



Argyll and Bute

Scheme of Assistance 2025

For Private Owners and the Private Rented Sector

to Adapt and Repair Housing



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1. Purpose of the Scheme of Assistance

The Scheme of Assistance 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 the Scheme of Assistance are in accordance with the Scottish Government's view expressed in the Housing (Scotland) Act 2006 and accompanying guidance, including:

- Information, advice, and practical assistance should be the first step in an Authority's strategy;
- Owners of private dwelling houses are responsible for the maintenance and repair of their own properties, and should be more pro-active in undertaking works to ensure they have a sustainable future;
- Grant assistance should be primarily directed at needs assessed adaptations to enable disabled persons to remain independently in their own homes;
- A cultural change to housing quality in private sector, the use of grant for the general subsidisation of repair and improvement works by owners is discouraged to remove the reliance on grant funding.

The Scheme of Assistance takes account of The Public Bodies (Joint Working) (Scotland) Act 2014 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.

The Council works closely with the Argyll and Bute Health & Social Care Partnership (HSCP) at all levels. The HSCP's current three-year Joint Strategic Plan was launched in 2022, incorporating a revised and updated Housing Contribution Statement (HCS) which outlines the essential role that housing plays in supporting and maintaining independent living and the health and wellbeing of residents. A copy of the Strategic Plan and contribution statement can be found here: [Publications | NHS Highland \(scot.nhs.uk\)](https://publications.nhs.uk/scot.nhs.uk)

A dedicated Housing Occupational Therapist (OT) facilitates the close partnership between the Council, Registered Social Landlords, and the HSCP. This includes reviewing the circumstances and requirements of households with particular needs and facilitating early interventions, with a focus on adaptations and design.

The Scottish Government published revised '[Guidance on the Provision of equipment and adaptations](#)' in January 2023 which covers the responsibilities of NHS Scotland and Local Authorities, Integration Authorities, and their Housing and Education partners for the provision of equipment and adaptations. The guidance is to support partnerships, to deliver a more equitable and accessible approach to the provision of equipment and adaptations. The overall aims of the new guidance are to:

- Remove barriers in the systems promoting seamless pathways which are consistent and equitable across the country;
- Ensure services evidence that the service user, and unpaid carer (and family members providing support and care, but who may not identify as a carer), are at the centre of provision;
- Enable choice and control for service users and unpaid carers as partners in the process of assessment and support planning;
- Focus service provision on supporting the achievement of successful outcomes for the individual, and where relevant, their unpaid carer;
- Endorse a consistent approach to the assessment for, and provision of, equipment and adaptations, which promotes prevention and early intervention, and supports self-management;
- Ensure that service users and unpaid carers have access to up to date and relevant information on equipment and adaptations;
- Promote good practice and effective partnership working in relation to equipment and adaptation provision.

Over-arching principles

1. Explicit person-centred approach to identifying and meeting needs;
2. Early intervention and avoidance of 'crisis' response;
3. Minimum intervention to maximise independence, and self-management;
4. Promotion and full exploration of rehousing opportunities as a first stage in any engagement about people's difficulties within their environment

The Council's Scheme of Assistance supports the over-arching principles of the new guidance and recognises the importance of housing in terms of people's overall health and well-being.

The Scheme of Assistance is set out in two parts:

Part One: 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 Two: To address disrepair in private sector homes by encouraging homeowners to recognise that they have the primary responsibility for maintaining their properties.

2. Strategic Context and Vision

The Scheme of Assistance sits within a hierarchy of aims, objectives and frameworks at both national and local level.

2.1 [National Outcomes Framework](#)

The Scottish Governments national framework for all of Scotland sets out their purpose, values, and outcomes that they aim to achieve. They aim to create a more successful country; give opportunities to all people living in Scotland; increase the wellbeing of people living in Scotland; create sustainable and inclusive growth; reduce inequalities and give equal importance to economic, environmental, and social progress. The values guide their approach to treat all our people with kindness, dignity and compassion; respect the rule of law; and act in an open and transparent way. To help achieve its purpose, the 'National Outcomes' are that, people:

- grow up loved, safe and respected so that they realise their full potential;
- live in communities that are inclusive, empowered, resilient and safe;
- are creative and their vibrant and diverse cultures are expressed and enjoyed widely;
- have a globally competitive, entrepreneurial, inclusive, and sustainable economy;
- are well educated, skilled and able to contribute to society;
- value, enjoy, protect, and enhance their environment;
- have thriving and innovative businesses, with quality jobs and fair work for everyone;
- are healthy and active;
- respect, protect and fulfil human rights and live free from discrimination;
- are open, connected and make a positive contribution internationally;
- tackle poverty by sharing opportunities, wealth, and power more equally.

2.2 [Housing to 2040](#)

The Scottish Governments housing ambition set out in Housing to 2040 strategy is:

“That everyone in Scotland should have access to a warm, safe, affordable and energy efficient home that meets their needs, in a community they feel part of and proud of”

Housing to 2040 is Scotland's first long-term national housing strategy and sets out the Scottish Governments vision for housing in Scotland to 2040. It aims to deliver their ambition for everyone to have a safe, good quality and affordable home that meets their needs in the place they want to be. The vision and principles, outline what the Scottish Government wants housing and communities to look and feel like, for the people of Scotland, with actions on how to achieve this.

The strategy includes plans for a new legal requirement for all homes to meet the same standards. The new proposed, tenure neutral Housing Standard, will create a single set of quality and accessibility standards, and the proposals will also review Housing for Varying Needs.

The Housing to 2040 vision also emphasises the importance and need for homes that effectively meet the needs of people of all ages, including children, with the requirement for responsive provision of equipment and adaptations, and technology.

2.3 National Health and Wellbeing Outcomes

The availability of good quality housing and housing services is recognised as making an important contribution to improving health and wellbeing outcomes and to the success of integrated health and social care. Being able to live safely and comfortably at home is important to those who want to live independently and be able to stay in their own home for as long as possible.

Outcome 2 of the 'National Health and Wellbeing Outcomes' acknowledges the significant role which housing plays in people's lives: *"People, including those with disabilities, long term conditions, or who are frail, are able to live, as far as reasonably practicable, independently and at home or in a homely setting in their community."*

2.4 The Equality Act 2010

The Equality Act 2010 places a legal duty on all landlords to make reasonable adjustments to provisions or practice that puts a disabled tenant at a disadvantage due to their disability. Whilst the physical features of a property are not covered, the regulations list adjustments that are treated as physical permanent features such as replacement taps, handrails, door handles, and temporary ramps.

The Equality Act 2010 (section 37) provides Scottish Ministers with the powers to make regulations that will allow disabled people to make relevant adjustments to the common parts of residential properties. The Relevant Adjustments to Common Parts (Disabled Persons) (Scotland) Regulations 2020 (section 4) outlines changes to the permissions required for adaptations to common parts. The updated regulations allow adjustments to be made to common parts, with the consent of majority of owners; previously, a disabled person would require the consent of all owners prior to making relevant adjustments to common parts.

2.5 Local framework - Vision and Priorities

At a local level, the Scheme of Assistance contributes to the vision of the Argyll and Bute Local Housing Strategy 2022-2027 and the four key priorities:

"Everyone in Argyll & Bute has access to a suitable, high-quality home which is affordable and located within a vibrant, sustainable and connected community"

The four key priorities underpinning the vision:

1. **Housing Supply & Placemaking:** To facilitate access to sufficient, suitable, and affordable housing across all tenures;
2. **House Condition, Energy Efficiency & Poverty:** To regenerate communities by improving the quality, condition, and energy efficiency of housing and by tackling fuel poverty;
3. **Specialist Provision & Independent Living:** To enable people with particular needs to live independently in their own homes and to remain in their communities;
4. **Housing Options, Information & Support:** To promote individual housing options to meet housing need and ensure everyone has access to appropriate, accurate and timeous information, advice, and assistance.

2.6 Achieving the Vision and Aims

The vision and aims of the Scheme of Assistance will be achieved by offering the following types of assistance:

Advice and Information

The Council will ensure that advice and information on home repairs, maintenance, improvements, and adaptations is available to anyone who resides in Argyll and Bute.

Practical Assistance

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

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 5.

2.7 Equal Opportunities and Customer Service Charter

In achieving the aims and objectives of the Scheme of Assistance we will make accessing information as easy as possible for everyone.

Equality and Fairness

As a Council we believe in the principle of equality and opportunity: everyone should have the chance to succeed. We recognise our responsibilities as a service provider to encourage the fair treatment of all individuals and to tackle inequalities. Further information on our commitment and approach can be found here:

[Equality and Fairness | Argyll and Bute Council \(argyll-bute.gov.uk\)](https://www.argyll-bute.gov.uk/equality-and-fairness)

Customer Service Charter

All assistance will be provided in line with the Council's 'Customer Service Charter'. Further information on the Charter can be found here:

[Customer Service Charter and Strategy | Argyll and Bute Council \(argyll-bute.gov.uk\)](https://www.argyll-bute.gov.uk/customer-service-charter-and-strategy)

3. Resourcing the Scheme of Assistance

Argyll and Bute Council's Housing Service will deliver both Parts 1 and 2 of the Scheme. We 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 is 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 homeowners and the private rented sector.

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

- **Occupational Therapist Service** are the lead partners for housing need assessments and recommendations for adaptations
- **Argyll & Bute Care & Repair** will be the lead partner for elderly and/or disabled householders;
- **Home Energy Scotland, Allenergy** 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:

- Provide advice and assistance to applicants;
- Create a resource of printed materials to use for public information;
- Ensure health and social networks used by disabled and elderly households are aware of adaptation grants and assistance;
- Ensure repair advice is available and updated on our [website](#) and in the [HOMEArgyll Housing Options](#) module;
- Promote the Home Energy Scotland **0808 808 2282** freephone number for households to obtain 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;
- Work with Registered Social Landlord (RSL) partners and private owners to address shared responsibilities in mixed tenure tenements;
- Target information and advice to empty homeowners to bring such property back into productive housing use;
- Hold housing information events across the Council area.

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

Table 1: Assistance available for homeowners, private sector landlords, and tenants

Type of assistance	Private Tenant	Private Landlord	Home Owner
Advice and assistance from the Council's Housing Service to help owners with their repair responsibilities	√	√	√
Information and advice from the Council's website	√	√	√
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	√		√
Independent advice from Argyll and Bute Care and Repair including a small repairs service to assist older people or people with a disability	√		√
Use of enforcement powers to improve housing that is in extremely poor condition but this is subject to a risk assessment	√	√	√
Provision of advice when a statutory notice has been served on a property	√	√	√
Establish Tenement Owners Associations		√	√
Home Energy and Fuel Poverty advice	√	√	√

4. Adaptation of Properties – Part One

This section outlines the services that are available to people living in the private sector that may need an adaptation within their home, this includes homeowners and private tenants. Home adaptations can help persons who are older or who are disabled to live independently in their own homes.

The Health and Social Care Integrated Body has a responsibility to assess a person's needs and to arrange appropriate services and adaptations. The [Regulations](#) define an aid or adaptation as: An “**aid or adaptation**” means any alteration or addition to the structure, access, layout or fixtures of accommodation, and any equipment or fittings installed or provided for use in accommodation, for the purpose of allowing a person to occupy, or to continue to occupy, the accommodation as their sole or main residence.

Local Authority functions relevant to this include those contained in Housing (Scotland) Act 2001 section 92, and Housing (Scotland) Act 2006 section 71(1) (b). **Section 7** of the Scheme of Assistance details the Grant Conditions that are applied.

4.1 Tenure

The Scheme of Assistance is available to people living in the private sector. Due to the numerous different tenures across housing, this section details who can qualify via Scheme of Assistance. We are unable to support applications for Adaptations to temporary units such as Chalets and Caravans.

Private Home Owners – May be entitled to financial assistance under the Scheme of Assistance, to adapt their home following ‘needs assessment’ undertaken by Argyll and Bute Health and Care Partnership (HSCP).

Shared Ownership Properties - There are different types of shared ownership properties.

- **Shared Equity** – The Scottish Government consider this as you own the home outright. Applications will be assessed in the same way as ‘private home owners’.
- **Shared Ownership** – This is where a housing association still owns part of the home and charges you a fee (i.e. Rent) to live in it. Consent is required from the Registered Social Landlord (RSL) to adapt property. Applications will be assessed in the same way as ‘private home owners’ and evidence should be provided that RSL permission has been sought.

Private Rented Tenants – In private rented accommodation, assistance to adapt a property is provided to the tenant, and not the landlord/property owner, as it the tenants needs that are being met. The tenant should obtain consent from the Private Landlord (property owner) to adapt their property. The Housing (Scotland) Act 2006, sections 52 and 53 set out that Private Landlords cannot reasonably refuse permission for an adaptation to be undertaken; this excludes works to common parts. Applications will be assessed in the same way as ‘private home owners’ and evidence should be provided that permission has been sought from the property owner.

Social Rented Tenants – Please contact your Registered Social Landlord (RSL) for further information and support if you require an adaptation.

New Build - In these instances, there would be an expectation that the owner would design and build the property to meet their current and future needs of the household.

4.2 Assessing Need for Adaptations

The need for adaptations can be identified by the person themselves, a health professional, through housing services, social work, or other agency involvement. Where a homeowner or private sector tenant has been identified as in need of adaptation/s, they will be referred to Occupational Therapist who will arrange to visit and undertake an assessment of need as outlined below.

As funds can be limited, we need to ensure that we prioritise people in the greatest need. To assist us to do this we have developed an assessment process and associated eligibility criteria.

Housing Solutions

The first step is to have an initial conversation with the local Occupational Therapist team about your current housing situation and how this is impacting on your ability to live independently in your home. This will include considering longer-term housing solutions to determine if your home will be adequate to meet current and future housing needs. Contact details for area teams are available at Section 9.

Needs Assessment

To assess the need for adaptations, a 'needs assessment' will be undertaken by Argyll and Bute Health and Care Partnership (HSCP). 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.

The 'needs assessment' will look at the principal 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 to the Housing Service.

Any adaptation work proposed will consider anticipatory approaches and how your needs may change and evolve over the medium to longer term. A key element to the adaptation approval process is the importance of joint working between relevant services such as Occupational Therapy Service and Housing Service staff. This ensures that all options to meet a person's needs are considered at the earliest opportunity, including the suitability of the property to meet their medium to long-term needs and the options for rehousing.

Self-Assessment Tool - AskSARA

Before contacting the Occupational Therapist team, you may wish to undertake an independent self-assessment. Argyll and Bute HSCP are members of the AskSARA independent guide for households. The AskSARA is an online self-help guide co-ordinated by 'Disabled Living Foundation' providing expert advice and information on products and equipment for older and disabled people. The service is easy to use, select which subject you would like help and support with, answer some questions about yourself and your environment and AskSARA will produce a free personalised report providing:

- Clear, tailored advice written by experts on ways to help with daily activities and staying independent in your home;
- An impartial list of products and equipment, specific to your needs, with information on where to get them;
- Further help and contacts for more information;
- An option to save your report and share it with family, friends, and care workers.

For further information, or to undertake an assessment please access the website:
[Disabled Living Foundation - AskSARA \(livingmadeeasy.org.uk\)](http://livingmadeeasy.org.uk)

Argyll and Bute Care and Repair (ABCR)

Practical advice and assistance can be provided by Argyll & Bute Care & Repair to assist households aged over 60 or households with a resident disabled person. Housing Services currently contract with ABCR 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. ABCR clients can be assisted to:

- Plan for aids and adaptations to suit additional needs;
- In preparing works schedules, plans and drawings;
- In the appointment of contractors and organisation of works;
- In contacting the relevant Council service to determine whether approval is required in respect of planning or building standards;
- In completing application forms for financial assistance;
- Help from the Small Repairs Service;
- For major adaptations liaise with client, Architects etc

Argyll and Bute HSCP - Prioritisation of Needs Framework

The Health and Social Care: Prioritisation of Needs Framework has been developed to guide the allocation of resources to those in greatest need. The need for such a framework is a direct response to the increasing gap between assessed need and available resources.

Priority 1 - Critical risk where serious harm or loss of life may occur;

Priority 2 - Significant risk where harm may occur now, or in the near future;

Priority 3 - Moderate risk where harm may occur if action is not taken in the longer term;

Priority 4 - Low risk where a person's quality of life may be affected if needs are not met.

4.3 GRANT - Mandatory Adaptations

The Council will fund the full cost of an adaptation in an existing privately owned or rented property to enable someone to remain in their own home, which is deemed essential as per the 'needs assessment' undertaken by Occupational Therapist. The mandatory adaptation grant will cover **100%** of the total cost of the adaptation and its associated expenses. This can include minor, moderate, or major adaptations but excludes living accommodation extensions and creation of ground floor bedrooms. The range of adaptations included but not limited to are:

- Access - Widening doors
- Ramps
- Shower/bathroom adaptations
- Stair Lifts **owners are responsible for the maintenance and repair*
- Hoists **owners are responsible for the maintenance and repair*

4.4 GRANT - Discretionary Adaptation / Living Accommodation Extensions

Grant funding for extensions, which provide additional living space, is not available as a mandatory grant. In exceptional circumstances, a discretionary grant may be considered to assist disabled owner-occupier households with grant assistance for adaptations that include living accommodation extensions and creation of ground floor bedrooms when all other alternative housing options have been considered. An application for discretionary grant will only be considered following a comprehensive shared assessment of needs and best value review by Health and Housing.

Subject to an assessment of the needs of the disabled person and the ability of the homeowner to extend the property without grant, (determined by an equity, savings and income assessment), grant may be offered up to 80%. *Appendix 2* provides further information on the financial assessment.

4.5 GRANT – Discretionary Adaptation Feasibility Planning

The Council can provide disabled owner-occupied and private tenant households requiring major adaptations with a grant to help meet the costs of preparatory work. The feasibility grant can be used to cover the cost of professional fees of Argyll & Bute Care & Repair, or an appointed Agent/Architect to prepare plans and estimate costs of different design options prior to the application for adaptation grant assistance. This is an initial fixed grant up to maximum of **£675**. In exceptional circumstances, further feasibility planning grants may be available.

4.6 Repeat Adaptation Grants

A further application for a disabled adaptation grant within ten-year period, will only be considered where a condition has worsened leading to the existing adapted accommodation no longer meeting the needs of a disabled person and when the following conditions are met:

- (a) that the need for the work to which the further application relates was not reasonably foreseeable when the original application was approved;
- (b) that it would not have been reasonably practicable to carry out that work at the same time as the work to which the original application related;
- (c) that the work to which the further application relates was not considered by the authority to be eligible for a grant when the original application was approved;
- (d) the application is made in response to an invitation made by the authority to the applicant under section 90(1).

4.7 Applying for Adaptation Grant

An application form for adaptation grant is available from local Housing Improvement Officer or from Care & Repair. Contact details are included in Section 9.

The grant applicant or their representative is responsible for ensuring any necessary statutory consents have been obtained prior to any grant works commencing, such as Planning permission, Building Warrants and consent from the property owner if applicable. Please refer to Section 7 for full details of grant conditions.

4.8 Approval Process

Appendix 1 outlines the approval process for adaptation grants.

5. Improving Property Condition – Part Two

A key aim of the Scheme of Assistance is to encourage homeowners to act responsibly and to plan for the maintenance and upkeep of their property. Homeowners are primarily responsible for the repair and maintenance of their own property under their title deeds.

Local Authorities have statutory powers to maintain and improve the general condition of private sector housing in their area. The Scheme of Assistance allows Local Authorities broad discretionary powers to provide assistance. This assistance can be provided through advice and guidance; practical help; or through financial assistance by way of grants or loans. It is for the local authority to determine what kinds of assistance is available based on local priorities and budgets. Local Authorities must assist owners who have been served a statutory work notice requiring them to bring a house into a reasonable state of repair.

5.1 Advice and Assistance

The provision of high quality information and advice for householders is fundamental and there is a range of communication methods adopted to try to maximise access to information and advice:

- Housing Improvement Officers
- Online via the Council website including wider Housing Options advice and links to national information resources;
- Information leaflets;
- Maintenance events.

5.2 Practical Assistance

Common Repairs

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

Owners Associations

Our Housing Improvement Officers can provide impartial support to owners within tenements to work collectively with other owners in relation to repair and maintenance.

An 'Owners Association' is a formal arrangement between all the owners of the building/tenement, this can include residential and commercial property owners. Owners Associations must have a constitution, which sets out an agreed set of rules and procedures on how your building will be managed and maintained.

Independent advice and further information on Owners Associations including a model constitution is also available from Under One Roof [website](#). The Scottish Government have recently consulted on making Owners Associations a legal requirement.

Mediation

Mediation Services can also be provided where appropriate. Mediation 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. Please contact your local Housing Improvement Officer if you would like a referral to the Mediation Service.

Under One Roof

Argyll and Bute Council support the work undertaken by Under One Roof to deliver independent advice and assistance to private owners across Scotland. There is a wide range of impartial information and advice for tenement owners on their website, including an online "Ask a Tenement Expert" Information Service.

[Ask an expert – Under One Roof](#)

Empty Homes

The Council is keen to encourage and support empty homeowners to bring empty properties back into use. Making the best use of existing stock to meet housing needs, improve the condition of stock, and the amenity of areas is a key part of the Local Housing Strategy.

Dependent on owner and property circumstances, there may be discretionary financial assistance available to assist with the refurbishment of long-term empty properties. Practical advice and assistance on options to bring properties back into use is available from the Council's Empty Homes Officer.

Amenity

The amenity of our communities is important, it helps attract and retain people to the area and can improve property condition. The Council will offer advice and assistance to households and communities who are seeking to improve the amenity of their area. There may be discretionary financial assistance to support amenity works.

Energy Efficiency

Argyll and Bute Council's Home Energy Efficiency Team is committed to helping home owners and private-rented tenants in Argyll and Bute improve the energy efficiency of their homes, reduce their fuel bills, and help to ensure they can live in warm, comfortable homes. Through the Scottish Government's Energy Efficiency - Area Based Scheme (ABS) grants may be available. For all energy efficiency improvement schemes, please contact our referral partner Home Energy Scotland in the first instance. Home Energy Scotland co-ordinates a range of energy efficiency support for households including the area based schemes and can be contacted on **0808 808 2282**.

Private Water Supplies

All private water supplies must be registered with the Council. A private water supply is one that is not provided by Scottish Water. The supply may come from a loch, burn, spring, well, river, pond, borehole, even rainwater collection or a combination of these.

There may be a grant available via Environmental Health to help you improve your private water supply. Further information is available on the Council [website](#).

5.3 Discretionary Grant Funding

There may be discretionary grant funding available to assist private owners to improve tenement property condition, or the amenity of the area. Grant funding is prioritised for property in common ownership, and empty properties to encourage owner action and catalyse town centre tenement regeneration.

Although the Scheme of Assistance sets out the availability of possible grant for repair work, the application and assessment process reflects the guidance. All grants to assist owners to improve property and amenity are discretionary and will be dependent on the resources available.

- An Owners Association will be required to be in place for any application for discretionary Common Repair or Amenity grants. This includes tenements which are currently Factored;
- Owners Associations will be required to appoint a qualified Agent/Project Manager to oversee Common Repair works where grant is awarded;
- All grant applicants will be required to provide details of the plan for the on-going repair and maintenance of the building and/or area on completion of works.

Table 1: Discretionary Common Repair, Amenity, and Empty Home Grants

Type of grant	Description	Grant available
Tenement Feasibility Study	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; <ul style="list-style-type: none"> • Grant of up to £500 per unit of shared costs.
Common Repair Grant	Discretionary grant for common repair work in tenements	A grant for owner occupiers of 40% of costs, up to a maximum of £12,000. A grant for private sector landlords and business premises of 30% of costs up to a maximum of £9,000.
Empty Homes RSL or Development Trust Grant and/or Loan	Discretionary grant and/or loan for empty homes improved and let to a Registered Social Landlord (RSL) <i>See Appendix 4</i>	For long term empty homes (registered empty over three years) 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. <ul style="list-style-type: none"> • Grant of up to £20,000 and/or • Loan of up to £20,000
Empty Homes for Owner Occupation or Private Rented Sector	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 empty for at least three years before the application, to be used as full time residential accommodation on completion of repair works. <ul style="list-style-type: none"> • Grant of 40% up to £12,000 for owner occupiers

Type of grant	Description	Grant available
		(owners must be resident in Argyll and Bute) <ul style="list-style-type: none"> • Grant of 30% up to £9,000 for landlord/developers
Amenity Grant	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. <ul style="list-style-type: none"> ➤ for amenity work up to 30% of costs up to a maximum grant of £1,200 per unit.

For further and more detailed information, please refer to our information leaflets on Grants for Private Homes and Empty Homes Grant.

6. Statutory Action, Enforcement and Default

The serving 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

6.1 Housing Quality Standards

Different housing quality standards apply to owner-occupied, private rented, and social rented homes. Registered Social Landlords are subject to regulatory framework to ensure that standards for social rented homes are met. The Council has a duty to ensure that all private 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 as set out in Housing (Scotland) Act 1987 Section 85. Private landlords must ensure that the property meets the 'Repairing Standard' at the start of the tenancy and at all times during the tenancy as per the Housing (Scotland) Act 2006 Section 14.

Tolerable Standard

The Tolerable Standard is the minimum level of repair a property must achieve to be occupied accommodation. A property, which is below tolerable standard, is not acceptable as living accommodation. The Tolerable Standard is set out in the Housing (Scotland) Act 1987 Sections 85-87 and associated updates. The Tolerable Standard defines the elements of a house which are considered fundamental to its functioning as a home and focuses mainly on the building itself, and does not take into account internal decoration, furniture and household appliances. A property meets the Tolerable Standard if it complies with all the criteria.

Repairing Standard

The Repairing Standard is the minimum level of repair a house must achieve to be used as privately rented accommodation. The Scottish Governments updated Repairing Standard applies from the 1st March 2024. The standard focuses on the building condition but also includes all installations, fittings and furnishings that are provided as part of a tenancy; and requires private landlords to meet elements relating to safety, heating and access to common parts of a tenement.

[Annex A: Meeting the Tolerable Standard - Repairing Standard: statutory guidance for private landlords - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/annex-a-meeting-the-tolerable-standard-repairing-standard-statutory-guidance-for-private-landlords/pages/2)

Argyll and Bute Council will address issues with **Housing Quality Standards** by:

- Advice in relation to below Tolerable Standard properties;
- Prioritising below Tolerable Standard properties in the consideration of enforcement action;
- Periodic house condition surveys in the private sector;
- Random sample surveys of the private rented sector.

6.2 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 tenement projects, working with small numbers of owners taking ownership of their own housing repair projects will be preferable to larger scale HRA projects.

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

The Housing Service participates in area projects, led by Development and Economic Growth, as part of regeneration activities.

6.3 Demolition and Closing Orders

The Housing (Scotland) Act 1987, provides legislative powers for Local Authorities to serve demolition and closing orders. These discretionary notices may be served when a property is below the tolerable standard for housing (BTS) and ought to be demolished. Once served the orders prevent occupation of the property and remain in force until the house is either demolished or brought up to the tolerable standard.

Closing orders are served on properties, 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; or they are subject to listing or preservation orders, otherwise demolition orders are served.

Demolition and closing orders create empty homes 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.

6.4 Works Notices

The Housing (Scotland) Act 2006 provides discretionary powers for Local Authorities to serve notice and carry out works where the legally responsible person fails to engage on a voluntary basis in relation to serious disrepair of property. Works Notices are a discretionary power, 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. Due to the risk of non-recovery of costs, the Council will only exercise these powers when there is no acceptable alternative. Works notices may be served in the following circumstances:

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

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

Enforcing Works Notices

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

- owners accrue personal debt which they cannot afford to repay;
- the value of properties and ability to sell may be affected;
- businesses fail due to high levels of debt for repairs;
- may affect any future grant funding application;
- public funds committed may not be recovered or may be tied up in a repayment charge for a considerable period of time.

Action to enforce notices or orders served will only be taken as a last resort and will be dependent on, the resources available to the Council for enforcement action, and an assessment of the risk to the Council of being able to recover expenditure on private property from private owners.

Each case will be assessed on the individual circumstances. The matrix at *Appendix 3* will be used to assess when enforcement will be considered.

Note: *An administration charge of 15% 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.*

6.5 Maintenance Orders

In exceptional circumstances, the Local Authority may by a Maintenance Order, require the owner of a house to prepare a maintenance plan, for securing the maintenance of the house to a reasonable standard over such period not exceeding five years.

Maintenance Orders can be issued when a Works Notice has been served and/or where the Council believes that a property is not being maintained to a reasonable standard, and will require the owners to take action to address the condition of the property.

6.6 Missing Shares

Where the majority of owners have agreed to carry out necessary common repairs and cannot gain the co-operation of a particular owner or owners, the local authority has discretionary power to pay the missing shares under the Housing (Scotland) Act 2006 Section 50, into 'owners association maintenance account'.

We will not routinely pay 'missing shares' due to legal obligations for owners to repair and maintain their properties and internal budget constraints.

Work Notices would be served as part of the process prior to any missing share procedure being considered.

The payment of 'missing shares' will only be considered, on the application of any of the consenting owners, where they can evidence that an owner is unable, unwilling, it is unreasonable to ask the owner to pay, or the owner cannot be identified or found after reasonable enquiry. With an individual 'missing share' being above £1,000 which may be subject to change.

If budget constraints allow the Local Authority may pay the missing share for 'essential works only' and would recover costs incurred when paying in a missing share from the relevant owner. This can include the share itself, any administration expenses in relation to making that payment, and interest at a reasonable rate from when it first serves the request for payment. Recovery from owners who do not pay their share will be made via a Repayment Charge, which is attached to the titles to the property.

Before paying a missing share, the local authority must satisfy itself that the owners have complied with the correct procedures beforehand. The council can only consider 'missing share' payment if:

- owners have followed all the proper procedures in setting up repairs;
- a majority of owners have agreed to the essential repairs and paid their share of funds into relevant maintenance account;
- the majority of owners have notified the non-paying owners that they are in the minority and their payment is required in order for the works to be instructed;
- the essential repair work is required and the building will meet relevant 'housing standards' on completion of works. The Council would require evidence of proposed essential repair works from a qualified Organisation/surveyor;
- each owner is being asked to pay their correct share of costs in accordance with title deeds;
- owners have explored alternative options, including reclaiming missing share via Legal action;
- work has not yet started.

Please note if work has commenced prior to receiving approval of a missing shares application from the Council, assistance will not be available.

Independent information on common repairs is available from Under One Roof – [Under One Roof – Impartial information on repairs and maintenance for home owners in Scotland](#)

6.7 Compulsory Purchase Orders

A Compulsory Purchase Order (CPO) is an order that gives the Local Authority the legal power to acquire private property or land without the owner's agreement when it can be evidenced that there is a strategic and/or public benefit. For example, the Local Authority may need to acquire the land or property to, build or widen a road; erect a public building such as a school; make improvements to regenerate an area; or demolish dangerous or substandard buildings. CPO's can be a useful tool that enable public sector bodies and infrastructure providers to acquire land or premises to enable projects which are in the public interest to proceed, when they would otherwise not. The CPO process includes removal of someone's rights to property or land.

In order to apply to Scottish Ministers to get a CPO, the Local Authority must follow a legal procedure, set in statute and involves the use of certain statutory forms and notices. The Scottish Government CPO guidance is available on their [website](#).

Due to the legal and financial implications, the Council will carefully consider the use of CPO powers before pursuing. A cautious approach will be adopted taking into account the benefits of the underlying project balanced against the rights of property/landowners and others with an interest in the property or land.

When a CPO be considered

The Council will only consider the use of CPO powers in relation to acquiring land or properties where there is no alternative and all attempts to reach legal agreement and negotiate with the owner (if known) have been exhausted. We will consider a CPO:

- Where the owner of a problematic empty building or home is unknown or untraceable;
- Where no action is being taken by owner to address dangerous buildings;
- Where land or property is required to increase the supply of affordable housing;
- Where land or property is required for essential infrastructure projects;
- Where there is minimal risk to the Council and a back-to-back agreement has been identified as a strategic solution.

6.8 Other Discretionary Assistance / Powers

In exceptional circumstances, the Local Authority may exercise their discretionary powers to assist owners of private properties in relation to improving the condition of their home to meet Housing Quality Standards.

7. Grant Conditions

Grant conditions are recorded on title deeds of the property for TEN years and transfer with ownership on the sale of the property (unless repaid in full at point of sale).

7.1 Grant Conditions

Grant for repair, improvement or adaptation carries four statutory conditions.

- A.** 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;
- B.** 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;
- C.** The owner of the land must take all reasonable steps to keep it in a good state of repair;
- D.** The owners of the land or premises must, if required to do so by the local authority, certify that the conditions A to C are, in so far as they apply, being observed.

Failure to comply with the Grant Conditions for 10 years from completion of works will result in the grant being reclaimed, with interest.

As set out in the Housing (Scotland) Act 2006, the following conditions also apply:

1. A grant may be made only on an application to the local authority;
2. The application must contain full particulars of the work in question, including plans and specifications of the work, the land on or premises in which the work is to be, or is being, carried out, the expenses (including any professional fees) estimated to be incurred in carrying out the work, and such other matters, including information on the matters mentioned in section 77, as may be required by regulations under section 188;
3. Where the application is for an amount of grant representing a proportion of the total expense estimated under subsection (2)(c), the application must specify that proportion;
4. A local authority may require an applicant to provide, within such reasonable period as it may specify, such information as it considers necessary to satisfy itself that the information in the application form is accurate;
5. The authority must disregard any application from an applicant who fails to comply with such a requirement.

Any breach of grant conditions will result in the grant awarded having to be repaid in full to the Council. The associated costs incurred by the Council in recovering the grant will be applied to the final balance that is recovered including administration costs and interest.

7.2 Registering Grant Conditions

The council has a statutory obligation to register all grant awards on the title deeds to the property, the cost of which must be paid for by the grant applicant.

The cost for registration is set by the Registers of Scotland and may vary, as of 1 April 2024 it is **£80**. The Council will deduct the registration fee from the sum of grant awarded to an individual.

7.3 Breach of Grant Conditions

As set out in section 7.1, there are a number of grant conditions that the applicant must agree to when making an application and accepting an offer of grant.

When grant conditions are breached, the rules set out in section 87, of the Housing (Scotland) Act 2006 are applied and require:

- a. The repayment of the whole amount of the grant in relation to the work in question, and;
- b. Interest on the grant accruing from the date of its payment or, where it was paid by instalments, from the date of payment of the final instalment is paid. Interest will be compounded at reasonable rate as the local authority determines.

7.4 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 Senior Manager who was not involved in the original decision will undertake a review. The applicant will be notified in writing of the decision reached on review within 28 days of the request for review.

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.

8. Review and Monitoring Scheme of Assistance

The impact of the Scheme of Assistance in meeting the Council's objectives will be monitored as part of the Local Housing Strategy annual monitoring.

The Scheme of Assistance will be subject to review and legislative changes.

9. Contact Information

Health & Social Care - Housing Occupational Therapist Services:

Bute	01546 60 5517
Cowal	01369 763450
Helensburgh and Lomond	01436 655052
Islay	01546 60 5517
Kintyre	01586 555811
Mid Argyll	01546 703127
Oban, Lorn and the Isles	01546 605517

Housing Services, Housing Improvement Officers:

Bute & Cowal:	01700 501375
Helensburgh & Lomond:	01436 658738
Lorn & the Isles:	01631 567935
Mid Argyll and Kintyre:	01586 559013

Private Sector Admin Team Email - pshgadmin@argyll-bute.gov.uk
Empty Homes Email - emptyhomes@argyll-bute.gov.uk

Argyll and Bute - Care & Repair:

Telephone: 01631 567 780 Email: enquiries@abcarerepair.co.uk

Home Energy Scotland

Telephone: 0808 808 2282

Website: www.homeenergyscotland.org

Argyll and Bute Citizens Advice Bureau

Telephone: 01546 605550

Website: www.abcab.org.uk

Registered Social Landlords

[Housing Associations | Argyll and Bute Council \(argyll-bute.gov.uk\)](http://argyll-bute.gov.uk)

Argyll Community Housing Association (ACHA)	0800 028 2755
Dunbritton	01389 761486
Fyne Homes	0345 607 7117
West Highland Housing Association	0300 323 1170
LINK	0330 303 0124
Bield	0141 270 7200
Trust	0131 444 1200

Under One Roof

Email: info@underoneroof.scot

[Under One Roof – Impartial information on repairs and maintenance for home owners in Scotland](http://www.underoneroof.scot)

10. Further information

Further information on the legislation and guidance referred to in the Scheme of Assistance is available using the links below:

Argyll and Bute Health & Social Care Partnership – Strategic Publications

[Argyll and Bute HSCP publications | NHS Highland \(scot.nhs.uk\)](#)

Compulsory Purchase Order Legislation and Procedures

[Compulsory purchase orders: introduction - gov.scot \(www.gov.scot\)](#)

Equality Act 2010

[Equality Act 2010 \(legislation.gov.uk\)](#)

Guidance on the Provision of Equipment and Adaptations

[Equipment and adaptations: guidance on provision - gov.scot \(www.gov.scot\)](#)

Housing (Scotland) Act 2006 / Part 2 Scheme of Assistance page 56

[Housing \(Scotland\) Act 2006 \(legislation.gov.uk\)](#)

Housing to 2040

[Housing to 2040 - gov.scot \(www.gov.scot\)](#)

Local Housing Strategy

[Local Housing Strategy and Housing Need and Demand Assessment | Argyll and Bute Council \(argyll-bute.gov.uk\)](#)

Registers of Scotland Fees

[Registration fees - RoS Knowledge Base](#)

Scottish Government Housing statistics: Scheme of Assistance

[Housing statistics: Scheme of Assistance - gov.scot \(www.gov.scot\)](#)

Scottish Government National Performance Framework

[What it is | National Performance Framework](#)

The Public Bodies (Joint Working) (Scotland) Act 2014

[Public Bodies \(Joint Working\) \(Scotland\) Act 2014 \(legislation.gov.uk\)](#)

Appendices

Appendix 1 - Adaptation Approval Process

	Minor Adaptations	Moderate Adaptations	Major Adaptations
Description	<p>Work that involves minor changes to the house or retrofitting</p> <p>Does not involve any significant or structural changes</p> <p>Low value</p>	<p>Work that involves permanent changes to the house</p> <p>Do not involve any significant or structural changes</p>	<p>Structural work that involves other significant and / or permanent changes to the house</p>
Examples	<p>Grab rails / bannister</p> <p>Removal of raised door threshold</p>	<p>Re-hanging doors</p> <p>Installing sliding doors</p> <p>Over-bath shower</p> <p>Widening of footpath</p> <p>Widening or creation of steps (4 or less)</p> <p>Blacksmith handrails</p>	<p>Curved stair lifts / permanent ramps</p> <p>Wet floor shower in existing bathroom (may require layout to be re-arranged)</p> <p>Additional WC or shower</p> <p>Structural work to facilitate equipment</p>
Criteria	<p>Needs not complex and can be resolved with a standard adaptation</p> <p>Any house type</p> <p>Works up to a maximum value of £600</p>	<p>Needs not complex and can be resolved with a standard adaptation</p> <p>Adaptation meets assessed medium to long term needs</p> <p>Property suitable for adaptation and will meet medium to long term needs</p>	<p>Complex needs but can be resolved with a standard adaptation</p> <p>Adaptation meets assessed medium to long term needs</p> <p>Property feasible to adapt and will meet medium to long term needs</p>
Specification	<p>Standard Specification</p> <p>No site survey</p> <p>Care & Repair will undertake works</p>	<p>Standard specification</p> <p>Site survey required</p> <p>May require drawings</p> <p>May require Building Warrant or Planning Consent</p>	<p>Specialist specification required to meet individual need or specialist assessment required to determine specification</p> <p>Site survey and technical assessment required</p> <p>Architect / Structural Engineer / Building</p>
Recommendation / Approval process	<p>Assessment undertaken by OT / PT / Nurse teams</p> <p>No formal approval required</p>	<p>Assessment undertaken by OT service – if a private property and cost under £600, OT will order works, to be funded from OT budget</p>	<p>Recommended via OT referral and HIO approval – SOA grant</p> <p>HIO will ensure all necessary permissions in place and will appoint architect if required</p>

	Minor Adaptations	Moderate Adaptations	Major Adaptations
	Staff authorising will have received “Any worker” training and will have competency to request simple adaptation	If costs are over £600, OT will help household apply for a SOA grant	

Appendix 2 - Financial Assessment relating to Living Accommodation Extensions

In exceptional circumstances, a discretionary grant may be considered to assist disabled owner-occupier households with grant assistance for adaptations that include living accommodation extensions and creation of ground floor bedrooms when all other alternative housing options have been considered.

Owners extending houses to provide living accommodation adaptations 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.

Three aspects are considered as part of the financial assessment which will determine eligibility for discretionary 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 is free equity in a house it is expected a percentage should be released by further borrowing before any public funds are invested in the way of discretionary 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)	£
D. Free equity to invest (C x 20%)	£

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

Savings

All household income and savings must be declared. Owner savings over £10,000 will be taken into consideration when calculating eligibility for any grant

Income

This calculation 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	£

F. . Disregarded Income

£

- **Scottish Child Payment** - £26.70 per week (as at April 2024) for each child under 16 or under 21 and in full-time education for the whole year
- **Child Disability Payment** - £75.75 per week (as at April 2024) for each child who has a severe visual disability or is blind and deaf
- **Adult Disability Payment** - £72.65 standard or £108.55 enhanced award (as at April 2024) if you are registered blind or disabled

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

G. Total deductions: E+F

£

H. Total applicable income: D-G

£

Appendix 3 - Assessment Matrix for Enforcement of Works Notices

WORK NOTICES

Probability	Improvements to Housing	Risk Factors
Higher probability of enforcement	<ul style="list-style-type: none"> Common repair responsibilities Serious housing quality failures being remedied or avoided - <i>Structural instability, Considerable dampness, Public safety</i> Part of SHQS programme and Serious failure of SHQS Urgent repair needs Part of a wider regeneration project THI, CARS Majority of tenement units housing 	<ul style="list-style-type: none"> Majority of private owners agree to and can pay for works Individual unit default costs <50% estimated equity. <1/3 all units defaulting Default costs under £15K per unit. Defaulting owners co-operating but can't afford Agreement on extent of works Agent appointed by owners Defaulters likely to have funds for immediate one off recovery, e.g. landlords, major businesses Owners association operating with all owners signed up Owners signed up to factoring (and up to date with factoring fees)
Lower probability of enforcement	<ul style="list-style-type: none"> Individual repair responsibilities Work desirable but not affecting internal living conditions No urgent repair requirement but components reaching end of material life Majority of units businesses 	<ul style="list-style-type: none"> Minority private owners interested in works Majority owner HA and no private owners in agreement Disagreement over extent of works No co-operation from defaulting owners Individual unit default costs > 50% equity Individual default costs over £15K per unit Shops affected are small traders in fragile retail locations and/or carrying an unrealistic burden of common repairs Likelihood of stage repayment or recharge orders. No owners association or limited owner involvement No factoring

Appendix 4 - Empty Homes Funding

Please refer to Empty Homes Grant/Loan booklet for further information.

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) / Development Trust Housing Provider

Where a RSL or Development Trust 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 5.3.

Houses must meet the requirements of the Scottish Housing Quality Standard and Energy Efficiency Standards for Social Housing 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.