



## **Scheme of Assistance**



**March 2010**

## **Scheme of Assistance**

The Housing (Scotland) Act 2006 (s. 72)

<b>1. Introduction</b>	<b>3</b>
1.1 Angus	3
1.2 Scheme of Assistance Vision	3
<b>2. National and Local Context of the Scheme of Assistance</b>	<b>4</b>
2.1 The National Policy Agenda	4
2.2 Legislative Framework	5
2.3 Local Housing Strategy	6
<b>3. The Angus Scheme of Assistance</b>	<b>7</b>
3.1 Access to Assistance	7
3.2 Advice and Information	8
3.3 Practical Assistance	10
3.4 Trusted Traders	10
3.5 Financial Assistance	10
3.6 Enforcement Powers	12
3.6.1 Work Notices	12
3.6.2 Maintenance Orders	13
3.7 Declaration of Housing Renewal Areas (HRA)	13
<b>4. Adaptation of homes for people with disabilities</b>	<b>14</b>
4.1 Reinstatement of an adapted property	15
4.2 Requesting an assessment	15
4.3 Assisted house purchase	16
<b>5. Additional assistance for elderly and disabled people</b>	<b>17</b>
<b>6. Appeals, compliments and complaints</b>	<b>18</b>
<b>7. Monitoring and evaluation</b>	<b>18</b>
7.1 Keeping track of progress	18
7.2 Reviewing progress	19
<b>Contacts</b>	<b>20</b>
<b>Definitions</b>	<b>23</b>
- Tolerable standard	23
- Mandatory grant	23
- Advice	23
- Practical assistance	23
- Angus Reputable Traders Scheme	24
- Work notice	24
- Substandard	24
- Maintenance order	24
- Scottish Housing Quality Standard (SHQS)	24
- Disability	25
<b>Appendix 1 – National Lending Unit (NLU)</b>	<b>26</b>
<b>Appendix 2 – Equipment and Adaptations Risk and Need Matrix (EARN)</b>	<b>27</b>
<b>Appendix 3 – Routes to finance flow chart</b>	<b>31</b>

<b>Appendix 4 – Occupational Therapy assessment timeframe</b>	<b>32</b>
<b>Appendix 5 – Low Cost Initiative for First Time Buyers (LIFT)</b>	<b>34</b>
<b>References</b>	<b>35</b>

## **1. Introduction**

### **1.1 Angus**

Angus is a socially, economically and geographically diverse area of approximately 2,200 square kilometres on the East Coast of Scotland, with a population of some 108,400. The seven main burghs of Arbroath, Brechin, Carnoustie, Forfar, Kirriemuir, Monifieth and Montrose, along with the surrounding beautiful and varied countryside, provide an assortment of housing and lifestyle choices for residents. Angus enjoys a great sense of community within its burghs, which also provide easy access to transport links, good leisure facilities and essential local services. A wide range of employment opportunities exist, with continued investment in the economic and social development of the area.

The private housing market in Angus is an attractive prospect to those locating to the area and people already residing here. The North Angus Housing Market Area (HMA) is influenced by purchasers from Aberdeen and Aberdeenshire and South Angus HMA is greatly influenced by buyers from Dundee<sup>1</sup>. A wide range of privately rented properties also exist, attracting a socially diverse group to locate to Angus. Maintaining a high quality of private sector housing and services to support this sector is therefore vital for a healthy and sustainable private housing sector, both now and in the future. With this in mind, Angus Council aim to make the best use of the provisions of the Housing (Scotland) Act 2006, which sets out new requirements to help Local Authorities enhance their support to the private sector.

### **1.2 Scheme of Assistance Vision**

The Housing (Scotland) Act 2006 was introduced to improve the standard and condition of private sector housing, and the way in which Local Authorities interact with homeowners in order to deliver and maintain high quality private sector housing. As directed by Section 72 of Part 2 of the 2006 Act, the delivery of this requirement will be through a Scheme of Assistance (SoA) which will form an integral part of the forthcoming Angus Local Housing Strategy 2011 (LHS). The SoA aims to both highlight that the primary responsibility for maintenance of private sector housing lies with property owners, and minimise reliance on grant funding for repair works.

---

<sup>1</sup> Identifying Angus Housing Market Areas for the Local Housing Needs and Demand Assessment 2008/2009

Angus Council remains strongly committed to achieving a high standard of housing in the private sector and will provide an extensive range of advice, information, practical assistance and in some cases financial support in order to improve the private sector housing stock in Angus. Particular importance is attached to enabling people to stay in their own homes and live independently, by increasing the number of houses that are suitable for people with disabilities and older people.

The Scheme of Assistance aims to make clear:

- What help and advice is available from the Council, and how to access it
- What grant funding is available for adaptations to meet the needs of disabled and older occupants
- What work will be eligible for discretionary grant funding
- What measures the Council can take in order to ensure required works are carried out

## **2. Context of the Scheme of Assistance, Nationally and Locally**

### **2.1 The National Policy Agenda**

The Scottish Government in partnership with COSLA have set out in the Concordat, a national outcome approach, to be agreed with every Council through a Single Outcome Agreement, There are five strategic objectives that underpin its core purpose - "to focus government and public services on creating a more successful country with opportunities for all of Scotland to flourish, through increasing sustainable economic growth"<sup>2</sup>. These objectives are:

- *Wealthier and fairer*: Enable businesses and people to increase their wealth and more people to share fairly in that wealth
- *Healthier*: Help people to sustain and improve their health, especially in disadvantaged communities, ensuring better, local and faster access to healthcare
- *Safer and stronger*: Helping communities to flourish, becoming stronger, safer places to live, offering improved opportunities and a better quality of life
- *Smarter*: Expanding opportunities to succeed from nurture through to lifelong learning ensuring higher and more widely shared achievements
- *Greener*: Improving Scotland's natural and built environment and the sustainable use and enjoyment of it

---

<sup>2</sup> The Scottish Government Economic Strategy, 2007

In the housing context, the SoA contributes to these objectives largely through enabling people to identify appropriate measures to live independently in suitable housing that meets their needs. The Council will also empower households to find funding solutions to meet their needs through a range of advice and assistance. This will include access to public grants and private sector funding, such as the release of equity from their property in order to make repairs and improvements, without relying on grant aid from Local Authorities. The aim is to effectively target and maximise the Council's resources to help those who are most in need make their homes safer. The Council's strategic role is to ensure housing investment across all tenures contributes to meeting housing supply targets by meeting identifiable housing need, and <sup>3</sup> thereby delivering the Strategic National Objectives, and increasing the sustainability of the entire housing stock.

## **2.2 Legislative Framework**

The Housing (Scotland) Act 2006, and the SoA, are the result of a review carried out by the Housing Improvement Task Force (HITF) in 2001 of housing policy pertaining to private sector housing in Scotland. The review concluded that the current system of Improvement and Repairs Grants only helps a minority of homeowners; and the system needs to be significantly modified in order to provide higher quality assistance to those in the private sector.

The new system delivered through the SoA removes the requirement for Local Authorities to provide grants to homeowners and private landlords where a Statutory Notice has been served, and introduces the requirement to provide assistance, which may not be financial, where a Work Notice (see definitions) has been served. Mandatory grants remain in order to fund provision of standard amenities and some structural alterations to meet the needs of disabled occupants. All grants for other works are now discretionary.

---

<sup>3</sup> Angus Housing Need and Demand Assessment 2010

With the introduction of these changes the Scottish Government envisages that:

- Private owners will become more aware of their responsibilities in terms of repair and maintenance, and be more proactive in carrying them out
- Private owners will invest more in their properties to ensure they have a sustainable future
- There will be a cultural change in attitudes to housing quality in the private sector and a move away from reliance on grant funding
- Disabled people will be helped to live more independently in their own homes

In 2008, the Housing (Scotland) Act 2006 (Scheme of Assistance) Regulations 2008 were approved by the Scottish Parliament; they set out the introduction of powers and duties to come into effect on 01 April 2009. A transitional period of one year is allowed for Councils to develop their Section 72 statement, however there are two duties that are not subject to this transitional period:

- A revision of the Tolerable Standard which introduces two new elements; thermal insulation and electrical installations
- The introduction of a mandatory grant of 80% of costs for disabled adaptations for standard amenities and most structural amenities, increasing to 100% for people in receipt of specific welfare benefits (see section 4 below)

The main source of funding for activities covered by the Scheme of Assistance is Private Sector Housing Grant (PSHG), currently a ring-fenced grant paid to Angus Council by the Scottish Government; for 2009/10 this allocation has been set at £1.056m. The ring-fencing will be removed from 2010/11. However, it has been agreed to specifically notify the spend against the PSHG until 2013/14. Indicative awards for Angus in 2010/11 to 2013/14 are between £1.065m and £1.091 for each year.

### **2.3 Local Housing Strategy**

The Local Housing Strategy is a Council-wide strategy that sets out how Angus Council and its partners will ensure that Angus has good quality housing of the right tenure, type and size in the right location to meet the housing need and demand of current and future residents.

The Angus Housing Need and Demand Assessment 2010 highlights that 71% of homes in Angus are privately owned and 9% are privately rented, totalling 80% of residential dwellings in Angus<sup>4</sup>. The large number of people involved in private sector housing in Angus, either as tenants or owners, highlights the need to provide a comprehensive and coherent SoA which will help people maintain their homes to a high standard. This should be achieved with the help of easily accessible, transparent information, advice and (where appropriate) financial assistance.

Angus Council accepts that offering only grant assistance is not the most productive method of creating a sustainable private sector with a culture of responsible homeownership; rather it tends to foster dependency on financial assistance. The Council is therefore seeking to offer a broader range of assistance, which will suit the particular needs of homeowners, private landlords and their tenants.

Tenants of local authorities and Housing Associations are already benefiting from the Scottish Housing Quality Standard (SHQS, see definitions), introduced by the Scottish Government in 2004. This is the set of physical standards to which all Scottish housing should aspire, and it is the responsibility of private owners to make improvements to meet the standard. Angus Council is committed to working with homeowners in order to reach the required standard and, along with the improvements from the SHQS enhance the quality of housing across all tenures in Angus.

### **3. The Angus Scheme of Assistance**

#### **3.1 Access to Assistance**

The purpose of the SoA is to provide homeowners and private sector tenants with appropriate additional information to assist them in making informed choices about maintaining and repairing their homes. By providing a wide range of accessible, comprehensive information we will empower homeowners to decide how much assistance, if any, they wish to utilise.

The Council are committed to providing a fair and equal service, making access to information as easy as possible for everyone. To this end we always strive to:

---

<sup>4</sup> Housing Need and Demand Assessment 2010

- Deal honestly, fairly and politely
- Be trustworthy and reliable
- Provide accurate information
- Respect the right to confidentiality
- Take into account those whose first language is not English
- Be efficient and effective

Literature produced by the Council will be available in Braille, large print, audio and in the main languages spoken within the community. Translation and interpretation services can be provided where required. The Council will make every effort to engage with the community at external events and meetings, in order to make people aware of the SoA. Information on assistance will be made available in Council offices, access offices, libraries and other public buildings such as health centres, ensuring easy access to information for everyone in the community.

### **3.2 Advice & Information**

In order to reduce instances of serious repairs being required, it is important to begin the process of tackling disrepair and engaging with homeowners at an earlier stage.

The main emphasis of the SoA is on promoting a culture of responsible homeownership. To achieve this, homeowners may only need information resources, and these will be provided in the form of a suite of information leaflets covering issues such as:

- Employing a contractor
- Keeping your home safe
- Co-operating with other owners in common blocks
- Obtaining planning permission
- Obtaining a Building Warrant
- Helping you stay at home
- Keeping your home warm
- Home contents insurance policies

These issues will also be addressed via an online frequently asked questions (FAQ) facility on the Council website<sup>5</sup>. Information and sign-posting to information can also be accessed on a face to face basis in Council offices (where appropriate), by telephone or in writing (see contacts page).

---

<sup>5</sup> [www.angus.gov.uk](http://www.angus.gov.uk)

In some instances, generic information provision will not be sufficient to meet the needs of home owners. Instead, more tailored advice will be required. A detailed advice service will therefore be available to any homeowner who needs it. This service will be provided through:

- A Question and Answer (Q&A) service
- Email or web contact
- Telephone contact
- Written correspondence

Site visits can also be organised with partner agencies to help owners establish what works need to be carried out, how to prioritise those works, and provide assistance in terms of achieving this. It may be necessary to refer people to specialist independent organisations and/or other Statutory organisations who can help with more specific details and requirements, these may include:

- Occupational Therapists (Angus Council/NHS)
- SCARF (Save Cash And Reduce Fuel) - for energy advice
- Angus Care and Repair (see section 5)
- Angus Citizens Advice Bureau
- Money Matters Advisory Service
- Welfare Rights
- Angus Council Environmental & Consumer Protection

The Council will work alongside these service providers to agree a way in which referrals can best be made and received. The Council cannot give legal or financial advice directly, but can direct people to where this type of advice can be found.

### **3. 3 Practical Assistance**

It may be the case that some people require more than assistance in the form of information and advice; in these circumstances the Council and its partners will be able to offer practical assistance. This may include helping applicants to fill out grant application forms, or arranging for contractors to make home visits and provide quotations for work (see definitions). Information on which agency will provide the service will be provided when access to the service is requested.

### **3. 4 Angus Reputable Traders Scheme**

Angus Council recognise that homeowners can require help in finding a contractor that is reliable, cost effective and trustworthy. The Angus Reputable Traders Scheme (see definitions) has been set up to give recognition to those who trade fairly and marginalise “cowboy” firms that can give small businesses and the trade sector as a whole a bad reputation. The scheme aims to do this by compiling a list of traders in Angus who have been audited by the Trading Standards Service. The idea is that consumers should look first to the Angus Reputable Traders Scheme to find the trader they need. Anyone can search for reputable traders on the Council website or find out more about the scheme and becoming a Reputable Trader by contacting the Reputable Traders Scheme (see contacts page).

### **3. 5 Financial Assistance**

Prior to the changes introduced by the SoA, grant funding has been the main driver for repairs and improvements in private sector housing. The Housing (Scotland) Act 2006 offers local authorities a new way to engage with homeowners and encourage them to take responsibility for their own property, removing grant dependence. In line with this, Angus Council expects homeowners to finance repairs and improvements from their own resources. Only once this option has been fully explored, and it is proven that it is not an option, will Angus Council consider giving access to publicly funded sources such as loans.

The Council must ensure that its limited resources are targeted at essential works, and therefore only certain categories of work will be eligible for discretionary grants; a flat grant of 25% will normally be awarded (subject to budget constraints and where eligible works are in excess of £1,000) to assist in the remedy of significant breaches of the Tolerable Standard. These works are:

- The first time provision of standard amenities for the sole use of the property
- Provision of a wholesome water supply, including replacement of lead pipework, where the lead content present in the water exceeds the prescribed maximum limit.
- Where a property is structurally unstable, and there is risk of full or partial collapse (as identified by an independent structural survey)
- Roof repairs, where there is clear evidence of water ingress

Certain other qualifying criteria will apply to discretionary grants:

- The property must be the applicant's only or principal residence
- The applicant must have lived in the house for over two years
- The applicant did not buy the house knowing its condition with a view to carrying out improvements
- The applicant did not remove standard amenities themselves

It is the responsibility of the owner to fund any additional cost of works not covered by a grant; information, advice and other assistance will be available.

Acceptance of a discretionary grant will include conditions with which the applicant must comply for a period of 5 years from satisfactory completion of works:

- If the owner, or a member of their family, occupies the property it must be their only or main residence
- The property must be used as a private dwelling
- The property must be kept in a good state of repair

Non-compliance with these conditions may lead to a demand of repayment of any financial assistance granted with interest. This may be secured against the title deeds of the property.

There are limited resources for discretionary grants, and therefore some work categories will not qualify for grant funding, these are:

- Properties in minor breach of the Tolerable Standard
- Replacement of lead pipework, where the lead content in the water is below the prescribed maximum permitted level
- Properties in significant breach of the Tolerable Standard but not included in the priority categories
- General repair and improvements work

If a situation arises where grant funding would not normally be provided, but there are mitigating circumstances, the case will be passed to the Director of Neighbourhood Services and Director of Infrastructure Services for consideration. After reviewing the case the Directors may decide that it is appropriate for discretionary grant funding to be made available on a “one-off” basis. In this situation the applicant would be informed of the process and any resulting decision.

The Scottish Government proposes to form a National Lending Unit (NLU) for home owner loans in excess of £5000. It may be possible for the Council to refer some applicants to the NLU in the future for assisted financial advice (appendix 1). The Council is waiting for more details regarding this service from the Scottish Government.

Special provisions apply for works to adapt properties for the purpose of making it suitable for disabled occupants (See section 4).

### **3. 6 Enforcement Powers**

The Housing (Scotland) Act 2006 provides powers for local authorities to carry out works where a homeowner or landlord has not engaged with either a joint owner or Angus Council on a voluntary basis. Angus Council may then choose to take action which forces the landlord or homeowner to carry out the works required; this may take the form of a Work Notice or Maintenance Order.

#### **3.6.1 Work Notices**

A Work Notice may be issued where the Council are satisfied that the property meets the criteria set out in the Act, (see definitions) but all or some of the owners have failed to co-operate with repair requirements. Serving of the Notice will allow the Council to either; carry out all works identified within the notice, or, make a contribution on the behalf of any joint owner who fails to co-operate.

The Council will reclaim any expenses incurred in carrying out the works by means of a repayment order, which is secured against the title deeds of the property. Repayment charges incur interest payments over the duration and all administration costs will be re-charged.

### **3.6.2 Maintenance Orders**

Maintenance Orders (see definitions), can be issued where the Council feels that a house is not being maintained to a reasonable standard and will require the owner/s to take action to remedy this matter. The Maintenance Order will:

- i. Assist owners to focus on the need for repair and maintenance to their home, or
- ii. Assist owners through enforcement where an owner can not be traced or contacted, or
- iii. Assist owners through enforcement where an owner cannot afford/gain access to suitable funding sources

### **3.7 Declaration of Housing Renewal Areas (HRA)**

A local authority may designate any locality within its area as a Housing Renewal Area (HRA) if it considers that:

- a. A significant number of houses in the locality are sub-standard, or
- b. That the appearance or state of repair of any of the houses in the locality is adversely affecting the amenity of that locality

When considering whether an area is to be declared an HRA, Angus Council will consult with owners and representative groups in that area in order to advise on how an HRA operates, what it will mean for that particular area, agree the HRA boundary, agree an action plan, and advise on what assistance can be offered.

A designation order would then be drafted, submitted to Ministers and approved before any action was taken. The emphasis of the HRA process is on community involvement, and the local authority will have a duty to re-house any residents displaced by any HRA action plan<sup>6</sup>.

## **4. Adaptation of homes for people with disabilities**

For homeowners and private tenants who have been identified as in need of adaptations an Occupational Therapist (OT) will arrange to visit and undertake an assessment of need in accordance with the Council's Equipment and Adaptations Risk and Need Matrix (EARN) (see appendix 2). This takes into consideration the ongoing needs of the disabled person and their carer, family or other people living in the property.

---

<sup>6</sup> Housing (Scotland) Act 2006; c1

Due to the high demand for this service, requests for assessment will be given a priority rating (see section 4.2).

The OT can offer tailored advice and assistance designed to help the person live more independently in their own home. This may consist of providing temporary equipment, and/or teaching the person new ways of carrying out activities they may be finding difficult. If it becomes apparent that the person requires a permanent adaptation, which is defined as a major adaptation by Angus Council's Aids and Adaptations Policy<sup>7</sup>, the applicant will be eligible for mandatory grant assistance. Examples of major adaptations within the terms of the Policy are:

- Partial kitchen adaptation
- Level access shower
- Alteration/widening of doors
- Ramped access
- Stairlifts

The Council have a mandatory duty under the 2006 Act to provide minimum 80% grant funding for adaptations to provide a disabled occupant with the necessary adaptations. The aim of this is to assist homeowners and private tenants to remain in their homes and live independently in the community they are familiar with and supported in.

Applicants will be eligible for 100% grant if they, their spouse, civil partner, partner or dependent are in receipt of one of the following income replacement benefits:

- Income support
- Income based jobseekers allowance
- Pension credit (guarantee element)
- Income Related Employment and Support Allowance

Applicants who receive the 80% grant but do not qualify for 100% grant will not be eligible for any further financial assistance from the Council but they will have full access to the range of information, advice and other kinds of non financial assistance provided.

---

<sup>7</sup> Angus Council Aids and Adaptations Policy – Needs direct reference

Where a property is extended solely to make room for standard amenities such as a bathroom, the cost will be covered by mandatory grant. Where an extension provides standard amenities and living accommodation only the element containing the standard amenity will receive mandatory grant. If a homeowner wishes to take on the cost of additional works to provide living accommodation the Council will be able to offer advice and information on carrying out the non grant funded element. See appendix 3 for further guidance on financial assistance

#### **4.1 Reinstatement of an adapted property**

Mandatory assistance is required in the case of reinstating a property which has been adapted for the needs of a disabled or elderly occupant. There is however a substantial shortage of homes within Angus adapted to meet the needs of disabled homeowners. With this in mind Angus Council will not be encouraging the reinstatement of adapted properties, and will only grant aid such works in exceptional circumstances. The removal of an adaptation, which meets current Building Standards, will not be funded or encouraged and where a property has recently been purchased, no financial assistance will be given for removal of adaptations. That said, Angus Council do not wish to discourage private landlords from assisting any tenant with a disability, and so grant assistance will be offered to reinstate a property at the end of a tenancy if that is the only practical solution; and if the costs incurred are above a minimum value of £2,000.

#### **4.2 Requesting an assessment**

Anybody can contact the Community Occupational Therapy service to request advice, information or an assessment.

To request an assessment for assistance to adapt your home you can contact Angus Council's Community Occupational Therapy service, you can also ask you GP, District Nurse, Health Visitor etc to contact the service on your behalf – see contacts page

Information received by those contacting this service will be recorded and prioritised according to the Council's protocols (see appendix 4). Applicants will be advised as to the approximate waiting time for an assessment. Should the applicant's circumstances change in the interim period these should be reported to the Occupational Therapy Service so the case can be re-evaluated.

### **4.3 Assisted House Purchase**

If it has been determined that an adaptation to a property is impractical or unlikely to resolve the clients needs, the applicant may be referred to Link Homes<sup>8</sup> to be considered for assistance to purchase a new home through the Scottish Government's Low cost Initiative for First Time Buyers (LIFT) scheme (see appendix 5). Link Homes administer the LIFT scheme in several parts of Scotland, including Angus. There are two types of LIFT shared equity schemes:

1. Open Market Shared Equity – Help with buying any home available for sale on the open market that falls within a given price range
2. The New Supply Shared Equity Scheme – Help to buy a new Link home built specifically for shared equity sale

If it is determined that an adaptation is not possible and the applicant needs to move to more suitable housing they will be referred to Link Homes by the Council. More information about Link Homes can be found using the contact details on the contacts page.

Ownership Options is another organisation which can provide disabled people with specialist advice about purchasing a property suitable for their needs. They are a charity providing information, advice and other support to disabled people (which includes people with learning disabilities), carers and professionals to improve access to housing in the owner occupied sector<sup>9</sup>. They may be able to assist disabled occupants by:

---

<sup>8</sup> [http://www.linkhousing.co.uk/link\\_homes/shared\\_equity/](http://www.linkhousing.co.uk/link_homes/shared_equity/)

<sup>9</sup> <http://www.ownershipoptions.org.uk>

- Providing information and advice on home ownership and its feasibility
- Helping to find independent financial advice
- Helping to access specialist technical advice
- Advice on using DSS benefits to finance an owner-occupied property
- Linking property seekers to adapted or purpose-built property for sale

More information about Ownership Options can be found using the contact details on the contacts page.

Any new property purchased with the assistance of these organisations would be eligible for assistance from the Council to adapt it to the needs of the applicant.

### **5. Additional assistance for elderly and disabled people**

Angus Care & Repair provide various services for older and disabled people in Angus with an assessed need. They are able to help with<sup>10</sup>:

- Care and Repair - Assistance to organise major repairs, improvements and adaptations. Help to identify sources of funding
- Minor disabled adaptations - Free fitting of grab rails in partnership with Angus Council Social Work and Health

Angus Care & Repair provide a service to private sector occupants, helping them to carry out minor adaptations and repairs which mean they can stay in their home and live independently in their community safely and comfortably.

Further information about the services offered by Angus Care & Repair can be obtained by contacting the Angus Care & Repair team (see contacts page).

In addition to this, the Safe As Houses Initiative has been developed to assist vulnerable members of the community, including older people and those with a disability. Anybody can contact the Safe As Houses Initiative to request advice and information. Initially, a Community Liaison Police Officer from Tayside Police will visit to provide security advice, and they will also be able to offer a number of items of security equipment fitted or supplied free of charge (see contacts page).

---

<sup>10</sup> <http://www.anguscareandrepair.org/index.htm>

Tayside Fire and Rescue are now also offering free home fire safety visits to Angus residents. During a visit, firefighters will check each room of your home for potential hazards and give out safety advice. If you don't have a smoke alarm, one will be fitted free of charge during the visit. Anybody can contact Tayside Fire and Rescue to arrange a visit (see contacts page).

## **6. Appeals process**

On completion of an assessment by the Occupational Therapist, the applicant will be advised of what assistance can or cannot be provided. If the applicant is dissatisfied with the offer of assistance made by the Occupational Therapist, they can request a second opinion; a Senior Occupational Therapist will arrange to carry out a second assessment. If the outcome is unchanged the case will be considered by a meeting of Senior Occupational Therapists. Should the applicant remain dissatisfied with the result they can request that the Occupational Therapist provide them with a complaints form or complain via Angus Council's standard complaints procedure (see contacts page).

Any compliments, suggestions or complaints can also be made through the details on the contacts page.

## **7. Monitoring and evaluation**

### **7.1 Keeping track of progress**

The Council considers it crucial to monitor and assess the progress of the SoA on a regular basis, in order to ensure we are providing the best possible service. There are a number of ways in which we intend to do this.

All service requests and applications for assistance will be recorded, and from the information gathered, we will be able to create a number of reports and monitor outputs such as:

- Who is seeking assistance
- The most requested types/forms of information
- Common problems in the area's private sector housing stock
- Demand levels for particular types of work
- The cost of delivering the SoA

As part of the application procedure, customer satisfaction with the service provided by the Council will be routinely monitored and recorded to ensure that customers are receiving the best possible service. In conjunction with this, the Council will liaise with service providing partners, in order monitor the service the private sector receives from services out-with the Council.

## **7.2 Reviewing progress**

Updates on the SoA will be reported in the annual review of the Local Housing Strategy in terms of contribution to housing supply targets through the provision of 'in situ-solutions'. Any formal changes to the SoA will be included in the annual review of the LHS, should the Council's key objectives change the SoA will be reviewed to make sure it is in line with any new objectives.

## **CONTACTS: -**

### **Angus Council:**

Tel: 08452 777 778 (**Accessline**)  
E-mail: [accessline@angus.gov.uk](mailto:accessline@angus.gov.uk)  
Web: [www.angus.gov.uk](http://www.angus.gov.uk)

### **Angus Council Building Standards Service:**

Building Standards Manager,  
Planning & Transport Division,  
County Buildings,  
Market Street,  
Forfar,  
DD8 3LG.  
Telephone: 01307 473234  
Fax: 01307 461895  
E-mail: [planning@angus.gov.uk](mailto:planning@angus.gov.uk)

### **Angus Council Housing Service:**

Senior Housing Officer,  
Housing Division,  
William Wallace House,  
Orchard Loan,  
Orchardbank Business Park,  
Forfar,  
DD8 1WH.  
Telephone: 01307 474710  
Fax: 01307 474799  
E-mail: [housing@angus.gov.uk](mailto:housing@angus.gov.uk)

### **Angus Community Occupational Therapy:**

O/T Team Leader,  
Social Work & Health,  
Guthrie Street,  
Friockheim,  
By Arbroath,  
DD11 4SZ.  
Telephone: 01241 826900  
Fax: 01241 826909  
E-mail: [socialwork@angus.gov.uk](mailto:socialwork@angus.gov.uk)

**Angus Reputable Traders Scheme:**

ARTS,  
Trading Standards Service,  
Dewar House,  
Hill Terrace,  
Arbroath,  
DD11 1AH.  
Telephone: 01241 435600  
E-mail: [traderscheme@angus.gov.uk](mailto:traderscheme@angus.gov.uk)  
Web: <http://www.angus.gov.uk/traderscheme/default.htm>

**Angus Care & Repair:**

Angus Care & Repair,  
Carseview Road,  
Forfar,  
DD8 3BT.  
Telephone: 01307 463232  
Fax: 01307 461619  
E-mail: [enquiries@anguscareandrepair.org](mailto:enquiries@anguscareandrepair.org)

**Link Homes:**

Link Homes,  
Watling House,  
Callendar Business Park,  
Falkirk,  
FK1 1XR.  
Telephone: 08451 550019  
E-mail: [LIFT@linkhalt.co.uk](mailto:LIFT@linkhalt.co.uk)

**Ownership Options:**

Ownership Options,  
The Tudsberry Centre,  
Niddrie Mains Road,  
Edinburgh,  
EH16 4EA.  
Telephone: 0131 661 3400  
Web: <http://www.ownershipoptions.org.uk/#>

**Tayside Fire & Rescue:**

Community Safety Headquarters,  
Macalpine Road,  
Dundee,  
DD3 8SA.  
Telephone: 01382 825295  
Fax: 01382 832132

*Home Fire Safety Visits:*

*Tel: 0300 123 9998*

**Tayside Police:**

Tayside Police,  
Community Safety Unit,  
Divisional Headquarters,  
West High Street,  
Forfar,  
DD8 1BP.

Telephone: 0300 111 2222

E-mail: [mail@tayside.pnn.police.uk](mailto:mail@tayside.pnn.police.uk)

## Definitions

<p><i>Legislation Tolerable Standard</i></p>	<p>A 13 point standard for housing laid out in the Housing (Scotland) Act 1987 and amended by the Housing (Scotland) Act 2001. A dwelling will meet the Tolerable Standard if it: -</p> <ul style="list-style-type: none"> <li>(a) Is structurally stable</li> <li>(b) Is substantially free from rising or penetrating damp</li> <li>(c) Has satisfactory provision for natural and artificial lighting, for ventilation and for heating</li> <li>(d) Has an adequate piped supply of wholesome water within the house</li> <li>(e) Has a sink provided with a satisfactory supply of both hot and cold water within the house</li> <li>(f) Has a watercloset or waterless closet available for the exclusive use of the occupants of the house suitable located within the house</li> <li>(g) Has an effective system for the drainage and disposal of foul and surface water</li> <li>(h) Has satisfactory facilities for the cooking of food within the house</li> <li>(i) Has satisfactory access to all external doors and outbuildings</li> <li>(j) Has a fixed bath or shower and a wash-hand basin, each provided with a satisfactory supply of both hot and cold water and suitable located within the house</li> <li>(k) Has a water closet or waterless closet (amends (f) above)</li> <li>(l) Has satisfactory thermal insulation</li> <li>(m) In the case of a house having a supply of electricity, complies with the relevant requirements in relation to the electrical installation for the purpose of that supply</li> </ul>
<p><i>Mandatory Grant</i></p>	<p>In this context: - Mandatory grant to include most essential structural adaptations. Adaptation work to extend property to provide additional living accommodation is excluded from mandatory grant, partly on the grounds of the cost to local authorities and partly because many extensions add value to the house. Authorities have the power to fund such work at their discretion.</p>
<p><i>Advice</i></p>	<p>Normally done via telephone, written correspondence, email or face to face in a council office.</p> <p>May include: -</p> <ul style="list-style-type: none"> <li>• Providing information on other services (e.g. Care &amp; Repair)</li> <li>• Referral to other service e.g. Occupational Therapists</li> <li>• Where to find information</li> </ul>
<p><i>Practical Assistance</i></p>	<p>May include: -</p> <ul style="list-style-type: none"> <li>• On site inspections of properties</li> <li>• Assistance with filling in grant applications</li> <li>• Assistance with developing a maintenance plan for a property</li> </ul>

<i>Reputable Traders Scheme</i>	A local business partnership aimed at promoting good practice within local businesses, increasing consumer confidence, reducing doorstep crime and helping local people access trustworthy and reliable local trades and services
<i>Work Notice</i>	<p>Gives local authorities the power to, "Bring any house which the local authority considers to be sub-standard into, or keeping it in, a reasonable state of repair."<sup>11</sup></p> <p>A local authority can instruct works to be carried out when the owner/s fail to comply with the work notice.</p>
<i>Sub-Standard</i>	<p>A house is seen to be sub-standard if it is: -</p> <ul style="list-style-type: none"> <li>• Below the tolerable standard</li> <li>• In a state of serious disrepair</li> <li>• In need of repair and, if nothing is done to repair it, is likely to deteriorate rapidly into a state of serious disrepair</li> <li>• Damaging any other property</li> </ul>
<i>Maintenance Order</i>	<p>The local authority may by order (a "maintenance order") require the owner of a house to prepare a plan (a "maintenance plan") for securing the maintenance of the house to a reasonable standard over such a period not exceeding 5 years as may be specified in the order<sup>12</sup></p> <p>Maintenance plans must be submitted to the local authority for approval/amendment. This is recorded against the title deeds and any prospective purchaser will be committed to meeting the conditions of that plan.</p> <p>Where owners fail to prepare a maintenance plan the local authority can produce one for them and require them to put it into action. The plan may stipulate that the owner/s appoint a manager to oversee the work. Where the owner/s fail to implement the plan the Council can implement it on their behalf and recover all relevant costs. These costs will include; the cost of carrying out the works, cost of the agent appointed to oversee the project on the owner's behalf and any costs incurred by the Council in implementing the order.</p>
<i>Scottish Housing Quality Standard (SHQS)</i>	A set of criteria which local authorities and registered social landlords must ensure they meet by 2015. Therefore the measure to which all housing in Scotland should aspire.

<sup>11</sup> Housing (Scotland) Act 2006, c5, s30, (1) (b)

<sup>12</sup> Housing (Scotland) Act 2006, c6, s42, (1)

<i>Disability</i>	<p>The meaning of “disability” and “disabled person” according to the Disability Discrimination Act 1995<sup>13</sup>: -</p> <ul style="list-style-type: none"> <li>• has a physical or mental impairment which has a substantial and long-term adverse effect on his ability to carry out normal day-to-day activities</li> <li>• In this Act “disabled person” means a person who has a disability</li> </ul> <p>For the purposes of the DDA:</p> <ul style="list-style-type: none"> <li>• Substantial means neither minor nor trivial</li> <li>• Long terms means that the effect of the impairment has lasted or is likely to last for at least 12 months</li> <li>• Normal day to day activities include everyday things like eating, washing , walking or shopping</li> </ul>
-------------------	---

---

<sup>13</sup> Disability Discrimination Act 1995, c50, s1, (1)

### **Appendix 1: - The National Lending Unit (NLU)**

The NLU may be able to provide a Home Appreciation Loan to help cover the cost of works; Angus Council is awaiting further guidance from the Scottish Government regarding this matter. Qualifying criteria will be defined as and when the Scottish Government develops the scheme.

**Appendix 2: - Angus Council Equipment and Adaptations Risk and Need Matrix (EARN)**

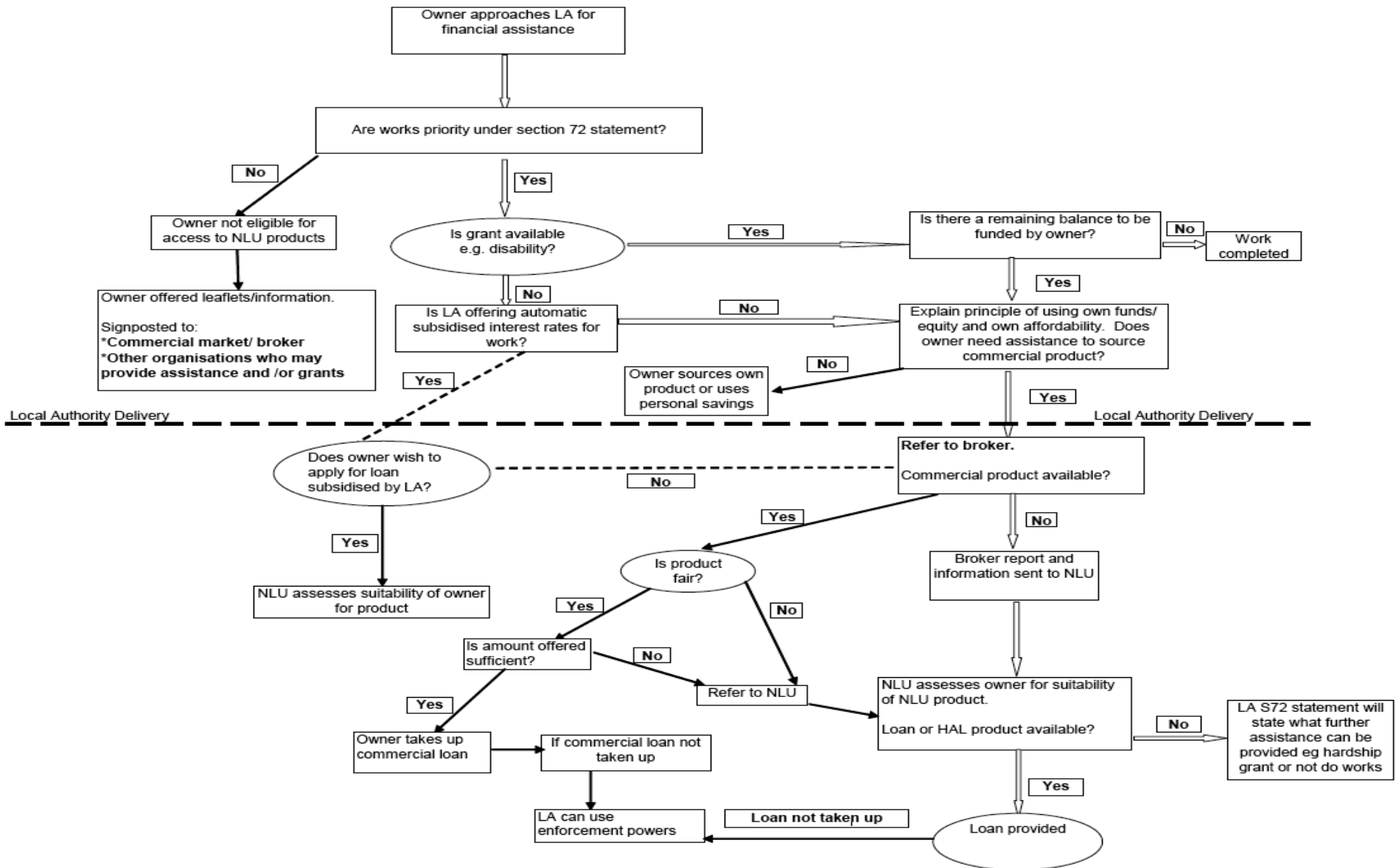
Major Adaptation Specialist Equipment	Minor Adaptation Standard Equipment	NAME	DOB	C/F	CHI No	
Score Range	40 – 31	30- 21	20 - 11	10 -1	0	Total
PRIORITY	IMMEDIATE 4	URGENT 3	ESSENTIAL 2	BENEFICIAL 1	STRENGTH 0	SCORE
<b>Waiting Times</b>	On a waiting list regarding this specific need/assessment > 12 months	On a waiting list regarding this specific need/assessment > 6 months	On a waiting list regarding this specific need/assessment > 3 months	On a waiting list regarding this specific need/assessment > 2 months	On a waiting list regarding this specific need/assessment less than 2 months	
<b>Health/Long Term Condition (including Mental Health Conditions)</b>	Rapidly progressing illness/condition with major impact <b>and/or</b> end of life predicted to be within a few weeks <b>and/or</b> An acute episode of a severe enduring mental health condition with a major impact on the person's functional performance	Moderate progression of long or short term illness/condition with moderate to major impact <b>and/or</b> end of life predicted to be within 3 – 6 months <b>and/or</b> An acute episode of a severe enduring mental health condition with a moderate impact on the person's functional performance	Slow progression of long or short term illness/condition with mild to moderate impact <b>and/or</b> palliative care needs <b>and/or</b> A mental health condition with mild to moderate impact on the person's functional performance	Long term condition which is stable and well managed <b>and/or</b> short term illness or injury with minor impact <b>and/or</b> The person has a mental health condition but can be enabled by provision of information, support and advice	The person is able to 'self manage' their condition by accessing information and services as required. <b>and/or</b> There are no concerns about a mental health condition	
<b>Communication</b>	The person has communication difficulties and is left alone/lives alone and the impact is major with serious concerns for their immediate safety	The person has communication difficulties and is left alone/lives alone and the impact is moderate with concerns for their independence/ safety	The person has communication difficulties with mild to moderate impact and could be enabled to be more independent and/or feel safe if equipment/adaptations are made available	The person has communication difficulties but can be enabled by the provision of information, support and advice <b>and/ or</b> the person can be enabled by accessing equipment and minor adaptations	There are no concerns about communication <b>and/or</b> The person has already been enabled in this area	
<b>Sensory</b>	The person has sensory loss and the impact is major with serious concerns for their immediate safety and well-being	The person has sensory loss with moderate impact and there are concerns for their independence /safety	The person has sensory loss with mild to moderate impact and could be enabled to be more independent and/or feel safe if equipment/adaptations are made available	The person has developed mild sensory loss and could be enabled by provision of information, support and advice	There are no concerns about sensory loss <b>and/or</b> The person has already been enabled in this area	

PRIORITY	IMMEDIATE 4	URGENT 3	ESSENTIAL 2	BENEFICIAL 1	STRENGTH 0	SCORE
<p><b>Personal Care Bathing/Showering/ Toileting</b></p> <p>(If the person’s ability is variable due to their condition and they frequently have bad days score on their ability on a bad day)</p>	<p>The person is unable to meet any personal care needs and the impact/risk is major <b>and/or</b> The person is unable to bathe or shower even with equipment and/or care support and they have a medical condition that requires bathing/showering facilities and the impact/risk is major <b>and/or</b> The person is unable to use the toilet and requires immediate support to enable them to remain at home</p>	<p>The person is unable to meet most personal care needs and the impact/risk is moderate. <b>and/or</b> The person is unable to bathe or shower even with equipment and/or care support and they have a medical condition requiring bathing/showering facilities and the impact/risk is moderate <b>and/or</b> This is a child and an urgent review of their personal care needs is required <b>and/or</b> The person is experiencing significant difficulties using the toilet and requires urgent support to enable them to remain at home</p>	<p>The person is able to meet most personal care and toileting needs but could be enabled to be more independent if equipment/adaptations are made available <b>and/or</b> The person is unable to bathe/ shower even with equipment and/or support. However, they do not have a medical condition that requires bathing or showering and can wash at the sink <b>and/or</b> This is a child and it is necessary to review their personal care needs</p>	<p>The person is able to meet their personal care needs but would benefit from information, support and advice to enable them to self manage in the long term. <b>and/or</b> The person can be enabled by accessing equipment and minor adaptations</p>	<p>There are no concerns about personal care needs <b>and/or</b> The person has already been enabled in this area <b>and/or</b> The person has made an informed choice and there is agreement that this is not a rehabilitation goal</p>	
<p><b>Household and independent living</b></p> <p>(If the person’s ability is variable due to their condition and they score on their ability on a bad day)frequently have bad days</p>	<p>The person is unable to perform <b>any</b> household and independent living activities and requires <b>immediate</b> support to enable them to remain at home</p>	<p>The person is unable to perform <b>most</b> household and independent living activities without assistance and requires <b>urgent</b> support to remain at home</p>	<p>The person is able to perform <b>most</b> household and independent living activities and can be enabled to be more independent if equipment/adaptations are made available</p>	<p>The person is able to perform all household and independent living activities with very minimal support and can be enabled by provision of information, advice and support <b>and/ or</b> The person can be enabled by accessing equipment and minor adaptations</p>	<p>There are no concerns about Household and independent living <b>and/or</b> The person has already been enabled in this area <b>and/or</b> The person has made an informed choice and there is agreement that this is not a rehabilitation goal</p>	

PRIORITY	IMMEDIATE 4	URGENT 3	ESSENTIAL 2	BENEFICIAL 1	STRENGTH 0	SCORE
<p><b>Housing –Suitability and adaptability</b></p> <p>(If the person’s ability is variable due to their condition and they score on their ability on a bad day)frequently have bad days</p>	<p>The person is roofless <b>and/or</b> Adaptations are not recommended for the person within their current property. The impact is major with serious concerns for the person and/ or carer(s) <b>and/or</b> The person is unable to access required rooms within their property even with significant assistance. The impact is major with serious concerns for the person and/ or carer(s) <b>and/or</b> The person is unable to get in/ out of their property and there are major concerns for their safety-wellbeing</p>	<p>The person is homeless and/ or in temporary accommodation <b>and/or</b> The layout or condition of the person’s current property poses a physical risk to the person and/ or carer(s) <b>and/or</b> The property can not be adapted to meet the person’s needs and continued occupancy is only possible due to the level of care provided <b>and/or</b> The person is unable to get in/ out of their property without significant assistance from others and there are concerns for the safety-wellbeing of the person and/ or carer(s)</p>	<p>The person experiences mild to moderate difficulty within their current accommodation and/ or with their access and can be enabled to be more independent if equipment/adaptations are made available</p>	<p>The person is experiencing very minimal difficulty within their property and can be enabled by provision of information, advice and support <b>and/or</b> The person can be enabled by accessing equipment and minor adaptations</p>	<p>The person is living in suitable accommodation <b>and/or</b> the person has made an informed choice to remain in accommodation that will not meet their assessed needs</p>	
<p><b>Carers Moving and Handling</b></p> <p>(If the person’s ability is variable due to their condition and they frequently have bad days score on their ability on a bad day)</p>	<p>Carers are unable to care for the person and/or move and handle safely due to a lack of specialist equipment and/or adaptations. As a result, the person is at immediate risk of admission to a Care Home <b>and/ or</b> there are immediate and serious concerns for the health/well being of the Carer</p>	<p>Carers are finding it difficult to care for the person and/or move and handle safely due to a lack of specialist equipment and/or adaptations. Unless an urgent review and or provision of specialist equipment and adaptations takes place there may be a break down in care arrangements <b>and/ or</b> there are concerns for the health/ well being of the Carer</p>	<p>Carers are managing the care needs of the person but equipment and or adaptations are required to ensure the long term sustainability of the caring situation</p>	<p>Carers are managing to carry out all care tasks but can be enabled by the provision of advice, information and support <b>and/ or</b> Carers can be enabled by accessing equipment and minor adaptations</p>	<p>There are no concerns about moving and handling <b>and/or</b> Carers are supported in their caring role</p>	

<b>PRIORITY</b>	<b>IMMEDIATE 4</b>	<b>URGENT 3</b>	<b>ESSENTIAL 2</b>	<b>BENEFICIAL 1</b>	<b>STRENGTH 0</b>	<b>SCORE</b>
<b>Delayed Discharge</b>	The person is registered on EDISON as a delayed discharge in hospital due to the need for adaptations or specialist equipment	The person is in hospital and although not yet ready for discharge adaptations and or specialist equipment are urgently required to facilitate a timely discharge				
<b>Exceptional Risks/Circumstances not covered elsewhere in this Matrix</b>  <i>Provide detail specifying exactly what the exceptional risk or circumstance is</i>	<b>Immediate risk with major and severe impact</b> The person needs adaptations and/ or specialist equipment to reduce immediate and major risks for them and/ or their carer(s) <b>and/ or</b> the child requires a high level of intensive supervision as the risks are immediate and major	<b>Risk with moderate impact</b> The person needs adaptations and/ or specialist equipment to reduce risks for them and/ or their carer(s) <b>and/ or</b> the child requires a moderate to high level of supervision due to level of risk	<b>Risk with mild impact</b> The person needs adaptations and/ or specialist equipment to reduce risks for them and/ or their carer(s) <b>and/ or</b> the child requires some additional supervision due to level of risk	<b>Risks can be reduced</b> and future safety improved by the provision of advice, information and support <b>and/ or</b> the risks can be reduced by accessing minor adaptations /independent living aids	No exceptional risk or circumstance <b>and/or</b> the person does not wish intervention and is able to make an informed choice <b>and/ or</b> the child does not require any supervision above that expected for a child their age	

### Appendix 3: - Routes to finance flow chart



## **Appendix 4: - Occupational Therapy Referrals Process**

All referrals will be logged onto the Care First system by clerical staff at the point of receipt. Referrals in Care First are then forwarded to the Team Leader or designated member of OT staff for screening and allocation. A priority rating is attached to each referral based on the information received. The priority rating must be reviewed if service users or carers report a change in need. The Equipment and Adaptations Risk and Need Matrix (Appendix 2) is used to assist in prioritising need and risk; assigning priority to individuals experiencing equipment failure can also be applied within the context of the matrix.

**IMMEDIATE – URGENT (Priority One, P1)**

**URGENT – (Priority two, P2)**

**ESSENTIAL – BENEFICIAL – STRENGTH (Priority Three, P3)**

An occupational therapist or occupational therapy assistant should arrange to visit the service user and undertake an assessment of need. For P1 referrals the service user should be contacted by telephone to arrange a visit within the timescales set out below. For P2 and P3 referrals the service user should be contacted within five working days of receipt of the referral and informed of a timescale within which the occupational therapist or occupational therapy assistant will visit to carry out the assessment. On allocation the OT or OTA will telephone the service user to arrange a visit as soon as possible to ensure that the service user is seen within the desirable timescale.

In most cases where there is an urgent referral i.e. hospital discharge, contact will be made within two days and a visit within a week.

Following allocation a response to the referral is required within the timescales given below.

	<b>P1 Immediate</b>	<b>P2 Urgent</b>	<b>P3 Essential/Beneficial/Strength</b>	<b>P4</b>
<b>OT/OTA</b>	1-7 days	28 days	8 weeks	
<b>AJELS</b>	24 hours	2-3 days	2-3 days	Suppliers scale for non stock items
<b>ETS</b>	Drop-in Mondays	Drop-in Mondays	21 days by appointment	
<b>Care &amp; Repair</b>	2-4 days	5-10 days	28 days	
<b>ESD/POA</b>	1 day	2-3 days	3-4 days	5 working days

AJELS - Angus Joint Equipment Loan Service

ETS – Equipment Trial Service

ESD/PoA – Early Supported Discharge/Prevention of Admission

## **Appendix 5: - Low Cost Initiative for First Time Buyers (LIFT)**

The Low cost Initiative for First Time buyers (LIFT) scheme offers a range of assistance to people on low incomes who aspire to own their own home but cannot afford to pay the full price. This includes Open Market Shared Equity whereby the Scottish Government provides grants to registered social landlords (housing associations) to help them fund part of the price of a property that is for sale on the open market that fall within a given price range. The buyer pays for the majority share (usually 60 – 80%) and the registered social landlord uses the grant to pay for the rest. It also includes New Market Shared Equity which is the same principle as Open Market Shared Equity but refers to homes built specifically for shared equity sale by organisations such as Link Homes.

Introduced in 2005, the scheme has now been extended to provide assistance for people who have particular need, such as an evidenced need to move due to a disability.

## **References:**

Housing (Scotland) Act 2006:

[http://www.opsi.gov.uk/legislation/scotland/acts2006/asp\\_20060001\\_en\\_1](http://www.opsi.gov.uk/legislation/scotland/acts2006/asp_20060001_en_1)

Angus Local Housing Strategy:

<http://www.angus.gov.uk/lhs2004/LocalHousingStrategy2004.pdf>

Scottish Government Economic Strategy, 2007:

<http://www.scotland.gov.uk/Resource/Doc/202993/0054092.pdf>

Housing (Scotland) Act 2006 (Scheme of Assistance) Regulations 2008:

[http://www.opsi.gov.uk/legislation/scotland/ssi2008/draft/sdsi\\_9780111000182\\_en\\_1](http://www.opsi.gov.uk/legislation/scotland/ssi2008/draft/sdsi_9780111000182_en_1)

Angus Council:

[www.angus.gov.uk](http://www.angus.gov.uk)

Low Cost Initiative for First Time Buyers (LIFT):

<http://www.scotland.gov.uk/Resource/Doc/235963/0064685.pdf>

Angus Care and Repair:

<http://www.anguscareandrepair.org/>

Housing (Scotland) Act 1987:

[http://www.opsi.gov.uk/RevisedStatutes/Acts/ukpga/1987/cukpga\\_19870026\\_en\\_1](http://www.opsi.gov.uk/RevisedStatutes/Acts/ukpga/1987/cukpga_19870026_en_1)

Housing (Scotland) Act 2001:

[http://www.opsi.gov.uk/legislation/scotland/acts2001/pdf/asp\\_20010010\\_en.pdf](http://www.opsi.gov.uk/legislation/scotland/acts2001/pdf/asp_20010010_en.pdf)

Disability Discrimination Act 1995:

[http://www.opsi.gov.uk/RevisedStatutes/Acts/ukpga/1995/cukpga\\_19950050\\_en\\_1](http://www.opsi.gov.uk/RevisedStatutes/Acts/ukpga/1995/cukpga_19950050_en_1)

Routes to finance flow chart:

<http://www.scotland.gov.uk/Publications/2008/05/301151>