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January 2024

The City of Edinburgh Council  
City Chambers, High Street  
Edinburgh  
EH1 1YJ

**A fair Mixed Tenure Improvement Scheme in Lochend and Restalrig**

Dear, Jackie Timmons, *Shared Repairs Service Senior Manager and Members of the Housing, Homelessness and Fair Work Committee,*

Cllr Jane Meagher,  
Cllr Graeme Bruce,  
Cllr Jack Caldwell,  
Cllr Stuart Dobbin,  
Cllr Pauline Flannery,  
Cllr Euan Hyslop,  
Cllr David Key,  
Cllr Pen Parker,  
Cllr Tim Pogson,  
Cllr Susan Rae,  
and Cllr Iain Whyte

We write as the Lochend branch of Living Rent, Scotland's Tenants' and Community Union, to voice our concerns about the Mixed Tenure Improvement Scheme (MTIS) in Lochend and Restalrig, and to outline the changes we believe would make it the fair and successful project we all want it to be.

**We request your presence at a public meeting on Wednesday 28th of February from 1800 - 1930 at The Ripple Project. The purpose of this meeting will be to discuss the following concerns and proposed solutions openly and to hear your own ideas for ensuring the full potential of MTIS is realised. We hope we can work together to make sure that MTIS is not divisive or harmful to our community.**

We share your excitement about the MTIS project and welcome the plan to improve buildings in Restalrig and Lochend, which comes following our branch's campaign for urgent improvements to the fabric of our homes last year. Whether owners or tenants, we all deserve to live in homes that are safe and healthy. We want every single neighbour in the Lochend and Restalrig pilot area to benefit from the proposed improvements, regardless of the tenure mix in their buildings. However, the scheme as it currently stands imposes a wholly unsustainable financial burden on our community.

We believe modest changes to the scheme would make a fair and successful outcome achievable. We call on you to exercise your power to improve the Scheme of Assistance and implementation of the MTIS by introducing the following measures:

### **1. Reduce the cost of essential retrofit work for owner-occupiers in Lochend by improving the Scheme of Assistance**

This could be achieved by:

- **Remove interest on Scheme of Assistance Payment Plans**
  - We ask you to offer payment plans at 0%. The recent reduction of interest rates on Council-backed plans from 6% to 4% is insufficient. Given the intent is to support those most financially vulnerable, it is unfair to charge interest on the debt.
- **Introduce a grant funding aspect to the Scheme of Assistance for MTIS work**
  - We ask you to use your existing powers to provide grant assistance for homeowners in mixed tenure blocks. Both Glasgow and Aberdeen Councils do this; so should Edinburgh. Making essential retrofit work affordable will reduce stress and anxiety in our community and enable more scheme decisions to pass. Scheme of Assistance guidelines state grant funding is appropriate when no other financial options are available, it helps establish a common repair project, there is a health and safety aspect to the work, or the work aligns with local priorities. Improving the energy efficiency and fabric of housing stock in the most deprived areas of the city is a major priority for Edinburgh. Doing so will address fuel poverty and health inequalities exacerbated by cold, damp homes, and help meet your carbon reduction targets.
- **Introduce a ceiling** on potential bills for MTIS work in SIMD areas

### **2. Include the community in decision making from the outset**

The Council must work to reduce anxiety and confusion surrounding the MTIS. To do so you need to improve communication with our community - and more importantly, actively involve us in the decision making processes that directly impact our homes and lives -

right down to contractors investment in our area. Crucial decisions such as how MTIS is implemented must be in the hands of the very individuals whose lives will be most affected. We urge you to give us residents a rightful place at the table so that our voices, concerns and ideas are heard from the outset.

### **3. Allow private tenants to remain in their homes if their landlord decides to sell to the council.**

Many members of our community rent privately. As it stands, if their landlord chose to sell their home to the Council, the tenant would have to be evicted and displaced from our community. The MTIS must benefit *all* tenures. Given the current Housing Emergency in Edinburgh, we strongly urge you to buy PRS homes with a sitting tenant - just as you can do for owner occupiers.

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This is a scheme that is urgently needed. Lochend-Restalrig is one of the most deprived areas of Edinburgh, with a high percentage of residents in fuel poverty, and our homes are in poor condition. The impact of rising energy bills is made worse by draughty homes riddled with damp and mould due to years of underinvestment. **Yet, *without the measures outlined above, our concern is that the scheme will have unintended negative outcomes :***

#### **1. Financial burdens will push homeowners into greater fuel poverty and debt**

Our area was selected for this scheme as one of those most in need: naturally this also means we cannot bear its costs without significant support. Means-tested EES:ABS funding offered by the Scottish Government is unlikely to cover the full cost of required works, leaving a severe financial impact falling on homeowners during a cost of living crisis. As it stands the Council is effectively asking working class neighbours to foot an unexpected, uncapped bill of tens of thousands of pounds, pushing them either into debt, further fuel poverty, or having to sell up and leave their community. With the median income in Scotland as a whole at £26k, it is not realistic to expect people to calmly find 75% or more of their annual income in loans.

#### **2. Minority Council tenants will be left behind**

Where a scheme decision fails in a minority council owned block, council tenants will be left to pay the same rent for poorer housing than their neighbours. We want to make sure that as many scheme decisions pass as possible, and no one is left without urgently needed improvements to their homes.

### **3. Our community will be divided**

Uncertainty about the scope of work and its cost is deeply concerning for our community. Many people fear being landed with life-changing bills and are growing anxious about their financial future. We accept that retrofitting properties is not straightforward, but we need you to make it as easy as possible for people to understand what is involved in improving their homes and how they will be affected. To avoid dividing the community in two, both tenants and homeowners need to be confident that the scheme will benefit them and that they have decision-making power throughout the process.

### **4. The Council's Just Transition goals will not be met**

Climate change impacts disadvantaged communities like ours disproportionately. The Just Transition approach the Council committed to in its 2030 Climate Strategy demands a retrofitting scheme that not only addresses this impact, but also tackles existing social and economic inequalities. Instead, the MTIS as currently proposed will make these worse. Given working class neighbours have done least to cause climate change, asking them to bear the brunt of the costs of mitigating it is the opposite of climate justice, and risks breeding cynicism towards climate action in general - yet a MTIS *done right* should galvanise local initiatives and provide good-quality local employment. Ordinary people's inability to pay should not be what stops Edinburgh Council improving the quality of its homes and meeting climate change targets.

Retrofit is about people, not buildings, and we all need a say in what happens to our homes. We call on you to work together with all of us - tenants and owners - to ensure MTIS is not only successful in our community but replicable across the city, with no one left behind as we move towards a 2030 net zero Edinburgh.

To discuss the issues raised and agree solutions that meet our community's needs, we ask Jackie Timmons and the Councillors who sit on the Housing, Homelessness and Fair Work Committee to join us at a public meeting on Wednesday 28th February.

We await your response to [edinburgh@livingrent.org](mailto:edinburgh@livingrent.org).

Sincerely,

*Members of the Lochend Branch of Living Rent*