



UK Raac Campaign Group

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25th May 2026

**To: Kevin Wells
Strategic Director: Place
Clackmannanshire Council**

Subject: Urgent Request for Definitive Update on RAAC Grant Application and Homeowner Outcomes – Tillicoultry

Dear Mr Wells,

I am writing to you on behalf of the homeowners in Tillicoultry affected by Reinforced Autoclaved Aerated Concrete (RAAC), who, almost three years after being displaced from their homes, remain in a deeply uncertain and increasingly unsustainable position.

Despite extensive engagement with both Clackmannanshire Council and the Scottish Government, residents are still waiting for a clear decision regarding the potential grant linked to the Affordable Homes Supply Programme—funding that has been repeatedly referenced as central to unlocking a long-term solution.

During this prolonged period:

- Many homeowners continue to pay mortgages on properties they cannot occupy
- Insurance and property-related costs remain ongoing
- Families have had to secure alternative accommodation at significant additional personal expense
- Fixed-rate mortgage terms are now expiring, exposing residents to sharply increased monthly repayments

One resident, Fiona, has described the situation as becoming critical:

“I am worried. My current mortgage fixed rate is ending... what this means is my mortgage payments are going to increase considerably. The only option I can see is staying on the Standard Variable Rate and trying to meet the payments.”

She, like many others, is now facing escalating financial pressure while still being unable to return home.

Over recent months, residents have been informed through various meetings and discussions that:

- The Council intended to pursue funding through the Affordable Homes Supply Programme
- The Scottish Government had indicated willingness to consider assistance and flexibility
- Any application for support would be prioritised
- A grant agreement may be close to conclusion

However, despite these indications, no formal confirmation has been provided.

At the centre of the current impasse is a simple but crucial question: whether the anticipated grant will be approved. This decision is fundamental, as it directly affects whether the Council can:

- Proceed with renovation or redevelopment of affected properties
- Potentially convert properties into council housing stock
- Offer fairer acquisition values that reflect homeowners' mortgage liabilities

Without clarity on this point, residents remain unable to make informed decisions. Current voluntary acquisition offers are, in many cases, significantly below outstanding mortgage balances, leaving homeowners understandably reluctant to proceed without certainty of further support.

As you will be aware, engagement has been extensive. Meetings have taken place in October and November 2025 involving residents, Council officers, elected members, and Scottish

Government representatives. Campaign representatives have also continued to seek clarification through direct correspondence.

Despite this, no definitive response has been issued.

The lack of clarity is now compounding harm. I have made repeated attempts to obtain updates from your office which have gone unanswered, with officers indicating that only you can provide the necessary confirmation. This has left residents without the information they urgently need to plan their futures.

Another resident captured the dilemma clearly:

“I feel stuck because I can’t accept what they are offering me as it doesn’t cover my mortgage but I can’t just keep waiting indefinitely either.”

This situation is no longer simply administrative—it is actively shaping people’s financial stability, mental wellbeing, and long-term housing security.

On behalf of the affected homeowners, I must therefore formally request a clear and unambiguous response to the following:

Will the Scottish Government grant linked to this scheme be approved—yes or no?

Residents are not seeking further general updates or indicative timelines. They require a definitive position so that they can make informed and necessary decisions about their homes, finances, and futures.

I would be grateful for your urgent response to this matter, given the increasing financial pressure being experienced by those affected and the length of time that has already elapsed.

Yours sincerely,

A handwritten signature in black ink that reads "WILSON" with a stylized flourish at the end.

Wilson Chowdhry
Chairman
UK RAAC Campaign Group
On behalf of affected RAAC homeowners in Tillicoultry

**Cc: Clackmannanshire Council, Scottish Government Housing Directorate, Housing
Minister Shirley-Anne Summerville**

