



Hjaltland Trading Ltd  
in Partnership with  
Shetland Islands Council

One Stop Shop  
Information Booklet

Scheme of Assistance

**Applicant Guidance Notes**  
**November 2009**



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## About Scheme of Assistance

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The Scottish Government have introduced a new Housing Act, which changes the existing grant regime for improvement, repair and adaptation of private sector houses. Under the Housing (Scotland) 2006 all local authorities are required to produce a public statement describing the circumstances in which they will provide assistance to improve, repair and adapt Private Sector Housing and what form that assistance will take, i.e. advice, information, practical assistance or financial assistance in the form of standard loans, subsidised loans or grants.

This booklet sets out how Shetland Island Council will operate the Scheme of Assistance in Shetland.

The purpose of the Scheme of Assistance is to promote greater responsibility among homeowners for the repair and maintenance of their homes and sets out a range of ways the Council will help homeowners achieve this.

The range of assistance available includes;

- Advice and Information for all homeowners
- Grants for Disabled Adaptations
- Fuel Poverty Grants
- Grants/Loans in specific limited circumstances
- Handyperson Service

Assistance is available to all homeowners, eligible tenants and disabled occupants living in private sector housing.

An eligible tenant is one who has a repairing obligation in his or her tenancy agreement and has had this obligation for at least two years. Crofting tenants are in most cases included in the term homeowner.

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## Advice and Information

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The One Stop Shop will provide a range of general advice and information on home repairs and improvements to all homeowners.

The assistance available can include;

- an inspection of the property to identify repairs which require immediate attention and repairs which should be considered in the short to medium term to maintain the upkeep of the building;
- a Home Maintenance plan;
- advice on grants and loans including mandatory grants for adaptations, loans for repairs, fuel poverty grants and sources of funding from other agencies;
- assistance in preparing Planning and Building Warrant Applications (this may be charged for where the householder is not in a priority group for assistance);
- advice leaflets on maintenance and improvements;
- where the householder is eligible to receive financial assistance through a grant or a loan, the One Stop Shop will assist in preparing the application for approval;

You may wish to telephone or call along the office for advice about your request for assistance. Any member of the team will be pleased to help.

The One Stop Shop team are;

- [Avril Smith](#) – Property Services Officer
- [Tommy Sutherland](#) – Property Services Technician
- [Alison Coles](#) – Property Services Assistant

To speak to a member of the team, please telephone [01595 741368](tel:01595741368).

To make a written enquiry please contact:

One Stop Shop  
Hjaltland Trading Ltd  
2 Harbour Street  
Lerwick  
Shetland  
ZE1 0LR

or email:

[mail@hjaltland.org](mailto:mail@hjaltland.org)

with the following details:

- Name;
- Address;
- Address of property (if different);
- Daytime contact telephone number;
- Date of birth;
- Details of your request for assistance;
- Information about any type of Benefit you receive (if applicable);

You will receive an acknowledgement letter placing your enquiry on our inspection list. You will be contacted by telephone prior to the inspection taking place.

Please note that where demand for the service exceeds the capacity of the One Stop Shop priority will be given to:

- clients who will be eligible for a grant for disabled adaptations;
- clients on means tested benefits or who are in Fuel Poverty;
- Clients who are over 70.

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## **Grants for Disabled Adaptations**

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Grants are available for disabled adaptations. Applications must be accompanied with a report from an Occupational Therapist recommending the works to be carried out. The applicant will be eligible to receive 100% funding towards the cost of the work. 100% funding is available through the Scheme of Assistance to applicants on means-tested benefits or a minimum of 80% with a 20% top-up from Social Work for all other applicants.

The One Stop Shop will provide support and assistance to all clients applying for disabled adaptations. The service will include preparation of architectural drawings, seeking quotations from contractors, assisting in the grant application process and overseeing the work being carried out. The One Stop Shop will arrange monetary transactions between the Shetland Islands Council and the approved contractor relating to the works.

Alternatively applicants can opt to make their own application with the help of family members and still receive a full grant for the works carried out.

A minor adaptations service is available where the public may refer directly to the One Stop Shop for minor works without waiting for an assessment from the Occupational Therapy Service.

Minor adaptations that can be provided with no further assessment are:

<b>1. Visual Impairment needs</b>	Staircase applications External lighting
<b>2. Hearing Impairment needs</b>	Flashing doorbells Smoke alarm alerts
<b>3. Rails</b>	Main entrance support rail Grab-rails Newel rails

	Hand-rails Stair hand-rails
<b>4. Access</b>	Internal door threshold ramps Improved access and widened pathway to main entrance Door entry intercom
<b>5. Kitchens and bathrooms</b>	Window opening equipment Kitchen lever taps Kitchen cupboard handles Bathroom lever taps W.C. lever flush handles Bathroom grab-rails
<b>6. General needs</b>	Door and wall protectors Alter heights of electricity faceplates
<b>7. Safety matters</b>	Safety glass

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## Fuel Poverty Grants

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A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would require to spend more than 10% of its income (including Housing Benefit and Income Support and Mortgage Interest) on all the household fuel.

The Shetland Islands Council will provide grant funding for works aimed at tackling Fuel Poverty in low income private sector households.

Applicants can receive grant funding of up to £10,000 for works, primarily insulation and heating, aimed at reducing household fuel bills. Other works include low E double-glazing, replacement windows and doors and draught-proofing.

As part of the application process, applicants will be referred to the Citizens Advice Bureau for a benefits check to ensure low income households are receiving the benefits they may be eligible for.

Applicants may also apply to Scottish Hydro to be considered for the EnergyCare Tariff, which will give a 20% reduction on their electricity unit cost.

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## **Grants/Loans for low income households**

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Grants will be available to provide standard amenities to a property for the first time, where the applicant has occupied the property as their main home for a minimum of five years. Standard amenities mean that a property should have:

- a sink with a satisfactory supply of both hot and cold water within the house;
- a water closet or waterless closet available for the exclusive use of the occupants of the house and suitably located within the house;
- a fixed bath or shower and a wash-hand basin, each with a satisfactory supply of both hot and cold water and suitably located within the house;

Grants will also be available to Crofting Tenants to undertake the necessary work so their property will meet tolerable standard. The Crofting Tenant must meet the following criteria:

- have a repairing obligation in their tenancy agreement;
- receive a means-tested benefit and have savings under £6,000;
- have been occupying the property for a minimum of 5 years before the application;

Interest free loans may be available to homeowners and eligible tenants, who cannot afford to pay for home repairs and maintenance. This will be limited to applicants with the following criteria:

- have a repairing obligation in their tenancy agreement;
- have been occupying a property which is assessed as below the tolerable standard;

- have been occupying the property for a minimum of 5 years before the application;
- receive a means-tested benefit and have savings under £6,000;

Loan applications will be offered where is sufficient funding available in the Private Sector Housing Grant budget to process the applications. A standard security will be placed on the title deeds of the property.

The loan will be repayable on the sale or change of ownership of the property. In exceptional circumstances the applicant's next of kin can apply for the repayment to be waived, reduced or the standard security extended.

### **Handyperson Service**

A Handyperson Service will be provided by the One Stop Shop to undertake small repairs to properties.

This will be provided free of charge to a homeowner in receipt of the Guarantee Element of Pension Credit, Income Support or Income Based Job Seekers Allowance.

The handyperson service will only be available where the cost of works under £2,500.

Examples of minor works available through the handyperson service;

<b>1. Roof repairs</b>	Patching roof leaks; Replacing broken slates/tiles which are allowing water ingress; Patching rotten felt or applying bituminous paint; Urgent chimney/skew repairs;
<b>2. Electrical repairs</b>	Making safe faulty/unsafe wiring; Installing mains-powered smoke alarms;
<b>3. Heating repairs</b>	Repairing a heating system which has failed; Making safe faulty/unsafe heating;

<b>3. Heating repairs continued</b>	Patching leaking radiators/pipework; Providing or replacing broken thermostatic controls on radiators; Repairing a hot water system which has failed; Making safe faulty/unsafe hot water supply;
<b>4. Drainage/plumbing repairs</b>	Repairing burst pipes/tanks; Repairing foul drainage defects (this does not include the periodic emptying of septic tanks);
<b>5. Windows and doors</b>	Repairing rotten window frames; Repairing rotten doors/door frames; Repairing leaking windows/doors; Repairing broken window/door locks; Providing/repairing draught-proofing to windows where Shetland Heatwise are unable to do so;
<b>6. Internal linings</b>	Patching rotten floors; Patching rotten plaster in walls and ceilings;
<b>7. General</b>	Repairing unsafe access steps; Replacing missing or repairing broken handrails (where not for the needs of a disabled person); Stair repairs where condition unsafe; Security features as identified as being required by Northern Constabulary;

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## **Application Process for Grants/Loans**

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Application packs will be issued following inspection of the property to applicants eligible for financial assistance.

Applications must be checked, free of charge, by the One Stop Shop prior to submission to the Shetland Islands Council. The information that will be required with the application includes the following:

- Personal financial information as applicable to the grant/loan;
- Two comparable, original, signed contractors quotations (quotations for materials cost only may be accepted in certain circumstances);
- Confirmation of planning permission and/or building warrant if necessary;
- Plans of work if applicable;

- Copy of title deeds for property (different requirements apply for crofting tenants and other eligible tenants);

Approval is given subject to satisfactory production of the relevant documentation. Checks on the information submitted may be made<sup>1</sup>.

All works must be completed within 12 months of approval. Time limit extensions of more than a few weeks will only be given in exceptional circumstances.

Payment of the grant/loan is made on production of invoices and inspection of works. Instalment payments may be available.

There are conditions that apply to the property for 5 years after payment of a grant and are detailed as follows:

- The house shall be used only as a private dwelling house. (This condition is not broken if part of the house is used as a shop or office or for trade, business or professional purposes.),
- The house must be occupied by the owner or a member of his family as his only or main residence,
- The house shall, as far as is practicable, be maintained in a good state of repair.

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### **Further Details**

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The Scheme of Assistance is extremely complicated and this guidance booklet does not attempt to cover every eventuality. The purpose of it is to give general guidance on the process in Shetland.

If you have any further queries please contact us – our contact details are on page 4 of this booklet.

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<sup>1</sup> Please note that it is a criminal offence to make a fraudulent claim for grant aid.

