

subject to availability of funds at the time of the application.

Two types of evidence required to indicate an unsuccessful application for a loan and equity release are:

- a letter from a bank/building society/credit union or financial institution stating that an application for a loan was unsuccessful
- a letter from a bank/building society/credit union or financial institution stating that an application for equity release on the property was unsuccessful

Financial Assistance

West Dunbartonshire Council will not provide financial assistance where:

- the property is not the applicant's only or principle home
- the property has been in the ownership of the applicant for less than 2 years
- the property has been left unoccupied and fallen into disrepair
- the owner acquired the house knowing its condition with a view to developing it

How to contact us

The private Housing Advice Service is located within the Housing Repairs section at:

**West Dunbartonshire Council
Private Housing Advice Team
17 Overburn Avenue
Dumbarton
G82 2RL**

Tel: 01389 608066

01389 608937

Fax: 01389 608987

Other formats

This document can be provided in large print, Braille or on audio cassette and can be translated into different community languages. Please contact:

Corporate Communications, Council Offices
Garshake Road, Dumbarton G82 3PU
Tel: 01389 737000

本文件也可應要求，製作成其他語文或特大字體版本，也可製作成錄音帶。
अनुरोध पर यह दस्तावेज़ अन्य भाषाओं में, बड़े अक्षरों की छपाई और सुनने वाले माध्यम पर भी उपलब्ध है
ਇਹ ਦਸਤਾਵੇਜ਼ ਹੋਰ ਭਾਸ਼ਾਵਾਂ ਵਿਚ, ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ ਅਤੇ ਆਡੀਓ ਟੇਪ 'ਤੇ ਰਿਕਾਰਡ ਹੋਇਆ ਵੀ ਮੰਗ ਕੇ ਲਿਆ ਜਾ ਸਕਦਾ ਹੈ।
درخواست پر یہ دستاویز دیگر زبانوں میں، بڑے حروف کی چھپائی اور سننے والے ذرائع پر بھی میسر ہے۔

Scheme of Assistance for Private Sector Housing



Aims

The Scheme of Assistance, (SOA), arose from the findings of the Housing Improvement Task Force (HITF) which was set up by the Scottish Government in 2000, to undertake a comprehensive review of housing policy as it relates to the condition of private sector housing in Scotland. The findings were reported in 2003 and led to the introduction of the Housing (Scotland) Act 2006.

The philosophy behind the SOA is to assist homeowners in taking responsibility for their own properties and for Councils to make the most effective use of the limited public funding that is directed towards home improvements and repairs.

Therefore the aim of the Scheme of Assistance for Homeowners is to:

- **encourage home owners to recognise that they have the primary responsibility for maintaining their homes**
- **provide a fair and sustainable approach to providing assistance to help homeowners improve, repair and adapt their homes**
- **more effectively address disrepair in private housing**
- **maximise the impact of public resources by levering in owners' contributions and assist a far greater**

number of homeowners than was possible under the Council's previous grants focused approach

- **assist older and disabled residents in private properties to live independently in their home for as long as they choose to do so**

Access to Assistance

The Council's Private Housing Advice (PHA) section will generally be the first point of contact for most homeowners who require information or advice regarding the repair, maintenance or improvement of their homes. However Lomond & Clyde Care & Repair Service can also offer impartial advice and practical assistance to homeowners on improving, repairing and maintaining their property regardless of their age or disability.

Home Improvements & Repairs

West Dunbartonshire Council will provide information and advice that will assist the homeowner in arranging home improvements or repairs by:

- **advice on how to carry out repairs and maintenance**
- **site visits to assist in identifying works that are required**

- **choosing a contractor and signposting to other services to provide other specific advice, e.g. Citizens Advice Service, Money Made Clear etc.**

Financial Assistance

West Dunbartonshire Council therefore expects all home owners to finance the repairs and improvements to their homes through their own financial arrangements utilising savings or discussing options with banks, building societies, credit union or from the National Lending Unit (if it becomes available). Only once these sources of funding have been fully explored and proof provided that such availability of funding is not an option, will the Council consider giving access to a means tested grant subject to availability of funding.

West Dunbartonshire Council will consider granting financial assistance, for applicable home improvements/repair/adaptations only when the homeowner has provided at least two forms of evidence indicating that they have sought a loan and/or equity release or similar from a bank/building society/credit union or other commercial lending institution and that they have been unsuccessful in their application. Financial assistance is also