

# SFHA

Scottish Federation of  
Housing Associations

38 York Place Edinburgh EH1 3HU Tel: 0131 556 5777 Fax: 0131 5576028

4th Floor, Pegasus House 375 West George Street Glasgow G2 4LW Tel: 0141 3328113 Fax: 0141 332 9684

118 Strathern Road Broughty Ferry Dundee DD5 1JW Tel: 01382 773800 Fax: 01382 477244

E-mail: [sfha@sfha.co.uk](mailto:sfha@sfha.co.uk) Website: [www.sfha.co.uk](http://www.sfha.co.uk)

Tony Cain  
Secretary Housing Improvement Task Force  
Housing Division 2  
Victoria Quay  
Edinburgh  
EH6 6QQ

27 June 2002

Dear Tony

## Housing Improvement Task Force: Stage One Report

The SFHA, as the representative body for Registered Social Landlords in Scotland, welcomes the publication of the Stage One Report and is grateful for the opportunity to comment. The SEHA has had an opportunity to contribute to the development of the Report as a result of our involvement in two of the sub-groups. The Federation is pleased that this involvement is continuing into Stage Two, which we believe offers the potential to develop valuable initiatives and solutions to some of the problems which the Stage One Report describes.

SFHA welcomes the early recognition in the report of the link between poor housing conditions and health problems and the inter-relationship with social and economic problems. SFHA, and others, have consistently argued that good housing is central to the success of the social inclusion agenda and we discussed some of these issues in our recent evidence to the Social Justice Committee. It is very encouraging that these links are given such prominence by the Task Force.

It is important that the standards which are used to assess housing condition and housing quality are capable of reflecting changes in standards and expectations readily. It is also important that the terms used reflect current use. In this regard, we would suggest that the term "critical disrepair" and "serious disrepair" do not accurately convey to the general public the severity of the problems described. Consequently, they should be reviewed.

The Federation agrees that the condition of the housing stock is often closely linked to the age of the property and the financial circumstances of owners. The work done over the past twenty years by housing associations in improving inner city tenemental stock demonstrates

that investment and ongoing maintenance of older stock can significantly extend and improve the life and efficiency of the housing stock. The value of regular maintenance is often overlooked by owners whose financial circumstances are limited. The Federation agrees that the potential of initiatives such as Care and Repair (in which several of our members are involved) should be expanded and “commercial” initiatives such as equity release should be explored.

Experience of RSLs who provide factoring services to RTB owner occupiers suggests, however, that specific issues are present in that sector which will need to be addressed effectively in order to ensure the success of community regeneration projects that are dependant on the co-operation of all proprietors.

Many RSLs provide factoring services to owner occupiers and are very aware of the difficulties presented by the current legal arrangements for the management and maintenance of properties in common ownership. There is considerable support for the proposals to reform the legal framework and some disappointment that the reform of the law of the tenement is not further advanced. We are aware of the links between the abolition of the feudal system, the reform of real burdens and the law of the tenement and look forward to the publication of the draft Title Conditions Bill in the near future.

In addition to the difficulties associated with the legal system, SFHA agrees that the maintenance obligations are often not fully appreciated by house purchasers, particularly those exercising their Right to Buy. This lack of understanding is attributable in part to poor information, but is often compounded by low income. Better information about the responsibilities of home ownership and about the condition of the property would go some way to addressing these problems. There is a case, however, for ensuring that public subsidy is available to protect the interests of those owners whose property would risk falling into disrepair because of the inability of a minority of owners to contribute to the costs of essential repairs and to ensure the success of neighbourhood renewal schemes being pursued as part of the social inclusion policy agenda.

SFHA believes that the Stage One Report of the Task Force is useful in setting out the current situation. It provides a basis for the conduct of Stage Two, which SFHA is pleased to have the opportunity to contribute to.

Yours sincerely

Nick Williams  
Convenor  
Policy and Practice Committee