 6.3.

Houses must meet the requirements of the Scottish Housing Quality Standard as far as is reasonably practicable. Leases must be for 5 years if loan funding is offered and 10 years if grant is awarded.

### Owner Occupation

Empty homes requiring significant upgrades offer a potential low cost option for entry into the housing market. Grant for owner occupation will be considered in all cases but if funding cannot meet demand, it will be targeted;

- a. Where the property is in an area of high housing needs.
- b. Where an RSL property is vacated thereby creating both a new home and an RSL social renting opportunity.
- c. Where a household is entering the owner occupied market for the first time.

The targeting criteria apply to people currently resident in Argyll & Bute and to properties which have been registered empty for at least three years prior to application.

### Private Rented Sector

Grant will be considered to bring empty houses into the private rented sector. Landlords must be registered with Argyll and Bute Council and will be required to submit leases, equal opportunities policies, tenant information packs and other housing management documentation for assessment prior to application. Rent levels for grant assisted property will be required to be equal to the Local Housing Allowance.

### Additional Condition for Empty Homes grants

Grants are discretionary and factors which will be taken into consideration include local housing need; available resources and a geographical distribution across Argyll and Bute. Applicants will be eligible to apply for funding for no more than six properties.

Major works will require a professional agent to specify, tender and supervise works.

If the house is sold or ownership transferred within 5 years of completion of work any grant paid will be reclaimed with interest. The award of grant will be recorded on property titles.

Appendix IV Assessment Matrix for Closing and Demolition Orders

	<p>Serious BTS housing quality failures and                      Private Rented Tenant at risk and                      Landlord Registration – no action appropriate or successful and                      Agreed at APAG</p>	<p>Loss of Council Tax. No incentive/expense on owner to improve or demolish</p> <p>Another empty home/loss of amenity</p>
	<p>Minor BTS housing quality failures                      Owner occupation</p>	<p>Tenement deterioration hastened by empty home</p> <p>Potential for dangerous building expense</p>

## Appendix V Assessment Matrix for Enforcement of Works Notices

	<p>Common repair responsibilities</p> <p>Serious housing quality failures being remedied or avoided  <i>Structural instability</i>  <i>Considerable dampness</i>  <i>Public safety</i></p> <p>Part of SHQS programme and Serious failure of SHQS</p> <p>Urgent repair needs</p> <p>Part of a wider regeneration project          THI, CARS</p> <p>Majority of tenement units housing</p>	<p>Majority of private owners agree to and can pay for works</p> <p>Individual unit default costs &lt;50% estimated equity.          &lt;1/3 all units defaulting</p> <p>Default costs under £15K per unit.</p> <p>Defaulting owners co-operating but can't afford</p> <p>Agreement on extent of works</p> <p>Agent appointed by owners</p> <p>Defaulters likely to have funds for immediate one off recovery, e.g. landlords, major businesses</p> <p>Owners association operating with all owners signed up</p> <p>Owners signed up to factoring (and up to date with factoring fees)</p>
	<p>Individual repair responsibilities</p> <p>Work desirable but not affecting internal living conditions</p> <p>No urgent repair requirement but components reaching end of material life</p> <p>Majority of units businesses</p>	<p>Minority private owners interested in works</p> <p>Majority owner HA and no private owners in agreement</p> <p>Disagreement over extent of works</p> <p>No co-operation from defaulting owners</p> <p>Individual unit default costs &gt; 50% equity</p> <p>Individual default costs over £15K per unit</p> <p>Shops affected are small traders in fragile retail locations and/or carrying an unrealistic burden of common repairs</p> <p>Likelihood of stage repayment or recharge orders.</p> <p>No owners association or limited owner involvement</p> <p>No factoring</p>