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The following appendices are available on request: Appendix A – Option Appraisal Matrix

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## Foreword

"Thank you for reading this first Private Sector Housing Strategy for East Dunbartonshire. The Strategy sets out what East Dunbartonshire Council and its partners are planning to do to tackle disrepair and improve housing quality and condition over the next five years. Housing is at the heart of our community and we all have a stake in maintaining and preserving this important heritage now and for the future. By adopting this strategy it is envisaged that the Council, partnership organisation and private sector housing interests, will be in a much better position to achieve this objective."

Chief Executive

East Dunbartonshire Council



This is the first Private Sector Housing Strategy produced by East Dunbartonshire Council in cooperation with Scottish Government, Greater Glasgow NHS Board, voluntary sector agencies, residents and tenants associations and private sector partners.

The Housing (Scotland) Act 2001 requires each local authority to compile a Local Housing Strategy (LHS) that outlines priorities for action in housing over the next five years. The LHS is a cross tenure planning framework for improving the housing system in East Dunbartonshire.

As well as outlining a range of interventions to improve choice, quality and access to social housing in the area, the LHS outlines a range of strategic actions relating to private sector housing. These actions focus primarily on improving choice and affordability and meeting particular needs.

The Housing (Scotland) Act 2006 received royal assent in January 2006. The Act is wide-ranging and will bring about important changes to improve the quality of private sector housing.

The main purpose of the Act is to address problems of condition and quality in private sector housing through encouragement, assistance and if necessary, enforcement. To this end, Section 10 of the 2006 Act requires local authorities to build their enforcement and assistance activities into Local Housing Strategies. In order to take a strategic view about how to address housing conditions in the private sector, East Dunbartonshire Council has developed this Private Sector Housing Strategy as part of the Local Housing Strategy.

This Strategy delivers a framework of interventions to address the key issues identified and to guide the implementation of the Housing (Scotland) Act 2006.

## 1.1 Purpose of the Strategy

This strategy sets out the key challenges in improving the condition of private sector housing in East Dunbartonshire and translates them into priorities for action.

The purpose of the strategy is to outline how the Council, with its partners, will improve private house conditions and tackle disrepair in East Dunbartonshire over the next four years. The strategy development process has provided a framework, which enables partners to:

- establish a shared understanding of the key local issues relating to private housing quality and condition;
- establish a shared commitment to implementing interventions to tackle house conditions; and
- set aims and objectives, identify and appraise options, and establish actions and priorities which tackle house conditions and improve housing quality.

The strategy implementation process will provide a framework which enables partners to:

- guide the implementation of the Housing (Scotland) Act 2006;
- outline the Council's strategy for tackling below tolerable standard BTS housing and designating Housing Renewal Areas:
- establish priorities for the development of a Scheme of Assistance to private owners;
- monitor progress and evaluate the impact of policy interventions:
- · allocate and target resources and investment; and
- further develop partnerships with all stakeholders.

## 1.2 Corporate and Multi-Agency Commitment

In developing the Strategy, key partnerships have been established and further developed across the Council and the wider network of statutory organisations, voluntary and private sector agencies that deliver private sector housing services.

These partnerships reflect an understanding that improving private sector housing requires a multi-agency and multi-disciplinary approach.

The following stakeholders have been involved in developing the range of actions identified to improve private sector housing in East Dunbartonshire and provide their commitment to implementation:

- Scottish Government:
- Greater Glasgow NHS Board;
- East Dunbartonshire Council Housing and Protective Services; Homelessness Team; Community Safety Team; Planning and Development; Social Work;
- East Dunbartonshire Council Elected Members:
- East Dunbartonshire Care and Repair;
- Local Registered Social Landlords;
- Local Estate Agents;
- Local Surveyors;
- Tenants' & Residents' Associations:
- East Dunbartonshire Citizens Advice Bureau:

- Local Tradespeople and Building Contractors;
- Home Energy Advice agencies and Contractors; and
- Lloyds TSB Scotland PLC.

Key stakeholders are represented on the East Dunbartonshire LHS Steering Group, which will monitor implementation progress and evaluate impact throughout the life of the Strategy. The Chief Executive of East Dunbartonshire Council will have ultimate responsibility for strategy implementation.

## 1.3 The Strategy Development Process

In order to establish a robust evidence upon which to identify the key issues relating to the nature and quality of the private sector housing stock in East Dunbartonshire, the Council commissioned research including a study of the private rented sector (2005); a private sector stock condition survey (2005); and GIS maps detailing the profile of private sector housing disrepair.

Detailed briefing papers were produced reflecting the key private sector housing issues that require to be addressed. Briefing papers were then circulated to key stakeholders for consideration.

An understanding of key local private sector housing issues informed the identification of actions and interventions to improve quality and tackle disrepair through an extensive stakeholder consultation event. A Private Sector Housing Strategy Conference was held in February 2007, facilitating themed focus groups on key issues. As a result, stakeholders generated a range of ideas and options to guide the development of policy interventions. Following this event, strategic aims and objectives were drafted, informed by the priorities established by the Council and its stakeholders.

An option appraisal workshop was held in April 2007 to agree strategy aims, objectives and actions using an open and transparent assessment framework.

## 1.4 Further Information

If you require this document in an alternative format please contact the Council's Public Affairs Unit at the address on the back page of this document. For further information or copies of the strategy, summary or appendices please contact:

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Our overarching vision is to ensure that everyone in East Dunbartonshire has access to warm, affordable, good quality and secure housing.

This vision is linked to the priorities outlined in the East Dunbartonshire Local Housing Strategy (LHS) and creates a blueprint for meeting the key challenges for tackling homelessness in the area.

## 2.1 Strategy Focus

The focus of this strategy is on private sector housing quality and condition. The East Dunbartonshire Local Housing Strategy sets out a range of actions to improve the operation of the private sector housing market. The LHS addresses the following private sector housing issues:

- improving the supply of affordable private sector housing;
- improving access to and choice of private sector housing;
   and
- ensuring an appropriate supply of private housing to meet those who have particular needs.

This Private Sector Housing Strategy will form a key part of the LHS implementation framework. The impact of improving private sector housing condition on the operation of the local housing system will be measured as part of the LHS monitoring framework.

In addition, the Strategy will guide implementation of Parts 1 and 2 of the Housing (Scotland) Act 2006, providing a strategic framework to address local key issues in a flexible manner. This strategy will also guide the required cultural change in the delivery of services to private sector owners as the new legislation encourages local authorities to focus on the provision of assistance before pursuing any necessary enforcement action.

This change in the culture of service delivery was approved by the Council's Social Services Committee on 5 February 2009. This approval underpins the proactive approach to the implementation of the 2006 Act that East Dunbartonshire Council will adopt.

#### 2.2 What are our Aims?

The following aims have been developed to reflect both the spirit of the Housing (Scotland) Act 2006 and the key priorities of East Dunbartonshire Council. The aims permeate the range of objectives and actions determined to improve house conditions.

Strategic Aim 1: To target assistance to vulnerable households in poor quality housing.

Strategic Aim 2: To encourage private owners to take responsibility for improving the condition of their homes.

A proportion of private sector housing in East Dunbartonshire, around 9%, was built prior to 1900, with a further 3% built between 1900 and 1929. It is known that disrepair is worst in pre 1919 houses but in many cases refurbishment can result in better quality housing, reduced heat loss and retention of the fabric of the structures along with the traditional built heritage. Refurbishment is lower in both environmental and whole life cost impacts than redevelopment (BRE) and has the advantage of preserving established sustainable communities.

## 2.3 What are our Objectives?

Six objectives have been established which translate strategic aims into priorities for action. Each objective addresses a key private sector housing issue in East Dunbartonshire, as identified by the Council's evidence base and stakeholder consultation. These objectives represent the main challenges in improving private housing quality and tackling disrepair.

Objective 1: Eradicate fuel poverty in East Dunbartonshire by 2016.

Objective 2: Encourage private owners to improve house conditions and double compliance with the SHQS by 2015.

Objective 3: Encourage more private owners to commit to mixed tenure repair (by 10% per annum), ensuring greater compliance with SHQS for Council tenants.

Objective 4: Identify the extent of compliance with, and maximise the number of properties that meet the repairing standard per annum.

Objective 5: Improve our knowledge of below tolerable standard (BTS) housing and maximise the number of units tackled per annum.

Objective 6: Significantly increase the number of disabled people who are able to live independently in the private sector as a result of house adaptations.

2.4 These objectives will support broader strategic goals and contribute to National Outcomes including those which state "We value and enjoy our natural and built environment and protect and enhance it for future generations" and "We live in well-designed, sustainable places where we are able to access the amenities and services we need".



Improving condition and quality in the private sector in Scotland is high on the policy agenda of the Scottish Government. It is also high on the local housing agenda in East Dunbartonshire due to the extent and nature of the sector. Of all households in East Dunbartonshire 85% are located in private sector housing. Within the sector, the Council has assimilated evidence of substantial levels of disrepair. Improvement in private sector housing quality and condition may therefore impact significantly on the majority of local population and on their quality of life.

The Scottish Parliament has been proactive in developing an extensive policy and legislative framework on private housing quality since 2000. Diagram 3.1 demonstrates the various mechanisms which underpin the private housing quality and condition agenda. The following section summarises the highlights of this agenda and outlines the key policy tools available to the Council and its partners at a local level.

## 3.1 Housing Improvement Task Force

The Housing Improvement Task Force (HITF) was set up by Scottish Minister's and met between 2001 and 2003. The group was charged with the responsibility of making recommendations on how the condition, standard and overall quality of private sector housing could be improved. This comprehensive review of private sector housing policy underpinned the development of the Housing (Scotland) Act 2006, the most significant legislation relating to private sector housing quality and condition for over 20 years.

## 3.2 Housing (Scotland) Act 2001

The Housing (Scotland) Act 2001, while focusing predominately on the development and regulation of the social housing sector also comprised provisions which impact on private sector housing quality and condition, most notably the development of the Fuel Poverty agenda and the amendment of the private sector Repair and Improvement Grant framework.

#### Fuel Poverty

Part 88 and 95 of 2001 Act established the duty for Ministers and local authorities to set out what action they will take to prevent people from living in fuel poverty against published targets. This underpinned the development of the social justice milestone to 'eradicate fuel poverty in Scotland by 2016' and created the requirement for local authorities to develop and implement Fuel Poverty Strategies aligned to Local Housing Strategies.

## 3.3 Scottish Housing Quality Standard

The Scottish Government published the Scottish Housing Quality Standard (SHQS) in February 2004, providing a cross tenure set of criteria for good quality housing for the 21st-century in Scotland. To meet the standard, properties must be:

- compliant with the tolerable standard;
- · free from serious disrepair;
- energy efficient;
- provided with modern facilities and services; and
- healthy safe and secure.

Although a target for compliance has been set that all social rented properties must meet the SHQS by 2015, ultimately it is a matter for individual private owners to determine whether their properties will comply. That said, local authorities will wish to take account of the Standard in monitoring the condition of the private sector housing stock in their areas.

#### 3.4 Tenements (Scotland) Act 2004

The Tenements (Scotland) Act 2004, introduced Tenancy Management Schemes, which can be set up by owners where tenements (or flatted accommodation) have defective title deeds or deeds are silent on rules for maintenance and management. Often maintenance is hindered where owners are absent or refuse to pay. Absentee owners should be traced through the Registers of Scotland or Landlord Registration.

# 3.5 National Core Standards for the Private Rented Sector

Further to recommendations in the HITF Report (2000), Scottish Government published National Core Standards for Private Landlords in 2004. The Standards provide a framework for setting and monitoring the achievement of good management practice and property condition by private landlords.

## 3.6 Registration of Private Landlords

From 30 April 2006, all private landlords were required to register with their local authority. This will give tenants assurance that landlords are fit and proper people to let property, and gives the local authority a full picture of the private rented sector in its area. Local authorities also have powers to take action against landlords who fail to manage their property so as to minimise antisocial behaviour from tenants.

## 3.7 Housing (Scotland) Act 2006

Local authorities already have powers and duties to intervene in order to improve living conditions and to extend the useful life of the housing stock. The 2006 Act modifies and expands those powers and duties in order to make them more flexible and effective.

The rationale behind the legislation is that responsibility for house condition rests with the owner. Owners should be encouraged to exercise that responsibility.

Where owners do not respond to assistance and do not meet their responsibilities, then it may be appropriate for the local authority to take enforcement action in the interests of the household, of the local community or both. The enforcement provisions in Part 1 of the 2006 Act are designed to give the local authority the flexibility to take enforcement action that is appropriate to the circumstances.

#### Housing Renewal Areas (HRA)

Housing Renewal Areas (HRAs) will replace Housing Action Areas (HAAs). Local authorities will be required to designate areas as HRAs where significant numbers of houses are either sub-standard or the appearance or state of repair of any of the houses is adversely affecting its amenity. Within an HRA action may also be taken to improve safety and security, reduce long-term costs of maintaining houses or enhance the amenity of any houses.

In order to declare an HRA a local authority must produce a draft designation order which must include an action plan setting out the strategy to improve the condition and quality of housing in the area. This should identify any houses that require to be demolished or need work to bring them up to a reasonable state of repair.

#### Maintenance Orders

The Act gives local authorities powers to require that maintenance is carried out in order to ensure houses remain in good condition. A local authority will be able to serve a maintenance order on the owner of a house which has not been or is not likely to be maintained to a reasonable standard, or where any benefit resulting from the work carried out as a result of a work notice or a repairing standard enforcement order has been reduced or lost because of the lack of maintenance.

#### Repair, Improvement and Demolition

Repair: A local authority will have power to serve a works notice requiring the owner of a house to carry out work on it, either as part of the implementation of an HRA action plan or to bring any sub-standard house into, or to keep it in, a reasonable state of repair. The work notice will replace the current repair notice and improvement order under the Housing (Scotland) Act 1987. It will no longer automatically create a requirement to provide grant.

Demolition: A local authority will have the power to serve a demolition notice in relation to a house that is identified in an HRA action plan as a house in serious disrepair that ought to be demolished. This order will require the owner to demolish the house.

If an owner fails to comply with a notice the local authority will be able to carry out the work or demolition and recover its expenses. If the house is below tolerable standard (BTS) the local authority will have the power to improve the property without having to acquire it.

#### Scheme of Assistance

The scheme allows local authorities to provide assistance for house repairs, improvements, adaptations and construction as well as the acquisition or sale of a house. The assistance can take various forms, including grants, standard and subsidised loans, practical assistance, information and advice. In certain circumstance (where required by a work notice or an adaptation for a disabled occupant) local authorities must provide assistance.

#### Repairing Standard for Private Rented Housing

The Act expands the definition of the Repairing Standard for private rented housing. As well as having a duty to repair and maintain, a landlord also has a duty to ensure that:

- any fixture, fittings and appliances provided under the tenancy are in a reasonable working order;
- any furnishings provided under the tenancy can be safely used; and
- there is satisfactory provision for detecting and giving warning of fires.

#### Right to Adapt Rented Homes

Tenants will have the right to adapt their homes for disabled occupants or to install central heating and other energy efficiency measures in the private rented sector.

#### Private Rented Housing Panel

The panel will deal with disputes where the landlord has breached the Repairing Standard. Local authorities will be involved in providing information about the repairing standard to the tenants and landlords and may carry out the repair in default in respect of a registered landlord.

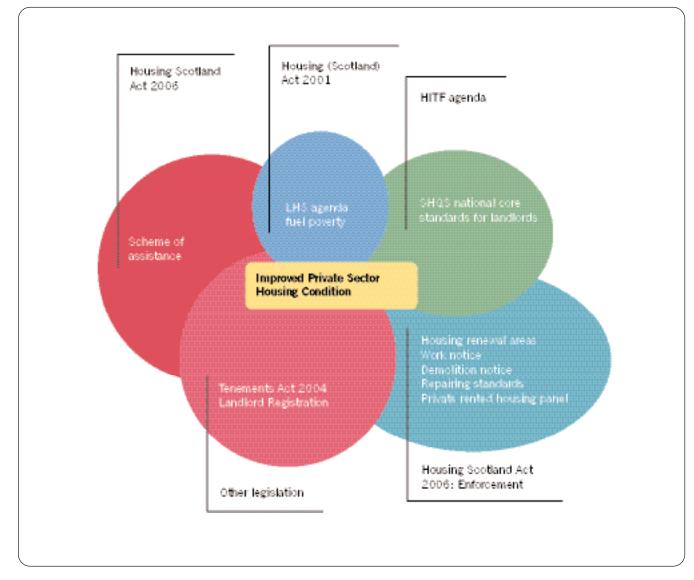


Diagram 3.1: Private Sector Housing Improvement Agenda



## 4.1 Private Sector Fuel Poverty

An assessment of Fuel Poverty was completed as part of the Private Sector Stock Condition Survey (2005). However, this study could not secure statistically valid outcomes due to the limited sample of respondents who were prepared to provide income data.

Of the 76 respondents providing income data in the survey, 32 (42%) were found to be in fuel poverty. Therefore the equivalent number of households in fuel poverty in East Dunbartonshire was 2.475 households (although this is not based on a statistically valid sample). At 6.4% of households in the private sector, this compares with 7% in the 2002 Scottish House Condition Survey (SHCS).

Again based on the limited sample from the Private Stock Condition Survey, the following indicative trends on the nature of fuel poverty were demonstrated:

- fuel poverty is likely to affect 6.4% of households in the private sector. This compares with 7% for the area (and 13% for Scotland as a whole) calculated in the 2002 SHCS;
- fuel poor households are small (1-2 people);
- the head of a fuel poor household is likely to be over pensionable age:
- fuel poor households live in a small house (4-5 rooms including kitchen and bathroom) and the house is less likely to be double-glazed;
- fuel poor households are more likely to live in flats and in properties built before 1950; and
- a high proportion of fuel poor households are owner-occupiers.

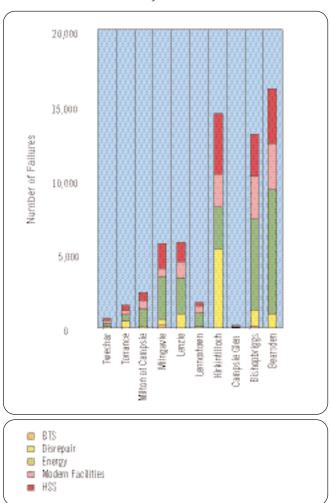
## 4.2 Private Housing Quality and Condition

Of private sector properties in the area, 80% currently fail the Scottish Housing Quality Standard (SHQS). In general, there was a high failure rate across the authority, but failure was particularly high in Campsie Glen (98%), Milton of Campsie (91%), Bearsden (91%) and Lenzie (90%).

The most common reason for failure is related to energy efficiency (i.e. cavity, loft and pipe insulation and efficient heating systems) and whether properties are healthy, safe and secure (i.e. lead free pipes, condensation/damp free, safe electrical systems, safe common areas, smoke detectors, access doors etc).

The total number of private sector houses in East Dunbartonshire failing to meet the SHQS, based on the 2005 analysis, is 30,246, amounting to £165,223,438 in estimated repair and improvement costs. Despite the highest number of SHQS failures being in the energy efficiency category, this represents only 17% of the total estimated costs (£27,490,000). The majority of the estimated costs (79%) relate to tackling serious disrepair.

#### Number of SHQS Failures By Area





Graph 3.1: Number of SHQS Failures in East Dunbartonshire by Area (Source: Private Sector Stock Condition Survey 2005: John Martin Partnership (JMP))

## 4.3 Mixed Tenure Repair

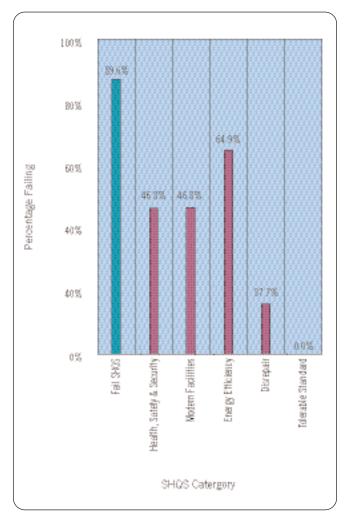
Although large areas of East Dunbartonshire are predominantly owner-occupied, there are some areas where tenure is mixed in that owners, social and private renters share communal facilities and areas.

The total number of Council properties sold through the Right-To-Buy (RTB) at April 2009 in East Dunbartonshire was 5,851. Of those, 31% were in Kirkintilloch, 20% in Milngavie and 17% in Bishopbriggs. In total it appears that all areas in East Dunbartonshire have lost over 50% of their Council stock through RTB sales with the exception of Twechar (27%) and Bearsden (36%).

The highest proportion of second hand RTB sales take place in Kirkintilloch (38%), Milngavie (19%) and Bearsden (13%). Most RTB sales then go on to be sold at approximately three times the RTB sale price in the open market. In 2005, ex-RTB properties in Bearsden on average were selling at almost 4 times the original sale price.

The 2005 Stock Condition Survey identified that approximately 90% of ex-RTB stock is currently failing the Scottish Housing Quality Standard (SHQS), which is higher than the figure for East Dunbartonshire as a whole (80%). However the reasons for SHQS failure were similar to the wider profile, namely poor energy efficiency, absence of modern facilities and failure on the basis of health, safety and security (64.9%, 46.8% and 46.8% respectively).

#### Proportion of RTB Stock Failing SHQS



Graph 3.2: Proportion of RTB Stock Failing SHQS (Source: Private Sector Stock Condition Survey 2005: JMP)

# 4.4 Quality and Disrepair in the Private Rented Sector

According to the 2001 Census, the private rented sector (PRS) is the smallest tenure in East Dunbartonshire, making up less than 4% of the total housing stock. However, anecdotal evidence of significant growth in this sector since 2001 is now reinforced by Landlord Registration statistics. Since the inception of the scheme in March 2006, over 800 landlords have registered with East Dunbartonshire Council (this figure is inclusive of joint owners and property agents operating the area). A stock of approximately 800 properties (July 2007) has been identified, although it is estimated that the total stock could amount to 1,000 units.

There is little information available on conditions specifically in the private rented sector as the John Martin Partnership (JMP) Private Sector House Condition Survey (2005) did not produce a sample that was statistically valid for private renting (27 households).

In 2004, the Council jointly commissioned research into the private rented sector with Scottish Government and North Lanarkshire Council. This research achieved 152 combined face-to-face household surveys and property condition surveys. The focus of this research was to clarify the role of the Housing Benefit (HB) sub-sector and the market it caters for. The findings of this research therefore relate to the lower end of the PRS.

Overall, more than half of all properties surveyed (56%, 85 properties) failed one or more SHQS criteria, with 11 (7%) failing three or more criteria. The number of properties assessed as failing the standard is significantly below that found in the national private rented sector as a whole (74% of properties failing).

Other research findings include:

- 2.8% of properties were found to be Below Tolerable Standard (BTS);
- a small core of 10% of properties required 'urgent' repairs to 4 or more external elements:
- 2 in 3 households felt that their heating system kept their property warm at all times during the winter;
- over 7 in 10 properties had double glazing across all, or most, windows:
- 12% of properties were found with evidence of damp compared to 14% nationally; and
- in common blocks, repairs to windows, doors, stairs, wall finishes and door entry security systems were the most common.

## 4.5 Housing in Serious Disrepair

The term 'serious disrepair' relates to both the internal and external structural features of a property. It is divided into two categories:

- primary building elements (including wall structures, internal floor structures, foundations and roof structure); and
- secondary building elements (including communal, external and environmental repairs).

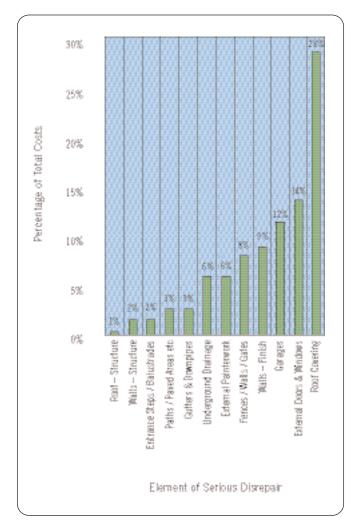
A building would be in a condition of serious disrepair where any primary element or any two key elements required more than 20% repair or replacement.

The 2005 stock condition survey found 9,561 properties in the private sector in East Dunbartonshire were in serious disrepair. Incidences of serious disrepair were highest in Kirkintilloch with over 55% (5,288) of private stock found to fail this standard. In addition, instances of serious disrepair were detected in approximately 12% of stock in Bishopbriggs (1,169) and 11% (1,041) of stock in Lenzie.

According to the JMP stock condition survey, the total cost of serious disrepair in East Dunbartonshire is £64,123,098. As over 85% of households in East Dunbartonshire are in the private sector (over 35,000 properties) it is not surprising that the extent of costs to alleviate disrepair is so substantial. Over half of the costs required medium repair works and approximately 43% of costs required major repair or replacement.

As Graph 3.3 illustrates, the highest proportion of costs for disrepair relate to roof covering failures (28%). Other common serious disrepair issues relate to external doors and windows (14%), garages (12%), and external wall finishes (9%). When serious disrepair is analysed by type of repair it was found that 72% of the cost of serious disrepair relates to external elements of buildings and just over a quarter (26%) relate to environmental repairs. Communal repairs account for some 3% of the total cost of repair.

Serious disrepair failures as a proportion of total costs



Graph 3.3: Proportion of Total Cost of Serious Disrepair (Source: Private Stock Condition Survey 2005: JMP)



### 5.1

As the focus of this Strategy is on the implementation of the Housing (Scotland) Act 2006, Diagram 5.1 outlines the key partners and services expected to be involved in the delivery of private sector housing services.

The Council in considering the impact of implementing the legislation recognises the need to assess current service delivery frameworks, in order to take advantage of the range of new mechanisms and operational flexibility available. The implementation planning process will require the Council to undertake a capacity planning exercise to benchmark current levels of staff and resources against new service delivery arrangements. New working processes to guide practice and joint working arrangements will require to be developed. It is envisaged that the implementation planning process may involve:

- new operational policy and procedures to guide enforcement action and assistance;
- possible staff or departmental reorganisation;
- new joint working arrangements, particularly with information/advice providers, financial institutions and the construction industry;
- service level agreements to guide joint working practice and measure outcomes;
- staff training and development;
- the recruitment of additional technical and/or professional staff; and
- new contracts for professional services.

#### 5.2

Diagram 5.4, on the following page, reflects the key partners expected to engage in the range of private sector housing services to be delivered.

As planning for the implementation of the 2006 Act develops, more detailed service delivery arrangements will be presented.

#### Objective 1: To eradicate fuel poverty in East Dunbartonshire by 2016.

EDC Housing & Protective Sevices Greater Glasgow & Clyde NHS East Dunbartonshire CAB Strathclyde & Centre Energy Efficiency Advice Centres

East Dunbartonshire Care & Repair EDC Social Care Scottish Government Warm Deal & Central Heating Programme Contractors Other Local Voluntary Organisations

Credit Unions / Banks / Building Socialities / Other Lenders

#### Objective 2: Encourage private owners to improve house conditions and so double compliance with the SHQS by 2016.

#### Objective 3: Encourage private owners to commit to mixed tenure repair (by 10% per annum), ensuring greater compliance with SHQS for Council tenants.

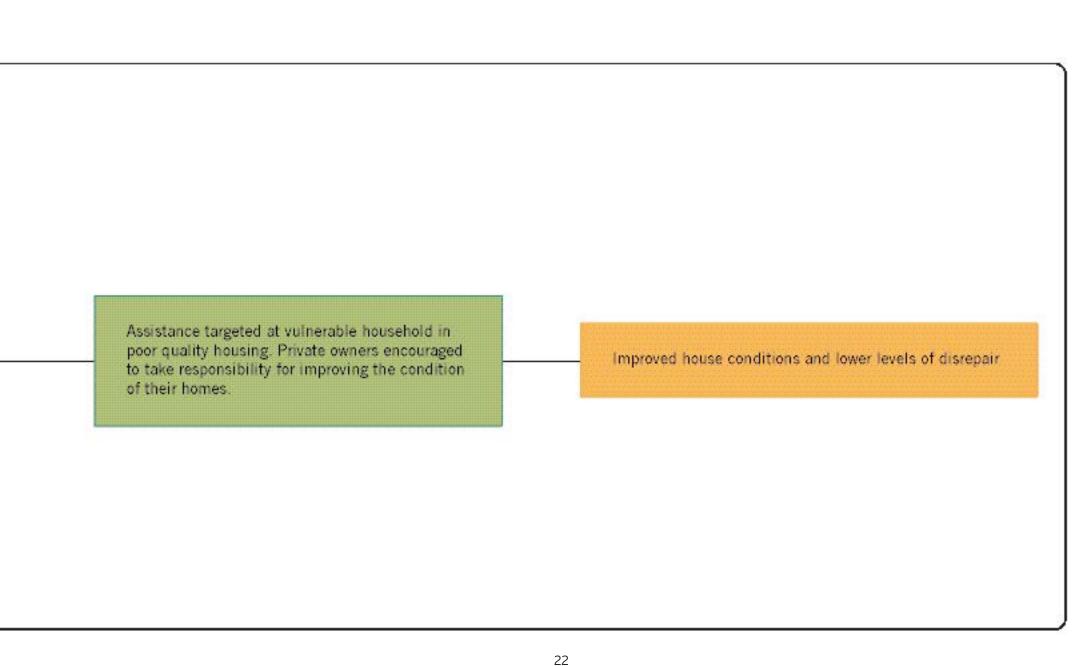
EDC Housing & Protective Sevices — EDC Legal & Administration Services — East Dunbartonshire CAB — Credit Unions / Banks / Building Societies / Other Lenders East Dunbartonshire Private Landlord Forum — East Dunbartonshire Care & Repair — Scottish Government

#### Objective 4: Identify the extent of compliance with and maximise the number of properties that meet the repairing standard per annum.

#### Objective 5: To eradicate BTS housing by 2015 and reduce the number of private homes in serious disrepair by 2% per annum.

EDC Housing & Protective Sevices Tenant & Resident Associations East Bunbartonshire Care & Repair Credit Unions / Banks / Building Societies / Other Lenders Scottish Government Communities Scotland

#### Objective 6: To increase the number of disabled people who live independently in the private sector as a result of aids and adaptations.





In order to promote and focus assistance to private owners in tackling disrepair, it is important to establish an understanding of the key barriers to improving housing quality and condition.

Stakeholders were asked to identify the key barriers which impede the ability of private owners to assume responsibility for the repair and maintenance of their homes. The following section identifies the key issues.

#### 6.1 Financial Barriers

- Lack of disposable income or capacity to borrow (particularly for elderly/vulnerable households) as many households are equity rich but cash poor;
- Owners borrowing to their maximum capacity, due to high house prices have limited disposable income to invest in maintenance and disrepair;
- Limited access to affordable and secure financial products to facilitate investment and avoid burden of debt, particularly equity release products;
- Poor/limited budgeting for repairs due to insufficient awareness of need for regular maintenance or the 'lifespan' of major components e.g. roofs, window etc;
- Poor/limited budgeting for repairs linked to lack of advance notice of mixed tenure investment:
- Private sector rent levels may not reflect housing quality creating little commercial incentive to invest in repair, particularly when income is guaranteed via Housing Benefit; and
- Potential for loss of rental income while carrying out repairs may deter some private landlords from property investment.

## 6.2 Knowledge/Capacity Barriers

- Limited understanding of disrepair/remedial work and therefore ability to carry out/commission work, particularly if this involves multiple contractors/co-owners;
- Limited access to good information, advice and assistance on property maintenance and diagnosing disrepair;
- Lack of understanding of rights and responsibilities in relation to property maintenance, particularly common repairs, among landlords/letting agents/property managers;
- Limited awareness of the extent of disrepair across East Dunbartonshire;
- Lack of awareness of repairing obligations at the point of sale/contents of the Deeds of Sale/principle of 'Caveat Emptor' i.e. no warranty against defects after the point of sale;
- Lack of awareness by private tenants of their/landlords rights and responsibilities to repairs and maintenance;
- Reticence by private tenants to report repairs to their landlord due to potential impact on deposit/renewal of the tenancy;
- Lack of knowledge of access to and availability of public grants/subsidies to facilitate repairs and maintenance; and
- Lack of knowledge of eligibility criteria for grant assistance for repairs.

## 6.3 Technical Barriers

- Lack of good quality, accessible advice on procuring suitable, ethical and reliable building contractors;
- Lack of good quality factoring services across the area;

- Apprehension of carrying out/project managing any kind of structural repair works;
- Perception of a legacy of poor maintenance by historic owners leaving current owners with excessive liability for repair costs;
- Extent/nature of disrepair associated with lack of cyclical maintenance/factoring;
- Lack of technical capability to deal with/project manage repairs process (particularly in relation to common repairs) and reluctance to assume responsibility as a result; and
- Lack of regular inspection of properties and communal areas by landlords and letting agents/property managers/co-owners.

## 6.4 Commitment Barriers

- No incentive to take action/improve quality in high demand areas where houses will sell at competitive prices regardless of condition;
- Attaining the approval/payment of co-owners in common properties;
- No desire to assume responsibility for repair, with expectation that Council will provide grant/financial assistance:
- Evidence of a general unwillingness to invest in repairs and maintenance as other priorities take precedence; and
- Absent or difficult to contact private landlords/property managers who disrupt common repairs process/neglect ongoing maintenance.



Following the identification of the key private sector housing issues in East Dunbartonshire, a multi-agency conference was held to enable stakeholders to identify priorities for targeting assistance to private owners. The following section summarises the key options identified to guide the development of the Scheme of Assistance in East Dunbartonshire. It should be noted that the Housing (Scotland) Act 2006 reflects the position of the Scottish Government that owners, including those who own property which is rented out, have primary responsibility for the maintenance of their homes. The undernoted options in relation to grant funding reflects the views of stakeholders. However, the principal of general subsidisation of repair and improvement work, by means of grant, will no longer apply. Any circumstances where grant is deemed appropriate will be subject to Council approval and included in the scheme of assistance, with the exception of disabled adaptations which attracts a mandatory grant.

## 7.1 The Provision of Grant Funding

- Rationalise grant funding 'maze' by mapping out range of available funding streams and household eligibility into reference chart or matrix:
- Extend the Care and Repair eligibility criteria to a wider age group or vulnerable client groups;
- Target available grant funding to older / vulnerable / economically inactive households;
- Raise awareness of grant eligibility for specific types of works and/or household eligibility;
- Grant eligibility criteria should not be confined to assessing personal circumstances but also reflect the impact of wider investment or environmental issues such as:
- > common repair work;
- > non compliance with SHQS for Council tenants as private owners fail to commit to mixed tenure repair; and
- > maximising the resource impact in specific geographic areas undergoing wider environmental improvement e.g. regeneration area initiatives.
- > Disabled adaptations

#### 7.2 The Provision of Standard/Subsidised Loans

- Establish meaningful dialogue with lenders to facilitate provision of a variety of financial products particularly to assist the equity rich cash poor e.g.:
- > affordable unsecured loans;
- > equity stake products where a share of property equity is sold to cover the cost of repairs, which can be recovered by the lender at the point of sale shared equity -% of the value;
- > equity release products to unlock available property wealth;
- Social work top-up grant to facilitate disabled adaptations;
- Explore feasibility of a "works in default" system where Council carries out work then recovers cost using longer-term payback arrangements or at point of sale; and
- Develop low cost loan products with ethical lenders e.g. local credit unions linked to development of building reserve fund assets.

#### 7.3 The Provision of Practical Assistance

- Develop landlord accreditation scheme including incentives for landlords to undertake repairs and maintenance i.e. discounts from local trades etc.;
- Devise/maintain list of approved contractors subject to guidance from Scottish Government on the extent/nature of accreditation to be applied;
- Devise/maintain list of approved factors/property managers for communal areas subject to guidance from Communities Scotland on the extent/nature of accreditation to be applied (as well as information on what to expect from a factoring service);
- Provide training to private owners on identifying disrepair and diagnosing the extent/nature of repairs required;
- Provide training for residents' associations on the Tenements (Scotland) Act 2004 particularly for those in mixed tenure estates;

- Establish procedural framework for utilising Tenements (Scotland) Act legislation to empower majority owners to pursue sanctions against unwilling owners;
- Link a test of refusal to participate in communal repairs into the 'fit and proper' person test associated with landlord registration;
- Develop an enforcement role for the Council linked to the provision of arbitration services re landlord/tenant or mixed tenure/communal repair disputes through the issuing of maintenance orders and works notices;
- Continue to provide regular landlord forums providing training, support, information, advice and assistance on repairs, maintenance, disrepair, communal responsibilities, legal obligations etc;

- Establish or encourage a direct payment system for mixed tenure maintenance provided by Council services;
- Provide assistance with budgeting linked to an assessment of the affordability of repair requirements, potentially linked to the use of local credit unions:
- Provide information, advice and support to common owners on setting up building reserve funds to be held by the Council or other provider;
- Establish a system whereby the Council issues advanced notice of its capital programme to private owners living in mixed tenure buildings (e.g. three to five years before), which details indicative common repair costs and budgeting advice etc; and
- Incorporate fuel poverty assessment into Single Shared Assessment mechanism.

### 7.4 The Provision of Information & Advice

- Produce a guide for owners on diagnosing disrepair and how to arrange repairs including the finance options available:
- Launch a website for owners with information and advice on SQHS, types of disrepair, finance, grants, indicative costs, trusted trades etc.;
- Raise awareness among new home buyers of future / potential repairs/indicative costs/ communal responsibilities and costs;
- Provide targeted, widely accessible information on common repair responsibilities and enforcement powers;
- Provide clear information on enforcement action and powers available to the Council to tackle disrepair;

- Raise awareness of the extent and type of disrepair within the private rented sector across East Dunbartonshire via landlord register, landlords' forums and targeting information to private tenants;
- Prioritise raising awareness of available advice, assistance and grant funding to tackle disrepair;
- Provide targeted information and advice on improving energy efficiency, particularly on issues such as cost effective heating, hot water and insulation systems;
- Improve public consciousness of effects of neglecting repair and maintenance through advertising in the local press/radio; and
- Develop leaflets/posters for use in community access points, libraries, doctors/dentists surgeries, chemists, local shops and in Council Tax/Housing Benefit letters on how to improve housing quality and condition.



The Tolerable Standard is the basic measure of house condition in Scotland and those houses which fall below it can be considered in the worst condition.

The 2006 Act extends the criteria in the following three ways:

- · 'satisfactory' thermal insulation;
- · 'safe' electrical wiring and components; and
- waterless closets are an acceptable alternative to water closets.

This power to deal with below tolerable standard (BTS) houses is closely linked to the introduction of Works Notices. Local authorities will now be able to issue a Works Notice rather than an Improvement Order. It also means there is no longer a requirement to provide grant assistance if a notice is served. In addition, there are powers to deal with BTS housing by means of Works Notices within Housing Renewal Areas. The Act places a new duty upon local authorities to outline a strategy for tackling BTS housing across its area, including details of how properties should be closed, demolished or brought up to standard.

## 8.1 Incidence of BTS Properties in East Dunbartonshire

The key challenge in eradicating BTS housing in East Dunbartonshire is identifying the extent and nature of stock to be addressed. In 2005, the Council commissioned John Martin Partnership (JMP) to undertake a private sector stock condition study in the area. The study comprised a property inspection and household survey based on statistically valid household samples down to nine settlement areas. As a result, 604 households participated in the study.

The physical property inspection identified a total of eight properties which failed one or more elements of the tolerable standard criteria, which would statistically equate to some 565 properties across the East Dunbartonshire area. However, due to the small number of surveys where BTS properties were identified, it is not possible to maintain that these results are necessarily representative of a significant number of other similar dwellings rather than a "one off" property that happened to be in the sample. According to information held by the Council following a survey of pre-1919, mainly tenemental, properties, undertaken in the late 1970s, the number of BTS houses is recorded as 11.

Indicative outcomes suggested that the principal cause of a dwelling being considered BTS is the presence of rising or penetrating damp within the property. Assessments were made on an individual room basis and a dwelling where more than one room was found to have evidence of this degree of damp was considered to be BTS. Although the study provided an indicative prevalence rate for BTS housing, the Council has a duty to identify the exact location and number of such properties in order to deal with them under section 85 of the Housing (Scotland) Act 1987. The Council has recognised the need to establish a physical survey mechanism to facilitate this and to appoint additional property technical staff as a result. This is particularly important given the extension of the tolerable standard which will require to be implemented within the life of this strategy.

The Council is currently considering the impact of this extension on the incidence of BTS housing in East Dunbartonshire. It is however, expected that overall numbers will increase. The Council will be informed by recently published guidance from the Scottish Government on the approach to eradicating BTS housing.



The Housing (Scotland) Act 1987 provided local authorities with powers to deal with BTS houses on an area basis, by means of Housing Action Areas (HAAs). Under the 1987 Act, a Housing Action Area can only be declared where the majority of houses fail the Tolerable Standard.

The 2006 Act introduces new flexibility in the form of 'Housing Renewal Areas' (HRAs), which allow local authorities to designate an area as an HRA where either:

- a significant number of the houses in the locality are substandard; and/or
- the appearance or state of repair of any house in the locality is adversely affecting its amenity.

## 9.1 Designation Criteria

The Council will set out its strategy for identifying HRAs in the LHS. To determine the extent of potential HRAs evidence will be gathered from the private Sector House Condition Survey 2005, Departmental records and local knowledge of the private stock. The Council is currently considering whether the HRA mechanism will be utilised in East Dunbartonshire in order to achieve strategic housing objectives. No formal decision has yet been made (July 2007) and the Council awaits further implementation guidance from Scottish Government to inform any assessment but any dicision will be informed by recently published guidance from the Scottish Government.

Initial considerations have focused on two key areas in relation to HRA designation:

- · firstly, tackling mixed tenure disrepair; and
- secondly, maximising the impact of HRA resources by aligning activity with existing community regeneration initiatives.

The development of designation criteria will reflect key private sector condition issues and Local Housing Strategy objectives and will be established in partnership with key stakeholders.



The purpose of this Private Sector Housing Strategy is to provide a strategic framework for improving the condition of private sector housing in East Dunbartonshire.

Stakeholder consultation identified a range of potential actions to address key private sector housing challenges. An option appraisal workshop was held to evaluate potential options against a set of agreed criteria, using an open and transparent assessment framework. The detailed outcomes of this process are available in Appendix A, Option Appraisal Outcomes Matrix.

The following action plan outlines the range of activity the Council and its partners intend to implement over the next three years to respond to the key private sector housing issues identified. It illustrates how strategic objectives will be taken forward, outlining the range of agencies with responsibility for delivery and the resources required to initiate action. Estimated timescales for delivery are also included, although these will be updated annually in line with Local Housing Strategy updates.

The purpose of the Housing (Scotland) Act 2006 is to address problems of disrepair and poor quality in private sector housing through encouragement, assistance and if necessary, enforcement. To this end, the implementation of the Act will require shift in service delivery with a greater emphisis on assistance. In order to facilitate this and to implement the range of actions outlined, the Council is currently considering the operational framework that will require to be developed. This is likely to require staff reorganisation, joint working arrangements and new procedures to guide working practice. The range of activity involved is reflected in the action plan.

This action plan outlines an ambitious series of interventions which aim to improve property condition and tackle housing disrepair. Ongoing corporate and interagency commitment is essential to the implementation of this action plan, if the required changes in delivery practice are to be effectively implemented.

It is acknowledged that this action plan will develop over the life of the Private Sector Housing Strategy, as new priorities for action emerge, legislation is tested or resource frameworks change. The Council will continue to work with strategic partners and private sector owners to ensure that this action plan provides an effective response to key private sector housing issues over time.

## 10.1 Monitoring and Evaluation of the Strategy

The LHS Steering Group will monitor implementation of this Strategy on an ongoing basis.

The monitoring and review of the Strategy will be linked to the ongoing implementation of the Housing (Scotland) Act 2006 and the continual development of the LHS. This monitoring process will establish implementation milestones and progress indicators against which the advancement of short-term actions can be tracked. As part of the wider LHS evaluation process, performance indicators and outcome targets will be developed, to measure the impact of implementing strategy objectives.

Progress on implementation of the Strategy will be reported annually to Scottish Government as part of the Council's LHS update responsibilities. Regular reporting to the Social Services Committee of the Council will take place to detail the impact of resource investment on specific capital projects or initiatives. The Chief Executive of East Dunbartonshire Council will have ultimate responsibility for strategy implementation.

Objective 1: Eradicate fuel poverty in East Dunbartonshire by 2016

	Action	Timescale	Partner	Resource
	Raise awareness among Council services and other service providers on the type of energy advice services, source of funding / financial assistance, waiting lists, eligibility etc. available in East Dunbartonshire	During 2009	Alf Council services	
	Develop partnership approach with local Health Agencies to assess fuel poverty of vulnerable households through Single Shared Assessment mechanism	Develop concept by April 2008 Test feasibility by April 2008, Implement by December 2008.	Health Board Social Work Housing	
	Target money advice, assistance and advocacy services to maximise household incomes, and/or determine eligibility for financial assistance, to fuel poor households	Link to existing fuel poverty strategy,	Housing, Social Work, Citizens Advice Bureau (CAB) and other advocacy projects	
	Target advice to low income households who are not eligible for public funding to improve thermal efficiency e.g. Money Advice Services, Credit Unions and other financial options	Link to existing fuel poverty strategy.	Housing, Social Work, CAS and other advocacy projects	
•	Develop an Energy Efficiency / Fuel Poverty campaign including publicity in the local press / radio, widely disseminated leaflets / posters in public access points	Link to existing fuel poverty strategy.	Housing, Social Work, CAB	
	Develop criteria for identification and targeting of specific areas and households tipes with home energy assessments / eligibility tests	Link to existing fuel poverty strategy.	Housing, Social Work, CAB	4 4999999
	Develop and / or produce with partners, advocacy services to households to assist with process of switching to more cost-effective energy providers	Link to existing fuel poverty strategy.	Housing, Social Work, CAB	
8	Develop and disseminate comprehensive, well communicated information on energy alternatives or renewal energy sources	During 2009	Housing & Protective Services	
	Identify the range of financial products, in partnership with lenders, to enable home owners or private landlords to undertake improvements to increase the thermal insulation of property le.g. equity loans, payback mechanisms, equity release)	2009	Financial Institutions	

Table 10.1: Private Sector Housing Strategy Action Plan: Objective 1

Objective 2: Encourage private owners to improve house conditions and double compliance with the SHQS by 2015

	Action	Timescale	Partner	Resource
	Expand the age and fitness criteria of 'Care and Repair' services so that these services can be accessed by nullnerable private owners and tenants over the age of 60	Develop proposals by December 2010	Care & Repair Team	
	Develop well-communicated, widely accessible information materials on SHOS compliance and undertake a media campaign, using the local radio, press, Council publications/hisgazines, local poster campaigns	2009	Tenanto' and Residents' Associations Voluntary Groups	
,	Develop well communicated insidely accessible information materials to new home buyers on SBGS/midicative costs/ communical responsibilities.	2009	Legal Firms: Estate Agents	
	Arrange local open days evenings in partnership with Council Services. Energy Advice agencies: Environmental Health, local contractors etc. to inform houseleads of AHQS and how it can be attained.	Regular programme implemented 2009	Local Contractors, Housing; Environmental Health; Building Costrol	
	Work in partnership with retailers providing DIV building materials on SHQS awareness and marketing	Desember 2009	Construction Retailers, Housesy, Env. Health Local Goobactors	
	Develop a list of accredited or Council approved factors/property managers, as well as information on what to expect from a factoring service	June 2016	Trading Standards, Trades Fora, Scottish Bovernment	
,	Develop a private sector housing website on: SHQS and nature and extent of compliance, businessing reset tradespeople, indicative costs, for repairs and finance options available; grant eligibility for specific types of workshouseholds etc.	August 2009	Housing Enc Health Legal 6 Admin. HELA Project Money Advice Team, Landlord Forum. ELC Accreditation Scheme Teating Standards CAF and other advicacy projects	
8	Consider and described social communicated, and dynamics with information on the convequences of failing to take action to tackle disrepair subsectuably, personally and financially.	August 2005		

Table 10.3: Private Sector Housing Strategy Action Plan: Objective 3

	Action	Timescale	Partner	Resource
-	Provide training for residents associations, specifically detailing the content of the Tenements (Scotland) Act 2003 and information on eligibility for grants / bulbilidies etc	November 2009.	Housing: Legal & Admin; Govan law Centre; CAB/other advocacy projects	
	Provide information, advise and support to private owners to set up building reserve funds, including partnership with local Credit Unions to develop arrangements for saving	November 2009	Credit Unions, Banks. Money Advice Team	
TAXABLE PROPERTY.	Establish a system where the Council esses advanced notice of its capital programme to private owners (3-5 years) with details of indicative common repair costs and budgeting etc.	2009	Housing Repairs Team: Money Advice Team	
STATE	Ensure commonwised tenure repairs are given pronimence within a Scheme of essectance as these a priority for both responsible private exercised the Council	20,09 / 2010	Cradit Unions: Panks; Scottish Government	
	Establish meaningful dialogue with lenders on provision of financial products for groups of mixed tenure owners e.g. affordable sussecured band equity state products etc.	2610	Housing & Protective Services	
	Froyide 'technical assessments' or mixed tenure properties to private owners using Council held stock condition information to highlight communal repair issues	2610	Housing Repairs Years, East Beatts	
	Projects support the courses with majority to pursue consistent against which non-participants of common recourse growtness for action, legal activities provision of medication cervices, arbitrations	20.08	Housing, Env. Health, Legal & Adrain, CAB other advances projects	
	come a tech of extreat into the 1st and proper person but executable with can be discontinuous or other agent, she has for their designated by the common repairs the chiral traction of the property of the common repairs the chiral traction of the chira	August 2000	Housing Landboot Forum, ELA House District Consense Legal & Autain	
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Table 10.3: Private Sector Housing Strategy Action Plan: Objective 3

Objective 4: Identify the extent of compliance with, and maximise the number of properties that meet the repairing standard per annum.

Action	Timescale	Partner	Resource
Proactively enforce Landlord Registration and extend the 'fit and proper' person test to compliance with minimum property standards	Extend test by April 2009,	Scottish Government; Landlord Forum	
Extend private landlord forum events to provide training, support, information, advice and assistance on repairs, maintenance, disrepair, communal responsibilities, legal obligations etc.	2009	Link to LHS	1000000
Work in partnership with local landfords to improve conditions and tackle disrepair through development and promotion of a local accreditation scheme	2009	Link to LHS	
Link assistance with landlord registration or support associated with accreditation at areas with specific types of disrepair.	2009	EDC Accrediatation Scheme	
Raise awareness on the extent and type of disrepair within the PRS via Landlord Register, landlords' forums and targeting information to private tenants	2009	Landlord Forum: Approved Contractors; CAB/Money Advice Service	
Develop incentives, including targeting assistance pilot initiatives to accredited landlords	2009	EDC Accreditation Scheme: Construction Material Retailers; Housing: Social Work; CAB and other advocacy projects	
Publicise the availability of assistance and financial options for improvement works (including energy efficiency) to private landlords and tenants	2469	Housing Environmental Health Tennis; HECA Project	
Develop on approved list of tradespeople and reputable contractors finding this to servate kindlerd forum accorditation scheme with backbookenant category, tipo forum to assess contractor performance.	2009	Tracting Standards: Trades Fore, Scottish Socemment	

Objective 5: Improve our knowledge of BTS housing and maximise the number of units tackled per annum.

Action	Timescale	Partner	Resource
Develop and submit a business case to Scottish Government to increase PSHG award	October 20:09,	Scottish Sovemment; Communities Scotland	
Develop and submit a business case to Council to increase level of funding to provide assistance	October 2009.	Housing and Protective Services	
Establish selection criteria and designate Housing Renewal Areas to enable the demolition and re-provisioning of private housing in serious disrepair	2009	Tenants and Residents Groups Regeneration Initiatives	
Establish and implement timetabled action plan to eradicate BTS based on BTS inspection programme	2010	Environmental Health	
Develop targeted information on enforcement action and powers available to the Council to tackle serious disrepair	2009	Environmental Health	
Develop and disseminate well communicated, widely accessible information on diagnosing and addressing serious disrepair and identifying indicative costs	2009	Environmental Health	
Develop a low cost loans scheme linking to existing Credit Unions to assist private owners to finance disrepair works	Investigate Feasibility by November 2009, Implement by March 2010,	Credit Unions; Banks; Scottish Government	
Develop a pro-active approach to prevention by developing partnerships with Council services, agencies, organisations, local trades etc. to prevent, identify and tackle disrepair e.g. a community inspection regime	Partnership developed by March 2010,	CAB; Trades Fora	

Objective5: Improve our knowledge of BTS housing and maximise the number of units tackled per annum (Continued)

	Action	Timescale	Partner	Resource
9	Develop a 'Repair and Invest' scheme aimed at owners to help them organise works to tackle serious disrepair (i.e. self-funding/commercial scheme that owners could buy into/pay monthly etc)	Imestigate Feasibility by June 2010, implement December 2010,	Trades Forg, Care & Repair Scheme	
•	Provide advice on and access to reputable tradespeople by establishing an approved list of contractors and widely available advice on Trading Standards	March 2010,	Trading Standards Trades Fora Scottish Government	
1	Investigate the feasibility of a 'reverse' Homestake arrangement where the Council/RSL buys a stake in properties in order to provide finance for repairs	Feasibility complete by Decemeber 2009.	Scottish Government Tenants/Residents Group	
2	Develop a service which provides technical assessments of properties to identify the existence extent of serious disrepair	Feasibility complete by December 2009 Implemented by June 2010.	Housing and Protective Services	

Objective 6: Ensure disabled people are able to live independently in the private sector as a result of house adaptations

Action	Timescale	Partner	Resource
Assess needs for disabled adaptations to be agreed across all relevant interests – including social work, housing, health and building standards, as required	2009	Social Work, building Standards Care and Repair Scheme	
Develop a corporate approach to equipment and adaptations that reflects wider community care priorities	2009	Social Work, building Standards Care and Repair Scheme	
Apply mandatory grant to the provision of standard amenities for a disabled person and additional to the provision of adaptations, excepting the provision of living accommodation	2009	Social Work, building Standards Care and Repair Scheme	
Develop a policy in relation to any direct financial assistance with works not covered by mandatory grant	2009	Social Work, building Standards Care and Repair Scheme	
Define clear process for assessing an application for assistance with adaptations	2009	Social Work, building Standards Care and Repair Scheme	
Establish corporate policy on any dircumstances on which consideration will be given to awarding more than 80% of grant, for applications not passported to 100% grant.	2009	Social Work, building Standards Care and Repair Scheme	
Mandatory assistance with finance for works not covered by mandatory grant – set out in SOA approach to any situation where a funding option is deemed unavailable by the National lending Unit	2009	Social Work, building Standards Care and Repair Scheme	



#### Further Information

For further information on the private Sector Housing Strategy, please contact:

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#### Other Formats and Translations

This document can be provided in large print, Braille or on audio cassette and can be translated into other community languages. Please contact the Council's Public Affairs Unit at:

East Dunbartonshire Council Tom Johnston House, Civic Way, Kirkintilloch, Glasgow G66 4TJ Tel: 0141 578 8000

本文件可按要求概譯成中文,如有此需要,請電 0141 578 8152。

Gabhaidh an sgrìobhainn seo cur gu Gàidhlig ma tha sin a dhìth oirbh. Cuiribh fòin gu 0141 578 8152

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