



Housing Grants

An applicant's guide
to improvement
and repair grants
for private housing



This booklet is not intended to be a detailed guide to the law on improvement and repairs grants. The law is set out in the Housing (Scotland) Act 1987, as amended.

For more information about housing grants, you should contact your local Council.

Introduction



Keeping a house or flat in good condition is mainly the responsibility of the owner. It is in their interest to make sure that necessary repairs and improvements are carried out, to keep the home in good condition and maintain its value.

The government also has an interest in making sure that private homes are in good condition. Scottish Ministers are committed to making sure that everyone has decent, affordable housing. Poor housing can affect people's health, it may be a danger to the public, and it has a negative effect on the local environment. The government recognises that some people cannot afford to pay for the work needed to keep their home in good condition, so grants are available to help.

Grants for improvement and repair of houses and flats are given by local Councils, under a framework set by law. This booklet tells you what works are eligible for grant, who can apply for a grant, how much grant you could get, and how to apply for a grant.

In this booklet, 'house' includes houses and flats.



What works are eligible for grant?

The law sets out the **tolerable standard**, which a home must meet to be fit for people to live in. A house meets the tolerable standard if:

- it is structurally stable
- it is free from rising or penetrating damp
- it has satisfactory access to all external doors and outbuildings
- it has satisfactory
 - lighting
 - heating
 - ventilation
 - drinking water supply
 - cooking facilities
 - drainage, for rainwater and from kitchen and bathroom fittings.

A house must also have all the **standard amenities**, which are:

- a fixed bath or shower
 - a wash-hand basin
 - a sink
- all with hot and cold water supply, and
- a toilet.

Councils can give grants for any work to bring a house up to the tolerable standard or put it in a good state of repair. Grant assistance is not available for routine repair and maintenance work, such as repainting window frames or replacing worn fixtures.

Councils may also give grants for the following types of work, beyond the basic tolerable standard:

- replacing unsafe electrical wiring
- installing mains-powered smoke detectors
- providing adequate heating or insulation
- replacing lead water pipes
- reducing exposure to radon gas
- in a building in common ownership (such as a block of flats),
 - installing a fire-retardant door at the entrance to each house
 - installing a main-door entry-phone system
- converting another type of building to housing, joining two or more houses into one, or dividing one into two or more houses
- making a house suitable for the needs of a disabled person who lives there.



Does the Council have to give me a grant?

In most cases it is up to the Council to decide whether to approve an application for a grant. The law sets out all the types of work that are eligible for grant, but each Council may have their own guidelines to decide which types of work have priority for funding. You should contact your Council for details of their local policy.

The Council must give you a grant (within the limits of its budget) for the following types of work:

- installing any standard amenities, where the house does not already have them
- installing any additional standard amenities which are needed because a disabled occupant cannot use the existing ones
- any work which the Council requires you to do by issuing a statutory notice or order on the property. There are four situations in which the Council might do this:
 1. If the house does not meet the tolerable standard, they can serve an Improvement Order requiring you to bring it up to the standard.
 2. If the house is in a serious state of disrepair, or likely to fall into serious disrepair if no work is done, they can serve a Repair Notice requiring you to fix what is wrong. If a Repair Notice is served on a building which includes business premises as well as houses (for example, flats with shops on the ground floor), the businesses can also get grants.
 3. If the house is in a Housing Action Area, they will serve a notice stating the standard you must bring the house up to.
 4. If the house is occupied by more than one family, they may serve an order requiring you to provide a fire escape.

Who can apply for a grant?



The **owner** of a house should usually be the person who applies for a grant for improvements or repairs.

Agricultural and crofting tenants are treated as owners in relation to grants.

A **tenant** can apply for a grant in some cases, depending on the type of works and the terms of their lease. Contact the Council for more details.

Liferenters can also apply for grants if they are responsible for the planned works.

A **disabled person** can apply for a grant for works to adapt their home to meet their needs, even if they are not the owner or tenant.

If anyone else applies for a grant, for example a young person living in a house which their parents own, or an agent or builder, they will not get any grant unless a *minimum percentage grant* applies. There is more information about minimum percentage grants on page 8 of this booklet.



What other rules are there?

- The house must have been built, or converted to a house, more than 10 years before the date you apply for a grant. You can still get a grant for work on a house less than 10 years old to put in standard amenities, or make the house suitable for a disabled person.
- The Council must be satisfied that, after the works have been done, the house will meet the tolerable standard and be in a good state of repair. This may mean that you have to fix other problems, as well as the work you originally planned.
- You must not start the work before your application for a grant has been officially approved in writing. You cannot apply for a grant to pay for works you have already done.
- If you are not the owner of the house, the owner must agree to you applying for a grant.
- After the grant is paid, three conditions apply to the house for five years:
 - It must be used as a private dwelling house (although part may be used for business purposes)
 - If the owner or a member of their family occupies the house, it must be their main home
 - The house must be kept in good repair, as far as possible.

The owner must agree to be bound by these conditions, which will be recorded on the title of the house. There is a charge for doing this, which the Council will usually take out of the grant awarded to you.

If any of the conditions are not met the Council can require that you repay all of the grant, with interest. If you repay the grant, plus interest, to the Council at any time within the five-year period, the conditions will cease to apply. If you sell your house within the five-year period, you do not have to repay the grant, but the conditions will apply to the new owner until the end of the five-year period.



How much grant could I get?

If the Council agrees that you should get a grant for the work you want to do, they then work out how much you should get. The amount of grant you can get is based on the cost of the work and how much the law says you should pay yourself.

COST OF WORK

First, the Council needs to know how much the eligible work will cost. When you apply for a grant, you will need to provide detailed descriptions of the work to be done and estimates of the cost. The costs of professional fees for drawing up plans and specifications, and VAT, are eligible for grant assistance.

The Council may require more than one estimate, to prove the price is competitive. The Council will check that all the work is eligible for grant, and whether any of it is eligible for minimum percentage grant (see below).

Councils can give grants for work that costs up to £20,000 in total. They can apply to the Scottish Executive to go beyond this limit if there are good reasons for the extra cost. They may also raise the amount after work has started, for example if other problems are found once the work is under way.

If any grants have been paid for work on the same house in the past 10 years, the amount of grant you can get for a new application may be reduced.

APPLICANT'S CONTRIBUTION

To make sure that grants are given to the people who are least able to afford work on their house themselves, an assessment

is made to calculate how much should be contributed by all the people who should help maintain the house. There are two types of assessment:

- If you live in the house, or if you own the house and a member of your family lives there, you are described as an occupier. The occupier's assessment is described on page 10.
- If you own the house and let it to tenants, or if you intend to improve it and sell it on, you are a non-occupier. The assessment for non-occupiers is described on page 12.

The assessments are set down in law, so that all Councils calculate the amount of grant in the same way.

MINIMUM PERCENTAGE GRANTS

For some works, you will receive a **minimum percentage grant** of 50%, even if you would normally be expected to contribute more than 50% of the cost of works. If you are entitled to more than 50% grant, you will get the higher amount. This rule is intended to encourage people to carry out essential work and work to common parts of a building.

The works to which minimum percentage grant applies are:

- Any of the works for which Councils **must** give a grant
- Bringing a house up to the tolerable standard
- Making a house suitable for the accommodation, welfare or employment of a disabled person who lives, or plans to live there
- Any works to the common parts of a building in common ownership
- Replacing lead plumbing
- Reducing exposure to radon gas.

OCCUPIER'S ASSESSMENT

This assessment applies if you or a member of your family live in the house, or intend to live there when the work is completed.

The amount of grant you may receive depends on how much **applicable income** you and your partner (if you have one) have received over the past year. 'Partner' means a person you are married to, or someone you live with as if you were married, including same sex couples. If you are a joint owner or joint tenant of the house, the Council needs to know about the income of all other joint owners, or joint tenants, and their partners as well.

If you or your partner receive Income Support, Income-based Jobseekers' Allowance, or the Guarantee element of Pension Credit, you are assessed as having no applicable income.

Otherwise, to calculate your applicable income, the Council adds together all the income you have received over the past year from:

- Earnings, after tax and NI contributions
- Occupational and personal pensions (not state retirement pension)
- Interest and other payments from savings and investments
- Rent
- Maintenance payments

Any benefits or tax credits you get are not counted, except Housing Benefit.

Next, the Council subtracts the following amounts:

- your mortgage or rent payments for the year. This is set against any Housing Benefit you get, to work out the amount you actually pay yourself
- Half of what you have paid in pension contributions
- Standard allowances of:
 - £47 per week for each child you have under 16, or between 16 and 21 in full-time education
 - £42 per week for any child who is disabled or registered blind
 - £35 per week if you are disabled or registered blind, and single
 - £50 per week if you have a partner, and you or your partner (or both) are disabled or registered blind.

The Council will also need to know if you have received any compensation or insurance payments which might cover the costs of the proposed work, either in relation to damage to the building or disability.

The total applicable income for the application (including all joint owners) is compared to a table which shows how much you have to contribute, as a percentage of the cost of works, and what percentage you can get in grant. The ready reckoner at the back of this booklet will give you a general idea of what percentage you might get.

NON-OCCUPIERS ASSESSMENT

This assessment applies if:

- neither you nor any member of your family lives in the house; or
- the grant is for commercial premises in a building which also includes houses.

The amount of grant depends mainly on the amount by which the works will increase the value of the house, compared to the cost of the works.

The Council will need to get two valuations of the house:

- in its present condition at the date of application; and
- an estimate of the value it would have, on the same date, if all the proposed works had already been done.

The Council may ask you to provide these valuations, or they may obtain them themselves.

The increase in value is then compared to the cost of works. If the cost of works is less than the increase in value, you will not get any grant unless a minimum percentage grant applies. If the cost of works is more than the increase in value, you may get at least 20% of the excess expense.

Current value		£68,000	
Estimated value on completion		£72,000	
Increase in value		£4,000	
Cost of works	£3,000	Cost of works	£9,000
Cost of works is less than increase in value – no grant		Excess expense (Difference between cost of works and increase in value)	£5,000
		Grant – 20% of £5,000 =	£1,000

The amount of grant is increased by another 20% of the excess expense for each of the following criteria that apply. The works:

- provide additional housing by the conversion or subdivision of property
- bring back into use housing which has been empty for at least two years
- bring the property up to at least the tolerable standard
- are part of a refurbishment scheme for similar works to three or more houses
- are common works to a building which includes more than one house (or a house and other premises)
- are carried out by a not-for-profit housing provider
- make the house significantly more accessible for disabled people.



How do I apply for a grant?

Contact your local Council to get an application form and find out about local policies on grants.

The Council will tell you what additional information you need to provide with your application, in terms of specifications, estimates and proof of your income. Council officers may also need to visit to inspect the house and check the works are eligible for grant and necessary.

The Council will consider your application. There is no time limit for them to approve or refuse your application, but they must tell you their decision in writing. If the Council refuse your application they must tell you why.

You can ask the Council to review their assessment of the applicant's contribution if you think they have made a mistake in calculating how much grant you are entitled to. They must tell you the result of the review in writing.

You must not start the work on the house before the Council has approved your grant application in writing. If you start work before your application is approved, the Council may not be able to give you a grant.

You may also need planning permission or building warrants from the Council for the work. These are separate from grant approval and you should not start work until you have all the permissions or warrants that may be required. The Council can give you further information.

You do not have to start work as soon as you have been given approval, although you should start as soon as you can. The Council can make it a condition of approval that the work is completed by a given date. They must allow you at least one year and may be willing to extend this period if necessary.

The Council can pay the grant in instalments as the work proceeds, or in one lump sum at the end. They must pay all the grant within one month of the work being completed, provided it has been completed to the Council's satisfaction and the invoice from the contractor has been received. The Council may pay the grant direct to you, or you may instruct them to pay it directly to the contractor.

It is up to you to check that the work has been carried out to a satisfactory standard, before you pay, or agree for the Council to pay, the contractor.



What other help is available?

ADAPTATIONS FOR PEOPLE WITH DISABILITIES

In addition to housing improvement grants, other help and financial assistance is available for disabled people through Councils' Social Work Services. It is a good idea to contact them first, to discuss the best way to meet your needs, before applying for an improvement or repair grant.

HELP FOR OLDER PEOPLE AND DISABLED PEOPLE

Care and Repair runs projects in many areas to help people over 60, or younger people with disabilities, to deal with repairs to their homes. Care and Repair can help organise the work, help you apply for grants, and may be able to do small repairs for you. You can find your local Care and Repair project in the phone book, or contact the Care and Repair Forum on 0141 221 9879.

HEATING AND INSULATION

There is a wide range of advice, grants and loans available to help make your house warmer and more energy efficient. Grants may be available from the government, from your local Council or from your electricity or gas company. Contact your local Energy Efficiency Advice Centre by using the Freephone number 0800 512012, or look up the website at www.saveenergy.co.uk.

HISTORIC BUILDINGS

A repair grant may be available from Historic Scotland for the repair of buildings which are considered to be of outstanding historic or architectural interest, or are located in an outstanding conservation area.

Further information is available from Historic Scotland (Heritage Grants Branch), Longmore House, Salisbury Place, Edinburgh EH9 1SH: telephone 0131 668 8801: fax 0131 668 8788; e-mail hs.grants@scotland.gsi.gov.uk.

If the building is listed, you should contact the local planning authority to check whether listed building consent is required *before* work can be carried out.



How much grant could I get? – Occupiers' ready reckoner

This ready reckoner will give you a rough estimate of how much grant you could get, in terms of a percentage of the cost of works. It does not ask for information on every type of income which is included in the assessment, so it cannot tell you exactly how much you will get.

You can get a more detailed estimate by using the grant calculator on the Scottish Executive website at www.scotland.gov.uk, under the topic 'Communities' – 'Housing' – 'Private Sector Housing'. However, an exact figure can only be provided once you submit a formal application for a grant to your local Council.

Write down the total amounts received or paid over the past year. Remember to include figures for your partner, if any, and any joint owners, or joint tenants, and their partners.

- | | |
|--|------------------------|
| A. Earnings, after tax and NI contributions | £ <input type="text"/> |
| B. Occupational and private pensions | £ <input type="text"/> |
| C. Any other significant income
(an amount less than £1000
is unlikely to make a
difference to this estimate) | £ <input type="text"/> |
| D. Total income: A+B+C | £ <input type="text"/> |
| E. Mortgage or rent payments | £ <input type="text"/> |

F. Allowances:

£

- £2444 for each child who was under 16 or under 21 and in full-time education for the whole year
- £2184 for each child who was registered blind or receiving DLA for the whole year
- £1820 if you are registered blind or disabled and single
- £2600 if you have a partner and you and/or they are registered blind or disabled

G. Total deductions: E+F

£

H. Total applicable income: D-G

£

Total applicable income	Grant (percentage of cost)
£0	100%
£0 to £2340	Between 100% and 90%
£2341 to £4670	Between 90% and 80%
£4671 to £7000	Between 80% and 70%
£7001 to £10,000	Between 70% and 60%
£10,001 to £13,000	Between 60% and 50%
<i>Check whether minimum percentage grant applies! (page 8)</i>	
£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



This guide provides information on grants which are available from local authorities to help owners of private housing with the costs of necessary repairs and improvements.

The guide covers:

- what types of work are eligible for grant
- who can apply for a grant
- how the amount of grant is calculated
- rules and conditions of grant
- how to apply.

The information in this booklet is also available in other languages and alternative formats.

Further copies are available from

Scottish Executive
Housing Division 2
Victoria Quay
Edinburgh EH6 6QQ.

The booklet can also be viewed on the
Scottish Executive website at www.scotland.gov.uk

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