

Provost, councillors,

Thank you for the opportunity to speak today. I stand before you on behalf of homeowners and tenants across Dundee affected by the structural crisis caused by Reinforced Autoclaved Aerated Concrete—RAAC. This issue, though acknowledged in schools and hospitals, has been disastrously overlooked when it comes to private housing. The consequences are devastating, both financially and emotionally, for countless residents in our city.

I am here to represent not just the 526 council tenants, affected by Reinforced Autoclaved Aerated Concrete—RAAC—but also the 336 private homeowners whose lives have been upended by a crisis they neither caused nor could have foreseen.

For council tenants, we are simply seeking a clear assurance that all costs associated with temporary relocation will be fully covered by the Council, and that any remedial works will include restoration of their homes to at least the same condition they were in prior to any chosen intervention.

Lack of Support and Financial Crisis

Many residents in affected areas such as Whitfield, Menzieshill, Lochee, and Craigiebank—along with potential but disputed hotspots like Barnhill, Monifieth, and Dryburgh—are trapped. They cannot sell their homes, cannot remortgage except at unaffordable rates with their incumbent provider, and cannot insure their properties meaningfully. Insurance policies exclude RAAC-related damage, and there is widespread fear that insurers will unfairly link unrelated claims to RAAC to avoid payouts. These are not abstract fears—they are real crises affecting real families, right now.

Let me speak plainly.

Historical data cited from the BRE and the Institute of Structural Engineers that highlights safety concerns about RAAC Panels but does not deem them defective, fails to account for key past demolitions: 400 homes in Basildon in the 1990s, and 86 condemned properties in West Lothian in 2004. These events were not minor anomalies—they were early warnings. And those same institutions failed to reflect on or include

these precedents in their guidance. This omission renders their advice incomplete and inappropriate for addressing RAAC in ex-council or low-cost housing built in the same era.

Mental Health Toll and Mortgage Prisoners

The situation has created a wave of mortgage prisoners—individuals and families unable to move, remortgage, or refinance. They're living under roofs that have been classified by structural engineers, and even government guidance, as *life-expired and liable to collapse*. The toll on mental health is escalating. Families are anxious, trapped in homes they cannot leave and cannot afford to repair.

Government Funding Disparity

The UK Government has committed to remediate RAAC in public buildings. Yet private homeowners have been excluded. This is a grave injustice. Why should those who were never informed of this hidden risk when purchasing their homes now bear the full financial burden?

Council Inaction and Delayed Engagement

I must also speak to my own repeated attempts to raise this matter with the Council. For over seven months, I have sought the opportunity to deliver a deputation. I wrote multiple times to Willie Waddell and contacted every local councillor, urging that affected residents be given a platform to voice their concerns. I was told a deputation could not be granted because RAAC was not on the agenda. But how can it ever appear on the agenda if residents are denied the opportunity to speak in the first place? I even prepared a draft motion and requested that standing orders be set aside to allow direct engagement between homeowners and local decision-makers—yet no response was ever received. This silence is not just neglect—it borders on complicity. Even worse, it appears that the Council has actively avoided open discussion, thereby prolonging the suffering of residents and eroding public trust.

Conflicting and Misleading Information

Residents have received deeply conflicting messages from the Council. Ray Low, the Housing Asset Service Manager, stated in writing that Dundee City Council offers grants of up to 40% for RAAC works. Yet Cllr Kevin Keenan has explicitly contradicted this in a conversation with local

resident , saying no such grant system exists. How are residents meant to plan or act when the Council cannot even agree internally?

Worse still, Council correspondence appears to endorse a support-deck solution—installing a structural deck beneath existing RAAC panels. Yet this proposal may not satisfy mortgage providers or insurance companies. What, if anything, has the Council done to ensure such solutions meet their approval? When a local resident raised this concern, Mr. Low responded dismissively: *“I would also be interested to see the statement from NatWest stating that a mortgage would not be offered on a property with a support deck below a RAAC roof, as I can find no evidence of this online.”* Rather than offering to investigate, he shifted the burden back onto already bewildered homeowners—abdicating the Council’s responsibility to provide clarity and reassurance on such a critical matter.

Homeowners do not believe such measures will restore property values, *or* restore mortgage eligibility, and will *not* restore insurance coverage. It is, as residents have described, a wasteful sticking plaster.

Pilot Projects and Lack of Transparency

We are aware of pilot RAAC remediation projects being trialled by the Council using Morrison Construction. While we welcome any attempt at solutions, there must be transparency, consultation with residents, and a recognition that only *full replacement* of RAAC components—not support structures—will address the crisis effectively.

Resident Voices Must Be Heard

Local residents, like the Chair of the Dundee RAAC Campaign Group, Wayne Hoskins, whom I helped establish the local group, have rightly raised concerns that surveys being carried out are visual and not in line with Institution of Structural Engineers’ guidance. There is no evidence of deflection measurement, crack logging, or hammer testing. This is not compliance—it is cost-cutting.

Many homes contain RAAC planks more than 60 years old. According to government briefings and the SCOSS Alert of 2019, these panels have *already exceeded their safe lifespan* and are vulnerable to sudden collapse, especially if water ingress is detected. These are ticking time

bombs. In Tillicoultry, residents had just two hours' notice to evacuate. We do not want Dundee to become the next tragedy.

Moral and Legal Accountability

Let us also not forget that these homes were built and once owned by the Council in a previous guise. They were sold through Government Right to Buy schemes without disclosure of RAAC defects. There is a clear moral—if not legal—responsibility on the Council to provide redress. What maintenance was carried out on these panels before selling them? What warnings were offered to buyers? The silence is deafening.

Homes were bought by people who trusted that they were acquiring safe, habitable homes. Many are elderly. They cannot return to work. They cannot access loans. They lack the savings. These properties are in areas highlighted in the Scottish Indices of Deprivation—they were *affordable homes*, and now, they are unaffordable liabilities.

The **Scheme of Assistance** exists for precisely this kind of crisis. You *can* create a shared equity model. You *can* use discretionary grants. You *can* offer sundry debt recovery loans. I am currently working with Clackmannanshire Council on precisely such a model. There is no legal or policy barrier to you doing the same—only political will.

Moreover, your delay is striking. It has been **over a year** since RAAC was first identified here, yet progress lags behind every other Scottish council. I urge you to fast-track any feasibility work and to issue **accurate contractor quotes** rather than desk-based estimates, which—as seen elsewhere—often reduce projected costs by up to 50%.

The shared nature of these roofs further underscores the need for unified action. If even one homeowner cannot afford to participate, you risk halting progress for all. This makes it not just a personal but a *communal* crisis.

Call to Action

Today, I ask this Council to do five things:

1. **Acknowledge** RAAC in private homes as a critical housing crisis and place it permanently on the agenda for urgent action.
2. **Commit** to transparent and expert-led surveys for all suspected properties, in full compliance with IStructE guidance.
3. **Use the Scheme of Assistance** to offer grants, missed share options, or sundry debt recovery loans for private owners—especially those on low incomes or in shared roofs.
4. **Clarify** the existence—or absence—of any financial support schemes for affected homeowners, including definitive statements on grants.
5. **Advocate** for a Scottish or UK-wide national remediation fund that includes private homes, not just public buildings.
6. **Ensure** residents have access to deputations and direct communication with councillors going forward, without bureaucratic obstacles.

This issue is not going away. The longer this Council delays meaningful action, the greater the human and financial cost will be. We must act now—not after the first home collapses or the first family is made homeless.

Thank you.