



Financing Repairs and Retrofit: A toolkit for flat owners in Scotland

February 2026



 **Gillian Campbell Consulting**
strategy performance engagement



Under One Roof

Contents

Introduction - Who is this toolkit for and what does it include?	3
Working with your neighbours	4
Setting up an owners' association	4
Appointing a property factor or manager	6
Help with repair and retrofit costs	7
Home Energy Scotland Grants and Loans	8
Home Energy Scotland Private Rented Sector Landlord Loan	9
Warmer Homes Scotland	9
Area Based Schemes	10
Help with Missing Shares	10
Help with costs for historic buildings	11
Help with costs in your local authority area	12
Private Finance	26
Green mortgages	26
Unsecured green home loans	27
Gaps, opportunities and further work required	29

Photographs and line drawings © Under One Roof, illustrations on pages 3, 7 and 29 courtesy of Freepik.



Introduction - Who is this toolkit for and what does it include?

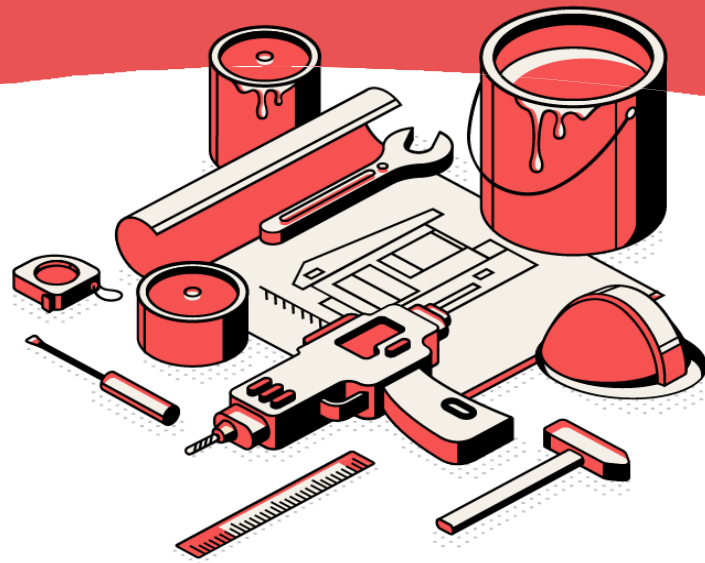
Whether it's catching up on a backlog of repairs and maintenance or upgrading your building so it is more energy efficient, conducting work to the fabric of your tenement building can be costly and complicated.

The best way to deal with these costs is to plan ahead – putting money aside regularly to build up a fund – ideally, collectively with your neighbours.

This toolkit is designed to help flat owners in Scotland find out about options available to help with paying for building repairs, improving energy efficiency and installing low or zero emissions heating.

It begins by looking at working collectively with neighbours, including details of bank accounts that may be suitable for helping you and your neighbours to collectively manage your finances and save for future works.

The toolkit includes details of Scottish Government grant and loan schemes that are available across Scotland, support for work to historic buildings, and local schemes that might be available only in your council area.



The toolkit also sets out a range of private financing options that are provided by banks, before concluding with comment on gaps and opportunities to expand the financing support available to flat owners.

The schemes, products and services included in this toolkit may be subject to change and the details are correct at the time of publication.

Working with your neighbours

Setting up an owners' association

If you and your neighbours wish to work together to upgrade your building, a good starting point is to set up an owners' association. This is the most effective way to manage common and shared repairs to your building – it is a formal arrangement with a constitution and agreed rules and procedures for making decisions.

Setting up an owners' association can help improve communication between owners and result in faster decision-making. Importantly, having a constituted owners' association also allows you to open a dedicated bank account that can help you to manage finances.

If you want to open a bank account for your owners' association, most banks will require that you are properly constituted

and will require the names and details of at least two people to authorise any payments.

One of the challenges an owners' association will face is that there is currently a very limited number of bank accounts that are available and suitable for owners' associations. Even of those banks that do offer accounts for owners' associations, almost none offer interest-bearing accounts that would be appropriate for saving for future repairs.



At the time of writing (winter 2026), the following potentially suitable bank accounts are available:

Bank	Link to Products	Interest Bearing?	Restrictions
Co-operative Bank	Charity and Community Bank Account	No	Maximum £100k per year. At least one of the named parties must be existing Co-op customer.
Co-operative Bank	Business Savings Account	Yes	Must have Co-operative Bank Business Banking Account (includes Charity and Community Bank Account)
Metro Bank	Community Current Account	No	
Metro Bank	Community Instant Access Deposit Account	Yes	
Metro Bank	Community Fixed Term Deposit Account	Yes	Must have a Community Current Account or Community Instant Access Deposit Account.
RBS/NatWest	Community Bank Account	No	Maximum £100k per year. At least one of the named parties must be existing RBS customer.
Santander	Treasurer's Current Account	No	Currently limited to existing Santander customers.
Triodos Bank	Business and Charity Deposit Account	Yes	Minimum £50k deposit
Virgin Money	Clubs and Societies Current Account	No	

You can find out more about setting up an owners’ association on the Under One Roof [website](#).

Appointing a property factor or manager

While it is the responsibility of property owners to ensure that the common or shared parts of their building are maintained, many owners choose to appoint a property factor or manager to act on their behalf.

Appointing a property factor or manager can make it easier to manage works and finances and in some cases, you may already be required to appoint one under your titles.

Property factors or managers are regulated through the Property Factors (Scotland) Act 2011 –they must be registered and follow a Code of Conduct which sets out how they should deal with owners and repairs.

Different property management companies offer different services, however these can include:

- Arranging common maintenance and repairs
- Arranging common buildings insurance
- Managing contracts for services (eg staircleaning, gardening)
- Billing owners for works and dealing with late payments/debts
- Holding and managing owners’ maintenance fund or building reserve fund (sometimes referred to as sinking funds).



Factors will charge a fee (usually monthly) to cover administration and owners will contribute towards a ‘float’ or ‘advanced deposit’ to cover small repairs.

They may also hold a ‘maintenance fund’ or ‘building reserve fund’ to pay for future repairs.

You can find out more about appointing a property factor or manager on the Under One Roof website: [Property factors \(managers\) | Under One Roof](#)

You can find a list of property managers on [The Property Institute website](#).

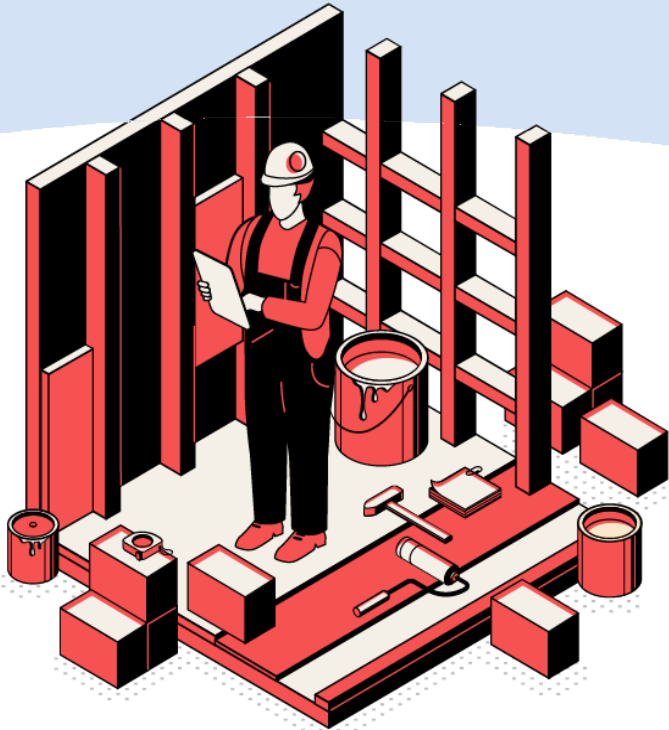
Help with repair and retrofit costs

In most cases, the cost of repairing and maintaining your home will lie with you as the owner. However, in some cases there may be financial support to help with the costs.

This section sets out support that is available right across Scotland, as well as help that may be provided by your local authority or other local schemes.

Scottish Government grants and zero-interest loans are aimed at supporting owners with the costs of making homes more energy efficient and installing clean energy, however some local authorities and other bodies can offer financial support with repairs costs.

It is worth noting that a number of businesses advertise “grants” for upgrades such as replacement windows and solar panels. These should be treated with caution as they may be advertising techniques which artificially inflate prices and then suggest that a discount has been applied. These are not Scottish or UK government or local authority grants. This toolkit sets out the grant schemes that are currently available in Scotland.



Home Energy Scotland Grants and Loans

The Scottish Government’s Home Energy Scotland Grant and Loan Scheme provides homeowners in Scotland with a grant, interest-free loan, or combination of both to install clean heating systems and energy efficiency measures.

Heating upgrades
Grant funding up to £7,500 is available for clean heating such as heat pumps or heat network connection, with up to an additional £7,500 available as an optional interest free loan.

Energy efficiency measures
Grant funding is available for up to 75% of costs of measures (up to defined limits per measure) up to a maximum grant of £7,500. An optional interest-free loan is available for the remainder, up to certain maximum limits per improvement.

Grant levels higher for rural homes, with maximum grants of £9,000 for heating upgrades and up to £9,000 for energy efficiency measures.

You can apply for the HES Grant and Loan Scheme if you are the homeowner and it is your only or primary private residence.

You do not need to be in receipt of benefits to qualify for the HES Grant and Loan Scheme.

At present solar panels are not eligible for Home Energy Scotland Grants and Loans.

Examples of the kind of measures that the funding could cover	
Heat and hot water	Improved doors and windows
Thermostats and heating controls	Insulation
Draught-proofing	Heat pumps
Solar heating	Wind turbines
Hydropower	Biomass

You can find out more about the HES Grant and Loan Scheme and apply [here](#).

Home Energy Scotland Private Rented Sector Landlord Loan

This Scottish Government-funded interest-free loan aims to support private landlords to improve the energy efficiency of their rental properties. Properties must be listed on the Scottish Landlord Register and not be used as holiday or second homes.

The maximum funding available per property is £38,500. Landlords with five properties or fewer can borrow up to £100,000 and those with six or more properties can borrow up to £250,000 – with 0% interest.

Warmer Homes Scotland

The Scottish Government’s Warmer Homes Scotland programme offers support worth £10,000 or more for eligible households for energy-saving home improvements like heating, draft-proofing and insulation.

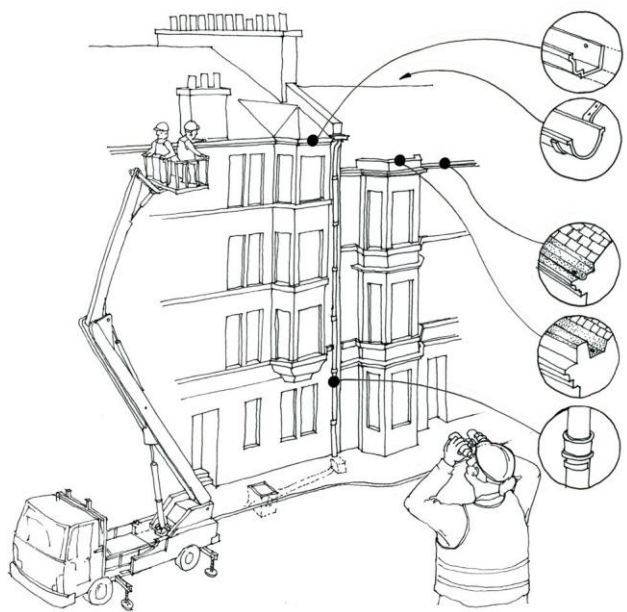
Warmer Homes Scotland funding is for homeowners and private rented tenants who are struggling to heat their homes.

The improvements offered will depend on an assessment of your home and your eligibility.

You can find out more about Warmer Homes Scotland [here](#).

Funding is available for installation of energy efficiency improvements, home renewable systems such as heat pumps and connection to heat networks, and energy storage systems.

You can find out more about the HES Private Landlord Loan [here](#).



Potential improvements	
Wall insulation	Loft insulation
Draught-proofing	Central heating (including electric storage heater, new gas boiler or air source heat pump)
Installing a home renewables system	

Area Based Schemes

Area-Based Schemes (ABS) are Scottish Government funded programmes designed and delivered by local authorities to provide energy efficiency improvements to homeowners and private landlords in areas with high levels of fuel poverty.

The schemes are particularly valuable for flat owners in mixed tenure buildings, as ABS funding can ‘unlock’ larger mixed tenure schemes where a mix of social and private sector properties are involved. Local authorities blend Scottish

Government funding with contributions from property owners and Registered Social Landlords who may choose to upgrade their homes at the same time. Each local authority uses data analysis including Energy Performance Certificate ratings, fuel poverty statistics, and the Scottish Index of Multiple Deprivation to identify and prioritise areas where improvements can have the greatest impact.

Local authorities will contact eligible owners directly where they may be considering an ABS project for a particular area.

Help with Missing Shares

The Housing (Scotland) Act 2006 allows councils to pay ‘missing shares’, where flat owners are struggling to get other owners to pay their share of common repairs.

Not all councils operate these services, and where they do, payment is at the council’s discretion, is often dependent on available resources and is subject to meeting certain criteria.

Where owners want to apply to their council for help with missing shares, they will need to show that they have followed certain procedures, and the council may require that owners have a joint ‘maintenance account’.

If a council decides to pay a missing share on behalf of an owner, the contribution will be recovered through their debt policy and may result in an inhibition being placed on the title of the property owned by the non-paying owner.

Councils can choose to pay missing shares when:

- One or more owners are unwilling or unable to pay
- The owner cannot be found after reasonable enquiries
- It is unreasonable to ask an owner to pay

The inhibition will remain on the property title and the debt will be recovered when the property is sold or transferred, if it is not paid off before then.

Councils will usually charge an administration fee and may charge interest against the missing share to the non-paying owner.

You can find out more about Missing Shares and how to find out if your Local Authority has such a scheme on the Under One Roof [website](#).

Help with costs for historic buildings

Historic Environment Scotland offers various grants and funding schemes to support projects that promote and protect our historic environment. Although at the time of writing (winter 2026) there are no grant programmes available for individual flat owners, Historic Environment Scotland has provided grant support for owners of historic buildings (including tenements) in the past.

These nature of these funding schemes changes and you can find out about current grant programmes at the Historic Environment Scotland website.

HES also provides funding to a range of heritage trusts:	
Aberdeen City Heritage Trust	Dundee Historic Environment Trust
Edinburgh World Heritage	Fife Historic Buildings Trust
Glasgow City Heritage Trust	Inverness City Heritage Trust
Perth & Kinross Heritage Trust	Stirling City Heritage Trust



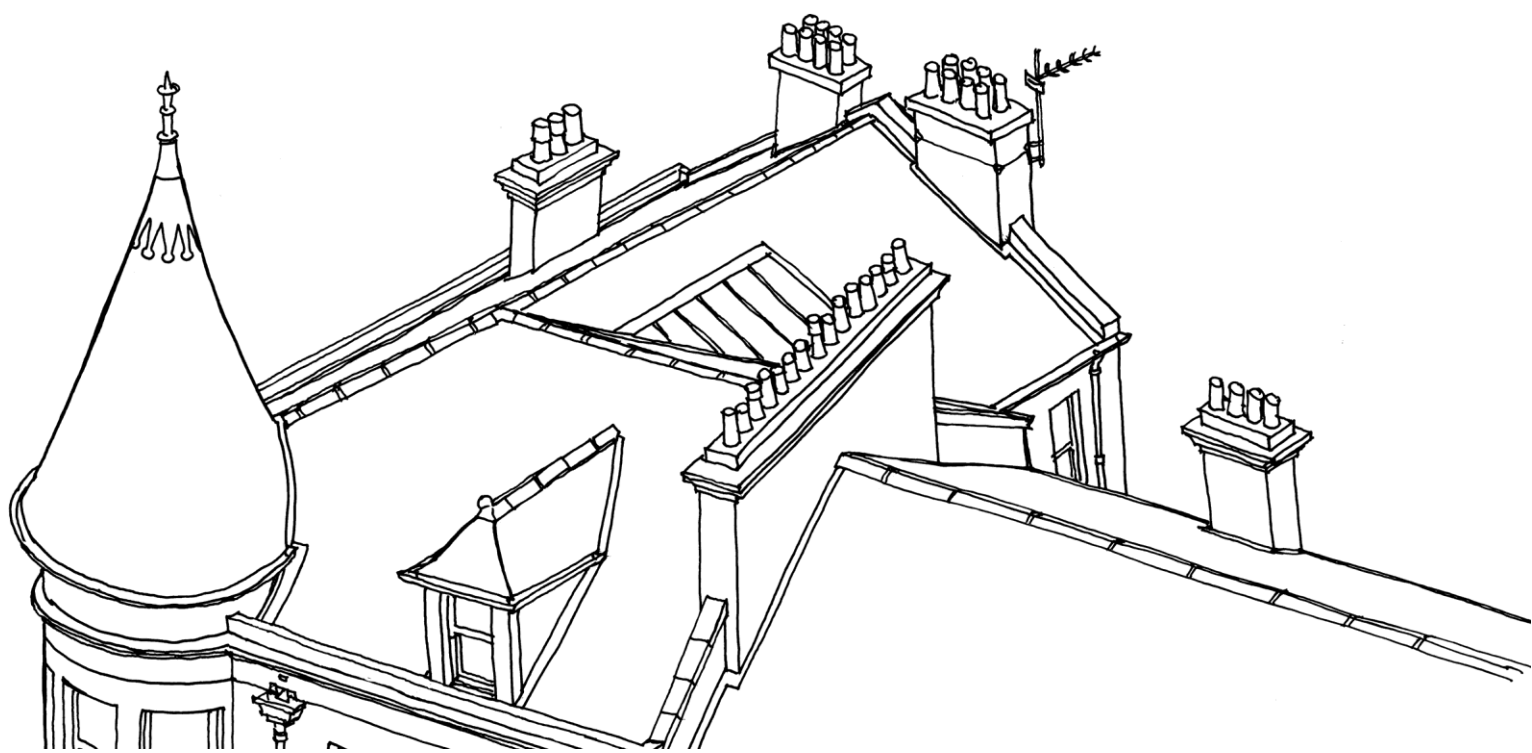
Help with costs in your local authority area

Under the Housing (Scotland) Act 2006, all 32 Scottish local authorities are required to prepare and publish a Scheme of Assistance statement. This sets out the advice, information and practical assistance (including financial support) that councils provide to help private homeowners and landlords repair, improve, and maintain their homes.

A small number of local authorities provide grants for repairs and/or energy efficiency works and some councils offer Missing Shares services – under this scheme, a council may pay missing shares where a majority of owners agree to undertake common repair/maintenance works, but a minority is unwilling or unable to pay.

In some council areas, there are additional bodies with small grants programmes.

It is up to each local authority to decide what kind of assistance it will provide, with two exceptions. All local authorities must provide assistance for (1) any works that are required by a works notice (this does not need to be financial assistance), or (2) works required to make a house suitable for a disabled person (or to reinstate a house that has previously been adapted).



Aberdeen City

Grants: Aberdeen City Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Aberdeen City Council offers a Missing Shares Service. Find out more about the service and how to apply [here](#).

Other grants and support:

- Aberdeen Care and Repair provides free advice and technical assistance for people who are over 60 and/or have some form of disability or chronic ill health.

This includes an Affordable Warmth Scheme, which provides grants and low interest loans for energy efficiency improvements.

Aberdeen Care and Repair also has a Home Maintenance Fund which provides small hardship grants to help with costs of repairs, improvements and adaptations.

Find out more [here](#).

- Aberdeen Heritage Trust may also be able to offer assistance with the cost of repairing the external shell of historic buildings within Aberdeen City Centre, providing the building meets certain criteria.

Grant funding from the Heritage Trust is very limited – you can find out more [here](#).

Further information: You can read about the Council's Scheme of Assistance [here](#).



Aberdeenshire

Grants: Aberdeenshire Council currently offers the following grants to support with repairs or retrofit:

- Small Repairs Grants (for owner occupiers who are over 65 or have a disability, or supported by Health and Social Care services, be in receipt of means tested benefits and be in a house Council Tax A-D only)

These services are provided through the council's Care and Repair service. Find out more [here](#).

Missing Shares Scheme: Aberdeenshire Council no longer offers a Missing Shares service.

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#).

Angus

Grants: Angus Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Angus Council does not currently offer a Missing Shares service.

Other grants and support: None.

Angus Council's published [Scheme of Assistance](#) statement states that *"There may be on occasion the potential to access publicly funded resources such as grant funding. However, we must stress that these resources are extremely limited and are determined by the availability of funding at a given time."*

Further information: For further information please contact the ACCESSLine on 03452 777 778.



Argyll and Bute

Grants: Argyll and Bute Council may provide grant funding to support with repairs or retrofit. This is prioritised for property in common ownership, empty properties and to support town centre tenement regeneration.

All grants are discretionary and are dependent on resources available.

Grants may include:

- Tenement Feasibility Grant – up to £500 per unit to assist owners in sub-standard tenement buildings to appoint professional advisors to prepare condition reports, feasibility studies and other pre-project planning work.
- Common Repair Grant – up to 40% of costs up to a maximum of £12,000. A grant for private landlords and business premises may be available up to 30% of costs up to a maximum of £9,000.

Missing Shares Scheme: Argyll and Bute Council offers a Missing Shares Service for 'essential works only'.

Contact the Private Sector Admin Team on pshgadmin@argyll-bute.gov.uk

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#).

City of Edinburgh

Grants: City of Edinburgh Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: City of Edinburgh Council offers a Missing Shares Service.

Find out more about the service and how to apply [here](#).

Other grants and support:

- Care and Repair Edinburgh offers a small repairs service for people who are over 60 or disabled. The service uses a qualified joiner, provides a free assessment and minimal labour charge plus the cost of materials. On average, people pay around 50% of the cost of the work, with the remainder paid by the service's funders, including City of Edinburgh Council.

You can request a service [here](#).

- Edinburgh World Heritage makes grants available from time to time. At the time of preparing the toolkit no grant programmes were open.

If programmes reopen, information will be available [here](#).

Further information: You can read about the Council's Scheme of Assistance [here](#).



Clackmannanshire

Grants: Clackmannanshire Council may offer limited grants to homeowners for some specific works to improve house conditions and energy efficiency, however, due to limited funds these will be prioritised by type of work. It is not clear whether there are currently any grants available.

For more information, contact the Private Sector Housing Team: privatehousingteam@clacks.gov.uk

Missing Shares Scheme: Clackmannanshire Council does not currently offer a Missing Shares service.

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#).

Comhairle nan Eilean Siar (Western Isles)

Grants: Comhairle nan Eilean Siar does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Comhairle nan Eilean Siar does not currently offer a Missing Shares service.

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance and find contact details [here](#).

Dumfries and Galloway

Grants: Dumfries and Galloway Council currently offers the following grants to support with repairs or retrofit:

- Below Tolerable Standard grants – Properties in the town centre that fail the Tolerable Standard may be eligible for grant covering 50% of costs, up to maximum of £5,000. Call 030 33 33 3000 to request a Tolerable Standards assessment.

Missing Shares Scheme: Dumfries and Galloway Council does not currently offer a Missing Shares service.

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#).



Dundee City

Grants: Dundee City Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Dundee City Council does not currently offer a Missing Shares service.

Other grants and support: Dundee Historic Environment Trust provides grants towards the cost of historic building repairs. Visit the [Dundee Historic Environment Trust](#) website to find out about eligibility and how to apply.

Further information: Dundee City Council's Scheme of Assistance and other information about improvement and repair of private sector properties in Dundee can be found [here](#).

East Ayrshire

Grants: East Ayrshire Council may provide means tested financial assistance for eligible common works where these relate to a property than includes a council home.

For information contact the Housing Improvement Team at hipcustomersupport@east-ayrshire.gov.uk

Missing Shares Scheme: East Ayrshire Council does not currently offer a Missing Shares service.

Other grants and support: None.

East Dunbartonshire

Grants: East Dunbartonshire Council may provide discretionary grant for work to common parts, subject to availability of resources.

The Council has ranked grant eligibility in line with their priorities:

1. Houses which fail to meet the Tolerable Standard - Subject to availability, owners may be able to access a grant of up to £10,000 (up to 25% of the share of the costs. Private Landlords may be able to access grant of up to £7,500 (up to 10% of the share of costs).
2. Houses that have fallen into a state of Serious Disrepair – Owners in blocks that contain council properties, and subject to availability, may be able to access a grant of up to £10,000 (up to 25% of the share of the costs. Private Landlords may be able to access grant of up to £7,500 (up to 10% of the share of costs).

3. Housing requiring a Fabric First Improvement to make a significant different to energy efficiency – Subject to availability, owners of properties that fall below EPC Band D may be able to access grant of up to £10,000 (up to 25% of the share of the costs. Private Landlords may be able to access grant of up to £7,500 (up to 10% of the share of costs).

Missing Shares Scheme: East Dunbartonshire Council offers a [Missing Shares service](#).

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#) and for more information about the Scheme of Assistance, available grants or missing shares contact privatesector@eastdunbarton.gov.uk



East Lothian

Grants: East Lothian Council offers a Care and Repair service for homeowners over the age of 60, or over the age of 50 with a disability, for repairs and adaptations. Grants are also available for homeowners whose needs are critical and whose repair work is in relation to an essential amenity or structural work.

Missing Shares Scheme: East Lothian Council does not currently offer a Missing Shares service.

Other grants and support: East Lothian Council manages a small number of grants that are provided by Historic Environment Scotland for preservation of historic buildings and buildings in specific conservation areas.

Further information: Visit the Council [website](#) or find out how to contact the Council [here](#).

East Renfrewshire

Grants: East Renfrewshire Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: East Renfrewshire Council offers a Missing Shares service and you can find out more [here](#).

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#) and contact the private sector housing team at privatesectorhousing@eastrenfrewshire.gov.uk

Falkirk

Grants: Falkirk Council currently has a small discretionary grants budget to support with repairs. For further information contact privatesector.housing@falkirk.gov.uk

Missing Shares Scheme: Falkirk Council does not currently offer a Missing Shares service.

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#).

Fife

Grants: Fife Council currently does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Fife Council does not offer this service at the time of writing, however, do check the Fife Council website as they are exploring options and may introduce this service in the future.

Other grants and support: None

Further information: You can read about the Council's Scheme of Assistance [here](#) and contact the Private Housing Team at privatehousing@fife.gov.uk



Glasgow City

Grants: Glasgow City Council currently offers grants subject to availability of sufficient financial resources. In order to secure grant funding, owners must appoint a property factor for their building and demonstrate that they have a current buildings insurance policy in place.

Large Scale Repairs

Repairs under £5,000 (per owner) will not be eligible for grant assistance.

Owner occupiers may be eligible for grant of 50% of approved costs over £5,000 (the rate of grant may be reviewed in exceptional circumstances).

Private landlords may be eligible for grant of up to 50% of approved costs over £5,000 where their cooperation is essential to enable major tenement repair work to be carried out on a voluntary basis.

Owners of commercial premises (or tenants on a full repair and insuring lease) may be eligible for up to 50% on the same basis as landlords.

Where resources allow, grant assistance may be available to support:

- Common repairs in pre 1919 tenement properties which impact on all owners and where the property is deemed to be sub-standard or is in danger of becoming sub-standard and require works to common parts. This could include small scale preventive maintenance works which will enable the appointment of a property factor.
- Flats which have secured funding through Scottish Government Area Based Schemes, or similar, to carry out energy efficiency measures in conjunction with common repairs; or funding through Glasgow City Heritage Trust or similar partners.
- Works in priority areas (including Housing Renewal Areas, Enhanced Enforcement Areas and other Priority Areas identified by Glasgow City Council Housing Services.
- Bringing long term empty homes back into use.

Small Scale Repairs

Subject to availability of resources, homeowners may be able to access grants for small scale repairs where this will support the appointment of a factor and owners agree to taking on common building insurance. This would be a 50% contribution towards costs of small-scale common repairs (normally up to a maximum of £2,000).

This support may be available to self-factored properties where it encourages owners to put in place a maintenance plan and take out common buildings insurance, or where it enables owners to participate in an Area Based Scheme project (or similar).

Energy Efficiency Measures/Tenement Retrofit

Where financial assistance is being made available for major repair works, the Council will encourage owners to install energy efficiency measures, with these costs treated in the same way as other works.

For more information submit an enquiry form [here](#) or contact:

Housing and Regeneration Services
Glasgow City Council
Exchange House
231 George Street
Glasgow, G1 1RX

Missing Shares Scheme: Glasgow City Council offers a Missing Shares service and you can find out more [here](#).

Other grants and support: Glasgow City Heritage Trust offers Historic Environment Grants to help preserve and enhance the built environment. They will only fund repairs to buildings which are Category A, B or C listed or are in a Conservation Area.

Anyone can apply, although investment focuses on comprehensive repair schemes involving a whole tenement or at least four owners in a building.

For more information visit the Glasgow City Heritage Trust [website](#) or contact grants@glasgowheritage.org.uk

Further information: You can read the Council's Statement of Assistance [here](#).

Highland

Grants: Highland Council does have a mechanism for providing discretionary repair grants, including for eligible communal works, however at the time of writing (winter 2026), this has been suspended.

Missing Shares Scheme: Highland Council does offer a Missing Shares service although this is suspended at the time of writing.

Other grants and support: Inverness City Heritage Trust offers grant funding to support the repair, conservation and enhancement of traditional buildings within Inverness. This funding can include external fabric repairs as well as professional services such as architectural drawings, structural surveys and building assessments.

To find out more visit the Inverness City Heritage Trust [website](#).

Further information: You can find out about help with private home repairs here or contact envhealth@highland.gov.uk



Inverclyde

Grants: Inverclyde Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Inverclyde Council offers a Missing Shares service where resources are available.

Contact the Public Health & Housing team for assistance via the Contact Centre customerservice@inverclyde.gov.uk or on 01475 717171.

Other grants and support: None

Further information: You can read the Council's Scheme of Assistance [here](#).

Midlothian

Grants: Midlothian Council currently offers the following grants to support with repairs or retrofit:

- Common repairs - where all parties agree to works (without an enforcement intervention) a flat rate grant of 25% of approved expenses (up to £5,000 per property) may be made, where not carrying out the work would lead to a deterioration of the building fabric, cause material damage or nuisance.
- Tolerable Standard - Under very limited circumstances the Council may offer a contribution towards the costs of addressing significant breaches of the Tolerable Standard.

Missing Shares Scheme: Midlothian Council does not currently offer a Missing Shares service however this is under review at the time of writing.

Other grants and support: None

Further information: You can email the council at contactcentre@midlothian.gov.uk

Moray

Grants: Moray Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Moray Council does not currently offer a Missing Shares service.

Other grants and support: None

Further information: You can read the Council's Scheme of Assistance here and for more information contact the Private Sector Housing Section at homeimprovementteam@moray.gov.uk

North Ayrshire

Grants: North Ayrshire Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: North Ayrshire Council operates a Missing Shares service.

Contact the Housing Services Private Sector Advice Team for more information at psadvice@north-ayrshire.gov.uk

Other grants and support: None

Further information: You can read the Council's Statement of Assistance [here](#).

North Lanarkshire

Grants: North Lanarkshire Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: North Lanarkshire Council does not currently offer a Missing Shares service.

Other grants and support: None

Further information: You can find out more about the Council's Scheme of Assistance here and contact the private sector housing team at privatesector@northlan.gov.uk

Orkney Islands

Grants: Orkney Islands Council may provide grant assistance for essential repairs to vulnerable individuals up to a ceiling of £3,500.

For further information contact Orkney Care and Repair at admin@orkneycareandrepair.co.uk or on 01856 873369.

Missing Shares Scheme: Orkney Islands Council does not currently offer a Missing Shares service.

Other grants and support: None

Perth and Kinross

Grants: Perth and Kinross Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Perth and Kinross Council operates a Missing Shares service.

For more information contact the Council at MissingShares@pkc.gov.uk

Other grants and support:

- Perth City Heritage Fund provides major grants for comprehensive repairs to historic tenements. At the time of writing the Fund is inviting enquiries for grant assistance.

Visit the Perth and Kinross Heritage Trust website for more information.

- Caledonia Care and Repair provides Small Repairs Grants for older people and people with a disability, up to £500. For more information see the Care and Repair website or contact them here.

Further information: You can find out more about the Council's Scheme of Assistance [here](#).

Renfrewshire

Grants: Renfrewshire Council currently offers the following grants, where resources are available:

- Grant for flat owners being asked to participate in mixed tenure capital investment programmes where the Council or a Registered Social Landlord has an interest
- Grant for flat owners in mixed tenure blocks being asked to participate in Council housing regeneration programmes.

Missing Shares Scheme: Renfrewshire Council operates a Missing Shares service.

For more information about grants and Missing Shares in Renfrewshire, visit the Council's [website](#) or contact ownerservices.hps@renfrewshire.gov.uk

Other grants and support: None

Further information: You can find out more about the Council's Scheme of Assistance [here](#).

Scottish Borders

Grants: Scottish Borders Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Scottish Borders Council operates a Missing Shares service.

For more information contact the Council using the Customer Advice and Support Service [online contact form](#).

Other grants and support: None

Further information: You can find out more about the Council's Scheme of Assistance [here](#).



Shetland Islands

Grants: Shetland Islands Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: Shetland Islands Council does not offer a Missing Shares service.

Other grants and support: None

South Ayrshire

Grants: South Ayrshire Council currently offers the following grants:

Mixed Tenure Grant

A 50% flat rate grant will be offered for planned maintenance within mixed tenure blocks where the following criteria apply:

- The property is within a block where owners share a responsibility for the cost of common works; and
- The owner is liable to pay £1,000 or more towards the overall cost of the work; and
- The work is necessary to help achieve regulatory compliance for council housing (eg Scottish Housing Quality Standard, Energy Efficiency Standard for Social Housing etc).

For unexpected essential works, a maximum flat rate grant of 20% will be offered within mixed tenure blocks to all private co-owners (subject to available resources).

Housing Renewal Areas

Where the Council has designated an area a Housing Renewal Area (HRA), in some circumstances it will offer homeowners a discretionary 50% grant to carry out essential maintenance work (subject to available resources).

Find out how to apply for available grants by contacting HousingGrants@south-ayrshire.gov.uk

Missing Shares Scheme: South Ayrshire Council offers a Missing Shares service. For more information contact Housing Strategy and Regeneration on 0300 123 0900.

Find out more about the service and how to apply [here](#).

Other grants and support: None

Further information: You can find out more about the Council's Scheme of Assistance [here](#).

South Lanarkshire

Grants: South Lanarkshire Council currently offers the following grants:

- Discretionary Tolerable Standard Grants – grants of 25% for works costing less than £5,000 and 35% for works costing £5,000 or more.
- Grants for common works for owners taking part in council housing programmes – for works over £5,000 per property, a discretionary grant of 35% towards the share of the cost of common works. For works under £5,000 per property, a discretionary grant of 25% may be available. For work to install or replace a controlled door-entry system, a grant of 50% may be available.

You can read more about eligibility for these grants in the Council's [Scheme of Assistance statement](#).

You can contact the Council's HomeImprove service using the online contact form [here](#).

Missing Shares Scheme: South Lanarkshire Council does not offer a Missing Shares service.

Other grants and support: None

Further information: You can read more about the Councils Scheme of Assistance, including eligibility for grants [here](#).

Stirling

Grants: Stirling Council currently offers traditional building repair grants under the Conservation Area Regeneration Scheme.

Find out more information and how to apply [here](#).

Missing Shares Scheme: Stirling Council does not offer a Missing Shares service.

Other grants and support: Stirling City Heritage Trust – from time to time the Heritage Trust offers grant to members of the Traditional Buildings Health Check scheme. Grants include:

- Traditional Building Repair Grants
- City of Stirling Tenement Grants

At the time of writing, these programmes are closed to new applications, however TBHC members will be advised when grants are re-opened.

Visit the Stirling City Heritage Trust [website](#) to become a TBHC member and to find out more about their grants programmes.



West Dunbartonshire

Grants: West Dunbartonshire Council may provide the following grants:

- Means tested grant for houses in significant breach of the Tolerable Standard.
- Means tested grant for roof renewal, subject to availability of resources.

Contact the Private Housing Advice Team using the online contact form [here](#).

Missing Shares Scheme: West Dunbartonshire Council does not offer a Missing Shares service.

Other grants and support: None

Further information: You can read more about the Councils Scheme of Assistance and the support [here](#).

West Lothian

Grants: West Lothian Council does not currently offer grants to support with repairs or retrofit.

Missing Shares Scheme: West Lothian Council does not currently offer a Missing Shares service.

Other grants and support: None

Further information: You can find out more about the Council's Scheme of Assistance [here](#) or contact the Council using their online form [here](#).

Private finance Green mortgages

Green mortgages are designed to encourage energy efficient home improvements through preferential terms such as lower interest rates or cashback. As well as rewarding customers for buying energy-efficient homes, second mortgages

and cashback offerings can help fund retrofit works.

At the time of writing, the following Green Mortgage products and incentives are available for green home improvements in Scotland:

Accord Mortgages Energy Related Additional Loan	Barclays Greener Home Reward	Chorley Building Society green discount mortgage	Chorley Building Society Later Life mortgage
Co-operative Bank Green Additional Borrowing	Coutts Retrofit Mortgage	Coventry Building Society Green Additional Borrowing	Dudley Building Society Energy Efficient Further Advance
Ecology Renovation Mortgage	Ecology Retrofit Discount	Ecology Cash Back Heat Pumps	Fleet Mortgages Green Cashback (Buy to Let)
Foundation Home Loans EPC Saver Products	Furness Building Society Green Further Advance	Godiva Green Additional Borrowing (Buy to Let)	Halifax Green Living Reward
Hampshire Trust Bank EPC Refurb (Buy to Let)	Handelsbanken Sustainable Loans for Retrofit	Hinckley and Rugby Green Mortgages	Leeds Building Society Green Additional Borrowing
Leeds Building Society Green Additional Borrowing (Buy to Let)	Leek Building Society Eco-Advance Mortgage	Legal & General Energy Saver Cashback Offer	LendInvest EPiC Range (Buy to Let)
Lloyds Eco Home Offers	Nationwide Green Additional Borrowing	Newbury Building Society GoGreen Further Advance	Newbury Building Society GoGreen Further Advance (Buy to Let)
Octopus Capital Enviro-let (Buy to Let)	Octopus Capital Refurbishment Loans	Paragon Bank Green Buy to Let Mortgages	Progressive Building Society 0% Energy Efficient Additional Borrowing
Skipton Building Society Additional Borrowing	Suffolk Building Society Green Further Advance Mortgage	Suffolk Building Society Green Further Advance Mortgage Buy to Let	Swansea Building Society Green Mortgage
Yorkshire Building Society Energy Related Additional Loan			

There is a wide range of mortgage products that also offer preferential terms for people buying an energy efficient home.

You can find more details and an up to date list on the Green Finance Institute [website](#).

Unsecured green home loans

An unsecured green home loan is designed to support homeowners to financing energy efficiency and green home measures. They are intended for borrowing smaller amounts over a shorter time period than green mortgages. The shorter borrowing term can mean a lower total cost than a mortgage (depending on the rate and term length).

It should be noted that homeowners in Scotland may be able to access 0% interest loans through Home Energy Scotland’s Grants and Loans Scheme to cover most or all of the costs of energy efficiency or clean heating installations (at present Home Energy Scotland Grants and Loans Scheme does not fund the installation of solar panels).

At the time of writing, the following unsecured green home loan products available in Scotland:

Lender	Link to Products	Specified use	Conditions
Barclays	Greener Home Loan	Low carbon heating, solar panels, insulation, doors and windows, EV charging.	Available to current account holders only
Capital Credit Union	Green Loans	Range of products including insulation, double/triple glazed windows, solar, heat pumps and EV home charging points.	Must be a member of the Credit Union. Membership conditions: live or work in Scotland’s North East, Central, East and Borders regions
Commsave Credit Union	Green Loans	Energy-efficient home improvements, eco-friendly purchases, or other green investments.	Must be a member of the Credit Union. Membership conditions: live in Northamptonshire OR a member of Unite the Union; or work in the fishing industry; or are a member of Nautilus International; or work for an eligible organisation. See the website for more details
Creation Consumer Finance (with e.on Next)	E.on Next Home Solutions	Heat pumps and solar panels	

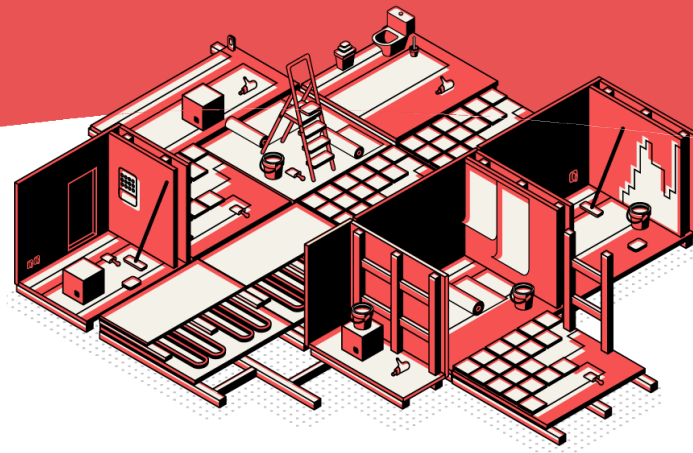
Lender	Link to Products	Specified use	Conditions
DivideBuy by Zopa Bank (with Octopus)	DivideBuy Solar Loan	Solar	
Hull and East Yorkshire Credit Union	Green Loan	Range of green products including solar, heat pumps and insulation	Must be a member of the Credit Union. Membership conditions: live in Yorkshire/Lincolnshire OR work for the Department for Work & Pensions, HICA Group, and other selected employers anywhere in the UK; or work in administrative occupations including national and local government and call centres; or are a member of the same household as an individual who is a member of HEY Credit Union. See the website for more details
No1 Copper Pot Credit Union	Green Loan	Range of products including insulation, double/triple glazed windows, solar, heat pumps and EV home charging points	Must be a member. Membership conditions: work for (or retired) police or family member of someone who works for police.
Propensio	Renewables Finance	Solar, battery storage, EV home charging points, heat pumps	
Salford Credit Union	Home Energy Loan Plan	Energy efficiency improvements including solar, heat pumps, double glazing, insulation	Must be a member of the Credit Union. Membership conditions: Live in designated area OR be a member of Unite/Unison
Sunsave Energy Limited	Sunsave Plus	Solar, battery storage	
Tandem Bank	Home Improvement Loans for Energy-Efficient Upgrades	Solar, battery storage, heat pumps, double glazing/energy efficient windows	Must go through approved installers.

You can find more details and an up to date list on the Green Finance Institute [website](#).

Gaps, opportunities and further work required

In an ideal world, all flat owners would automatically be members of an owners' association - improving communications between owners, streamline decision making and speeding up repair and retrofit works.

These owners' associations could then decide whether to appoint a property factor/manager or decide to 'self-factor' - either way, they would be able to access the banking and financing products to help them manage and pay for works.



However, we are not in an ideal world, and although there is a wide range of public and private financial support available to support flat owners with repair and retrofit costs, there are significant gaps that, if addressed, will make it easier to repair, maintain and upgrade buildings.

- There is a lack of suitable bank accounts for owners' associations - there are few suitable current accounts and even fewer interest bearing accounts that would be appropriate for maintenance or building reserve funds.
- There is no legal requirement for flat owners to contribute towards a maintenance fund or building reserve fund, contributing to a significant backlog in repairs.
- Not all local authorities offer Missing Shares services, reducing options for flat owners in these areas.
- There is a shortage of long-term, affordable finance to support large repair and retrofit projects. Mechanisms such as property linked finance could enable flat owners to borrow over the longer term, with debt resting with the building rather than the individual owner, making repair and retrofit more affordable to more people.
- There is currently no mechanism for flat owners to access credit to pay for repairs and retrofit collectively. A number of European countries have mechanisms that allow owners associations to borrow funding, particularly for retrofit works.

Making repair and retrofit more affordable to more people - potential solutions

Property Linked Finance

Property Linked Finance (PLF) is an emerging financing mechanism that could support flat owners to pay for repairs and retrofit in a way that is affordable and fair.

PLF is most commonly referred to in relation to funding retrofit projects and is seen as a key mechanism to fund the transition to clean heating. However, there is also potential for it to be a mechanism for addressing tenement repair and maintenance.

The key feature of PLF is that the debt attaches to the property rather than the individual owner, transferring to subsequent owners if the property is sold.

This has significant advantages for tenement repairs:

- It spreads cost over the building's lifespan rather than loading it onto current owners;
- It removes individual affordability as a barrier to necessary works;
- It ensures that those who benefit from improvements contribute to their cost.

It is not currently operational in the UK, however the Scottish Government has been working with the Green Finance Institute to explore its potential.

Lendology

Lendology is a Community Interest Company (CIC) that works with local authorities in the South of England to help homeowners pay for home improvements.

Lendology works in partnership with local councils to lend to eligible homeowners. They offer a range of financial products, including home improvement loans and renewable energy loans. Loans are secured through a title restriction on the property and Lendology can structure loans so that no repayment is required until the sale of the property.

Each local council has its own policy, funds are limited and loans are targeted at homeowners who may find it challenging to access credit elsewhere.

The local authorities support the CICs operating costs and underwrite debt, allowing lower interest rates to be offered. There may be value in exploring how Lendology and Scottish credit unions could work alongside one another to provide complementary financial solutions for flat owners.

There is scope to consider how this model could be applied in Scotland, with Lendology potentially working alongside Scottish credit unions to provide complementary financing solutions for flat owners.

