

Scheme of Assistance

To provide support in regard to repairing, improving or adapting a home, the [Housing \(Scotland\) Act 2006](#) introduced the 'scheme of assistance' in each council area, which replaced the system of home improvement grants.

The '[scheme of assistance](#)' offers advice and support to people who need to carry out repair and improvement work to their homes. The scheme aims to help more people keep their homes in good condition and suitable to meet their needs.

It also aims to encourage homeowners to take more responsibility for the condition of their homes, to ensure that private housing in Scotland is kept in a decent state of repair.

Each local authority in Scotland must decide how to deliver the scheme and draw up a 'statement of assistance' explaining how the scheme works in its area. A local authority's 'section 72' statement must be made publicly available.

The statement sets out:

- what kind of information and advice is available, and how to access it;
- situations in which practical help is available; and
- situations in which loans and grants may be awarded.

Housing and social work services working together

As adaptations straddle the respective legal and financial frameworks applying to community care and housing provision, the development of a corporate approach to equipment and adaptations that reflects wider community care priorities is important.

Adaptations are one option within a continuum of services for disabled people, which can range from provision of equipment and adaptations to health and care services, to housing support and even rehousing. It is therefore important that any person who applies for financial assistance for disability-related work is also referred to social work services, if they have not already made contact themselves. Their needs can then be fully assessed in accordance with the principles of the single shared assessment process, and then all the options are explored on how best to meet eligible assessed need.

Local Housing Strategy

Good housing helps to tackle attainment, reduce inequalities, create communities, and regenerate the places we live in.

The National Health and Wellbeing Outcomes state that "people, including those with disabilities or long-term conditions, or who are frail, are able to live, as far as reasonably practicable, independently and at home or in a homely setting in their community". People should be enabled to live independently with freedom, choice, dignity and control through the availability of specialist provision across all tenures.

Local Housing Strategies play a key role in delivering against these priorities, supporting equality and place-making, informing housing investment and service delivery, and ensuring the delivery of the right homes in the right places.

[The Local Housing Strategy 2023-2028](#) envisions that “Everyone in the Scottish Borders has access to a home that meets their needs and is part of a sustainable community”.

In order to deliver this vision successfully and contribute to outcomes in the Scottish Borders Council Plan, as well as the Scottish Government’s National Outcomes, National Health and Wellbeing Outcomes and Housing to 2040; 5 strategic outcomes have been defined within the LHS. **Strategic Outcome 2: ‘People have access to homes which promote independence, health and wellbeing’** is most relevant to the provision of adaptations.

Integrated Joint Board

The Public Bodies (Joint Working) (Scotland) Act 2014 requires Health Boards and Local Authorities to integrate planning for, and delivery of, certain adult health and social care services. The main purpose of integration is to improve the wellbeing of people who use health and social care services, particularly those with complex needs who require support from health and social care.

The Scottish Borders Health and Social Care Partnership is a legally integrated partnership between the Scottish Borders Council and NHS Borders, enhanced and overseen by the [Health and Social Care Integration Joint Board](#). The Integration Joint Board (IJB) plans and oversees the delivery of the integrated services for which it has responsibility, in line with its Strategic Commissioning Plan.

Functions relating to equipment and adaptations are part of a range of local authority functions that are delegated to the IJB. This means that services related to equipment and adaptations, including the funding to support these, are now included within the new integration arrangements. In line with national recommendations, the IJB recognised there was a need to develop an approach to adaptations which takes cognisance of the principals of a tenure-neutral approach to adaptations, which was a significant reform at the time.

Health and Social Care Strategic Framework

The [Strategic Framework](#) is used as the Strategic Commissioning Plan for the Integration Joint Board, and supports the focus of delivery of delegated services for the Scottish Borders Council and NHS Borders. This Strategic Framework also guides the approach being undertaken in the ‘Enjoying Health and Wellbeing’ theme of the Scottish Borders Community Planning Partnership.

This joint approach ensures that all major organisations in the Scottish Borders involved in promoting health, social care and wellbeing are working towards a shared vision focused on improving the health and wellbeing outcomes of our communities so that all people in the Scottish Borders are able to live their lives to the full.

The Local Housing Strategy’s vision that “Everyone in the Scottish Borders has access to a home that meets their needs and is part of a sustainable community’ aligns with the vision for health and social care and the associated strategic objectives.

Major Adaptations

The 2006 Act paved the way for disabled people's applications for assistance with adaptations to be treated separately from applications for assistance with repairs and renovations.

The 2006 Act includes a general duty to provide assistance to make a house suitable for a disabled person where the house is or will be that person’s only or main residence, or to reinstate a house that has been adapted. It also reflects the 1987 Act provision on mandatory grants for standard washing and hygiene amenities for a disabled person.

Adaptations Process

Assessment - which adaptations are needed?

When adapting a disabled persons home, some help and advice on the type of work that will best suit their needs may be required.

When seeking a grant for adaptations, the council must offer the disabled person in the household an assessment of their needs, which will be carried out by the social work department or by the Occupational Therapists embedded within the Care and Repair (C&R) service. The assessment will also take into account the needs of other members of the household.

Once the assessment has been carried out, the council will recommend ways to make life easier for the disabled person. As well as adaptations, this could include equipment such as a bath hoist, or a package of care. In some cases, building work may not be required at all.

As well as making recommendations on what is needed, the assessment will also indicate whether the person's needs are a priority, that is, how urgently the person needs the adaptations, and whether they are essential at this stage.

In instances of more complex adaptations or when multiple adaptation options are present within a property these are discussed at the adaptations panel. It allows representation from all relevant interests such as Housing, Social Work and Health. This process allows for jointly agreed recommendations and for the best outcomes to be clearly defined and actioned.

If adaptations are necessary, the council will advise on how to apply for a grant for the work.

Help from the council to pay for major adaptations

A disabled occupant may need to adapt their home to make day-to-day living easier. It may be possible to get a grant from the council to help with the cost of the work.

If a home isn't suitable for adaptation, the council can provide information and advice on rehousing, if this is the best way to meet assessed needs.

Who can apply

Homeowners or tenants, or part owners through a shared ownership or shared equity scheme can apply.

Tenants require a landlord's permission to get the work done. Landlords cannot refuse a tenant's request without good reason.

Private and social funding streams are separate, so generally this kind of work in the social rented sector is carried out by the housing association and is also supported through needs assessment. Housing association tenants should contact their landlords directly to discuss possible changes.

Occupants of a mobile home cannot apply for a grant. However, the council still has a duty to make sure the needs of disabled occupants are met by offering a care assessment and support to cope with day-to-day living.

Grant eligible works

The council must award a grant if the work is essential to the disabled person, and:

- the adaptations are in a disabled person's only or main home,
- the property doesn't have a standard amenity, and install is necessary to meet the needs of the disabled person,

or

- the home already has hygiene and washing amenities but the disabled person isn't able to use one or more of them,
- and the work is structural or involves making permanent changes to the house.

Grant eligible works do not include:

- extending the home to create extra living space, or
- creating accommodation in a separate building (for example, converting a separate garage to a bedroom).

The council decides whether or not an adaptation is essential: this is decided as part of the assessment and grants process.

Eligible persons

A disability is a physical or mental condition that has a long-term, adverse effect on a person's day-to-day life. This includes both physical and mental disability. To be eligible for a grant, adaptations must be related to the person's disability. This is something that is considered as part of the needs assessment and informs subsequent recommendations.

If the work is essential for the needs of the disabled person but doesn't fulfil all the criteria listed above, the council must provide advice and information to help get funding elsewhere.

Applying for a Grant

Grant applications require predetermined supporting information (through the 2006 Act), for example plans and estimated costs.

Information about the financial circumstances of applicants may be required (for example, income and any savings), and the financial circumstances of a husband, wife or civil partner and anyone else living with, or will be living with the applicant when the work is done.

Starting work before the council makes a decision about an application

In general, work shouldn't start until the council has made a decision and has formally offered a grant. However, if work is required to start as soon as possible, for example, because a home is unsafe, the council can't turn an application down on this basis.

As per the 2006 Act, where the works have already been completed, retrospective grants cannot be considered.

Approved expense

The approved expense is the amount the council decides is needed to carry out the work that is covered by the grant.

The approved expense may not cover the cost of all the work. This may be because not all the approved work meets the grant criteria, or the service user chooses to 'up spec'. For example, if part of the work involves building an extension to provide a bedroom for a disabled person, the council's mandatory grant provision cannot be used.

If the council approves an application, it must let the applicant (and the owner of the home) know:

- what the approved expense is (see below)
- any applicant contribution
- the amount of grant offered and its percentage (see below re minimum percentage grants)
- any terms and conditions attached.

If the council turns down an application or awards less money than expected it must advise the applicant of the reasons why.

Grant award

This will be:

- a minimum of 80% of the approved expense, called the minimum percentage grant
- 100% of the approved expense grant to adapt a home for a disabled person or reinstate an adapted home, should the applicant or anyone else in the household receive any of the following benefits:
 - o income support
 - o income-based jobseeker's allowance
 - o the guarantee element of pension credit, or
 - o income-related employment and support allowance
 - o Universal Credit
- a local authority also has the discretion to pay a grant of more than 80% of the eligible cost to someone who isn't passported to 100% . 100% grant is available in the Borders using a means tested mechanism.

The following people count as being part of a household:

- husband, wife or civil partner
- any dependents, or people depended on (for example, children or parents)
- anyone else who lives or will be living with the applicant when the work is done (except anyone paying 'rent').

Contribution review

Upon request the council can review its assessment of contribution within 21 days of the applicant being told about contribution, however the council may extend the deadline upon request. The review will be carried out by a senior member of staff who wasn't involved in the assessment process.

Increased costs

If the cost of the work increases once it has started, an uplift can be requested however the council has to be satisfied that:

- the cost is definitely going to be more than originally estimated, and
- the cost is beyond control.

For example, this could be the case if following work starting another problem is discovered that must be fixed before the work can be finished.

Payment

The council will pay the grant either:

- within one month of the date on which the work has been completed and the home is now fit to live in, or
- in instalments while the work is being done, with the final instalment within one month of the finishing date.

Receiving money in instalments may be a better option should deposits be necessary or if there is an agreement requirement to pay as works are done. However, the council will only pay in instalments when happy that the work is being carried out.

Conditions

There are also conditions that apply once the work has been done:

- The house must be used as a private home (although some of it can be used for business purposes, for example, a shop or office).
- The house must be an only or main home (so, for example, it cannot be used as a holiday home).
- The home must be kept in good repair.

If the council requests, certification that the conditions above are being fulfilled must be provided.

Timeframe for conditions

Conditions last for 10 years from the date the work is finished.

When the council pays the final instalment of the grant, it registers a notice in the relevant land register, stating the conditions which apply to the grant, how long they apply for and what happens if the conditions are broken. This will be on record should the owner intend to sell.

Moving house

Normally, homeowners won't have to pay the grant back if they sell up and move house within the 10 years. However, the conditions will remain attached to the property so will transfer to the new owner. This means they will need to keep to the conditions too, for example, by keeping the home in good repair and using it as a principal residence.

Where required Scottish Borders Council offer a 'letter of comfort' explaining the conditions applied, duration, and confirming a lender will have a first ranking security over the property.

Breaking the conditions

The council can ask for repayment of the grant, with interest, if conditions are broken. However, it may give time for correction. For example, if a home has fallen into disrepair, the owner could be provided with time to repair it. If it is no one's fault that conditions have been broken (for example, if the property wasn't used as an only or main home because the owner moved into a care home), the council can choose to overlook the breach.

Further Grants

Should a grant be approved, a further grant cannot be applied for the same work. In addition, the council cannot approve another grant for different work within the next 10 years, unless at least one of the following conditions applies:

- For the first application, the requirement for further work couldn't be reasonably predicted. For example, this may be the case if the disabled person's condition has changed.
- It wasn't possible to carry out the new work when the original work was carried out.
- The work wasn't considered to be eligible at that time.

Budget

Funding for adaptations for Private Sector (owners and tenants) is now included in the main local government settlement. Scottish Borders Council allocates grant funding through its corporate capital budget procedures. Based on historical delivery, demand for assessment and including inflation is currently set as a £450k annual base budget although the rolling financial year programme allows for carry forward subject to financial monitoring and agreement.

Care and Repair

Scottish Borders Council provides advice and grant funding to people with disabilities in the private housing sector to carry out adaptations to their home. In order to assist owners to access funding and carry out adaptations SBC have commissioned a [Care & Repair Service](#) through Eildon Housing Association.

The aim of the service purchased by the Council is:

To provide a Care and Repair service to assist older or disabled residents of the Scottish Borders, living in the private sector, by offering independent advice and assistance to help repair, improve or adapt their homes so that they can live in comfort and safety in their own home & community, in accordance with Scottish National Care and Repair standards.

The Key Requirements of the Service Purchased by the Council:

- (i) To work in partnership with the Council to provide support to Service Users to enable necessary adaptations to be made to their home as quickly as possible, and if required refer them to access available grant or other funding;
- (ii) To work in collaboration with the Council in providing information, advice and assistance regarding repairs and maintenance which support the Councils' duties to provide a Scheme of Assistance;
- (iii) To provide practical household help and support through a Home Handyperson service;
- (iv) To manage a funded small adaptations and repair service.

One Stop Shop model

In 2011, an independent Adaptations Working Group (AWG) was established by the Scottish Government and was tasked with reviewing housing adaptations practice and providing recommendations for change. It was asked to:

- Consider systems for the delivery of adaptations to people of all ages;
- Explore ways in which the current delivery systems could be streamlined to improve outcomes; and
- Consider whether there was a need for fundamental change to adaptations services to support equality across all housing tenures.

As one of four test areas Scottish Borders Council aimed to further develop the Care and Repair service to establish a one-stop-shop approach for adaptations, to which individuals could directly self-refer. The environmental assessment responsibility for adaptations would be transferred from the social work locality team Occupational Therapists (OTs) to the Care and Repair OTs, and further development opportunities would be taken with Registered Social Landlords (RSLs) locally to improve services for people with disabilities.

To test the AWG principles in 2011 Scottish Borders Council made a significant move to the development of a 'One Stop Shop' model for all adaptations in the Borders by:

- Reaching agreement with each of the four larger RSLs who all operate locally in the Scottish Borders to provide a more consistent adaptation service to all people in the Borders regardless of tenure. Through this approach Care and Repair project manage all adaptations funded through the Scottish Government's national budget, referred to as Stage 3 funding, for each of the RSLs.
- Enabling people to have direct access to an environmental OT assessment in relation to function and provision for all adaptations in one place, namely Care and Repair.
- Delegating the environmental assessment responsibility from SW locality teams to an Occupational Therapy resource embedded in Care and Repair.

Performance

The below figures cover the period 2017/18 and 2022/23 (the six year period of the last Local Housing Strategy).

RSLs (Social)

- RSLs have spent £2.334m over the period on 593 individual major adaptations across their stock (note there were lower annual figures during 2020/21 and 2021/22 due to the Coronavirus Pandemic).

Private

- There has been a spend of £1.257m through the Scheme of Assistance on major adaptations across 366 private homes.
- Within these 366 homes, Care & Repair have project managed 403 individual major adaptations (note there were lower annual figures during 2020/21 and 2021/22 due to the Coronavirus Pandemic).
- During the period there have been 22,572 visits by a handyperson to private homes.

Care and Repair Statistics – 2017/18 – 2022/23	Covid affected						Total
	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	
Major Adaptations (social)	62	128	116	45	72	170	593
Major Adaptations (private)	85	94	82	41	33	68	403
Handyperson jobs	4,154	4,058	4,060	2,643	3,931	3,726	22, 572

Major Adaptations spend 2017/18 – 2022/23	
Major Adaptations spend by RSLs (social)	£2.334m
Major Adaptations under Scheme of Assistance (private)	£1.257m

Restrictions in place due to the Coronavirus Pandemic meant that statutory services to provide adaptations for disabled people could not be fully met. Consequently, due to a build-up of demand waiting time for adaptations are affected. The availability of trades also impacts this.

Additionally, service review identified resource deficiency in terms of staffing provision, affecting the balance of roles within the service and delivery timescales.

Through recent contract review, to address the issue SBC has provided contract uplift. This is expected to result in significant improvement in performance but will take time to bed in. Strengthened monitoring and performance indicators will provide an improved, structured mechanism to track and report delivery and performance.

Future Review

The Scottish Government has issued [guidance](#) outlining the responsibilities of NHS Scotland, Local Authorities, Integration Authorities, and their Housing and Education partners for the provision of equipment and adaptations, with the aim of supporting partnerships across Scotland to deliver a more equitable and accessible service.

It is acknowledged that there is still work to do in terms of streamlining the pathways for provision of equipment and adaptations, in addition to ensuring the best fit possible with the health and social care model, and the effective interface with other relevant partners.

We have included an action within the Local Housing Strategy Action Plan to review the Scheme of Assistance ensuring the new Guidance on the Provision of Equipment and Adaptations is reflected.