



**ARGYLL & BUTE COUNCIL**

**Housing Need & Demand Assessment Technical Supporting Paper 06**  
**Core Output 2: Housing Stock Profile, Pressures and Management Issues**

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## List of Abbreviations

ABC	Argyll & Bute Council
ACHA	Argyll Community Housing Association
AHIP	Affordable Housing Investment Programme
ARC	Annual Return on the Charter
BTS	Below Tolerable Standard
CARS	Conservation Area Regeneration Scheme
CHR	Common Housing Register
CTR	Council Tax Register
DHA	Dunbritton Housing Association
EESHS	Energy Efficiency Standard for Social Housing
EPC	Energy Performance Certificate
H&L	Helensburgh & Lomond
HEEPS:ABS	Home Energy Efficiency Programme for Scotland: Area Based Scheme
HES	Home Energy Scotland
HMA	Housing Market Area
HMO	Houses in Multiple Occupation
HNDA	Housing Need & Demand Assessment
I,J&C	Islay, Jura & Colonsay
LDP	Local Development Plan
LHS	Local Housing Strategy
NRS	National Records of Scotland
PLR	Private Landlord Register
PRS	Private Rented Sector
PSHG	Private Sector Housing Grant
RHOG	Rural Home Ownership Grant (defunct)
RSL	Registered Social Landlord
RTB	Right To Buy
SHCS	Scottish House Condition Survey
SHIP	Strategic Housing Investment Plan
SHQS	Scottish Housing Quality Standard
SST	Scottish Secure Tenancy
THI	Townscape Heritage Initiative
WHHA	West Highland Housing Association

## 1.0 Introduction

- 1.1 This paper provides a detailed profile of the general dwelling stock in Argyll and Bute, across all tenures, and highlights the main pressures particularly within the social rented sector; including mismatches of supply and demand; levels of ineffective stock; and poor condition. As well as identifying priorities for future stock management, this will help to inform policy decisions and potential actions for the LHS and LDP.
- 1.2 The focus of this paper is on issues that can be addressed in situ and by managing existing stock, for example through transfers, improving house conditions, or stock restructuring. Adaptations are considered separately in relation to HNDA Core Output 4, and any issues which would require an additional new build house are dealt with in the existing need section of Core Output 2 (using the Centre for Housing Management Assessment's HNDA Tool as outlined in Technical Supporting Paper 07).
- 1.3 The specific requirements of the HNDA guidance for this section are:

### Core Output 2

#### **Housing stock profile, pressures and management issues:**

Consider what existing housing stock is available to meet the housing needs of the local population. This should identify any under-supply or surplus of certain types of housing. This will demonstrate where the existing housing stock may be pressured and where that stock may need to be managed in order to meet the housing needs of the local population. The types and number of in-situ solutions used should be evidenced. Stock should be considered by size, type, condition, occupancy, concealed households and turnover (relets and voids). These should be considered by tenure and location as appropriate.

- 1.4 The structure of this paper, therefore, is as follows:

#### **a) Stock**

- Estimates of total and ineffective dwellings, tenure and changes over time
- Physical Characteristics
  - Dwelling Size
  - Dwelling Type
  - Dwelling age
  - Dwelling condition

#### **b) Pressures**

- Waiting Lists and pressure ratios
- Turnover (relets & voids)
- Homelessness
- Occupancy (overcrowding)
- Concealed households

#### **c) Stock Management**

- In situ/management solutions

#### **d) Key issues for the LHS and LDP**

## 2.0 Stock Estimates, Tenure and Recent Trends

- 2.1 The total number of dwellings in Argyll and Bute was estimated at 46,073 in the 2011 Census, a decrease of 1.1% since the previous census in 2001. Over the same period, the national housing stock increased by 7.2%. Current housing stock estimates, derived from the annual local authority council tax register, indicate a total figure for Argyll and Bute of 48,285 dwellings in 2020, which would indicate an increase in stock of almost 5% since 2011. Over the last four years, since 2017, the council tax figures indicate an increase of almost 3%.
- 2.2 According to the council tax register, changes in total dwellings varied considerably across the 9 HMAs within the authority area over the last four year period from 2017 to 2020; ranging from an increase of only 0.4% in Coll & Tiree to an increase of 7% in Helensburgh & Lomond, as the following table illustrates. However, the data also suggests that most HMAs actually experienced a slight *decrease* in stock in 2019/20 (possibly attributable to some actual stock rationalisation and demolition; but may also be due simply to procedural changes in data recording or cleansing.)

**Table 2.1 – Total Stock in Argyll & Bute, changes 2017 – 2020.**

HMA	Total Dwellings				% change 2017-18	% change 2018-19	% change 2019-20	% change 2017-20
	2017	2018	2019	2020				
Bute	4,184	4,282	4,424	4,247	2.3%	3.3%	-4.0%	1.5%
Coll & Tiree	677	682	681	680	0.7%	-0.1%	-0.1%	0.4%
Cowal	8,653	8,711	8,878	8,722	0.7%	1.9%	-1.8%	0.8%
Helensburgh & Lomond	11,378	11,981	12,152	12,171	5.3%	1.4%	0.2%	7.0%
Islay, Jura & Colonsay	2,110	2,155	2,198	2,180	2.1%	2.0%	-0.8%	3.3%
Kintyre	4,127	4,213	4,316	4,171	2.1%	2.4%	-3.4%	1.1%
Lorn	8,498	8,575	8,679	8,604	0.9%	1.2%	-0.9%	1.2%
Mid Argyll	5,523	5,598	5,740	5,659	1.4%	2.5%	-1.4%	2.5%
Mull & Iona	1,797	1,817	1,838	1,851	1.1%	1.2%	0.7%	3.0%
<b>Argyll &amp; Bute</b>	<b>46,947</b>	<b>48,014</b>	<b>48,906</b>	<b>48,285</b>	<b>2.3%</b>	<b>1.9%</b>	<b>-1.3%</b>	<b>2.9%</b>

Source: Argyll & Bute Council Tax Register, Annual Reports.

- 2.3 Table 2.2 below suggests that the general trends in dwelling stock do not reflect local demographic trends, indicating a potential and growing mismatch in supply and demand. Total dwellings increased over the last five years by 3.2% while the population declined by 1.2%. Even though the total number of households was estimated to increase by 1.5%, there still appears to be an increasing surplus of housing relative to actual households. However this crude estimate does not account for the fact that a significant proportion of the apparent surplus stock is either unavailable for permanent occupation

by local residents and those wishing to relocate to the area (i.e. deemed “ineffective”); or is unsuitable to meet need and demand because it is of poor condition, of the wrong type or size of property, or in the wrong location.

**Table 2.2: Argyll & Bute, Combined Dwellings / Household/ changes (%), 2016-2020**

ARGYLL & BUTE	Total dwellings	Occupied Dwellings	Population Est.	Household Est.
2020	48,285	42,297	86,125	41,658
2016	46,801	40,761	87,130	41,040
<b>2016-2020 % Change</b>	<b>3.2%</b>	<b>3.8%</b>	<b>-1.2%</b>	<b>1.5%</b>

Source: Argyll & Bute Council Tax Register (2016/2020) & NRS Population/household Projections (2016-based)

## 2.4 Ineffective Stock

With around 11% of the total housing stock defined as long term vacant and second or holiday homes, Argyll & Bute has nearly three times the proportion of “ineffective” stock (i.e. properties unavailable to meet local housing need – excluding tied homes) than Scotland as a whole (approximately 4%). This is due mainly to the number of holiday and second homes in the area. Table 2.3 below (according to the 2020 Council Tax Register) indicates that proportionately the highest concentration by far is on Coll & Tiree where 32% of properties are deemed to be ineffective. The other island HMAs also exhibit significant proportions of ineffective stock, as do many mainland HMAs. Helensburgh and Lomond conversely, has the lowest proportion of ineffective stock with only 4.7%, which is more in line with the national average.

**Table 2.3: Total Dwelling Stock (Effective & Ineffective), April 2020 (number)**

CTR Property Status (Nos)	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Occupied	3,434	459	7,567	10,978	1,815	3,702	7,860	4,907	1,575	42,297
Empty (Empty + 200%levy)	204	31	246	219	72	140	172	212	67	1,363
Second/Holiday Home	435	179	595	177	259	207	432	421	176	2,881
Tied (job-related/barracks & forces accommodation/etc)	16	4	154	626	10	19	34	33	5	901
Other (empty exemption)	158	7	160	171	24	103	106	86	28	843
<b>Total Dwelling Stock</b>	<b>4,247</b>	<b>680</b>	<b>8,722</b>	<b>12,171</b>	<b>2,180</b>	<b>4,171</b>	<b>8,604</b>	<b>5,659</b>	<b>1,851</b>	<b>48,285</b>

**Table 2.4: Total Dwelling Stock (Effective & Ineffective), April 2020 (% of HMA totals)**

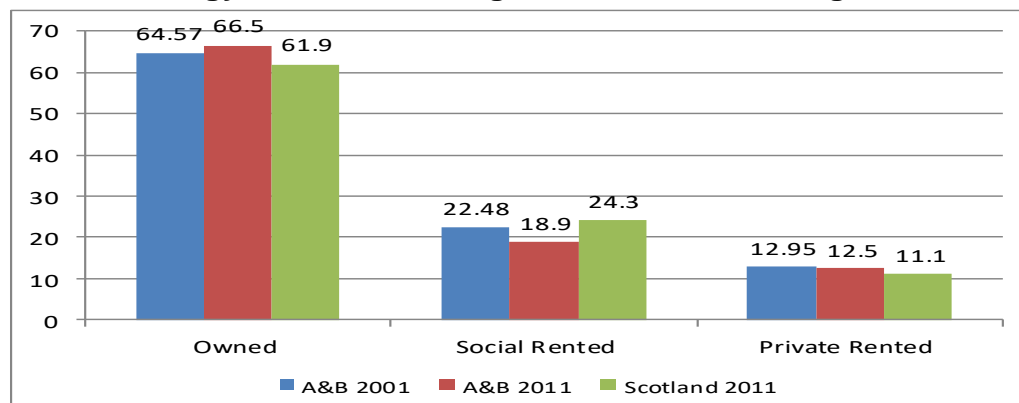
CTR Property Status (HMA %s)	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Occupied	80.9	67.5	86.8	90	83.3	88.8	91.4	86.7	85.1	87.6
Empty (empty & 200%levy)	4.8	4.6	2.8	1.8	3.3	3.4	2.0	3.7	3.6	2.8
Second/holiday home	10.2	26.3	6.8	1.5	11.9	5.0	5.0	7.4	9.5	6.0
Tied (job-related/barracks & forces accommodation/ etc)	0.4	0.6	1.8	5.1	0.5	0.5	0.4	0.6	0.3	1.9
Other (empty exemption)	3.7	1.0	1.8	1.4	1.1	2.5	1.2	1.5	1.5	1.7
Total Ineffective stock	18.7	31.9	11.4	4.7	16.3	10.9	8.2	12.6	14.6	10.5
Total Dwelling Stock	100	100	100	100	100	100	100	100	100	100

Source: Argyll & Bute Council Tax Register, April 2020

## 2.5 Tenure

2.5.1 Between 2001 and 2011, the owner occupied sector in Argyll and Bute had increased slightly while the social rented sector declined notably and the private rented sector (PRS) was relatively stable, as Figure 2.1 illustrates.

**FIGURE 2.1: Argyll & Bute Housing Stock - Tenure Change 2001-2011**



Source: 2011 Census

2.5.2 Currently, private ownership remains the predominant tenure within Argyll & Bute, at 58% of all households which is comparable to the national average of 59%. However, when the second/holiday home ownership and vacant private properties are included, this sector rises to 70% of all dwellings in Argyll & Bute. The Private Rented Sector is below the national average (12% compared to 14%), and the RSL sector is significantly lower (18% compared to 23%). The main difference relates to the much higher proportion of ineffective stock in this authority. Tenure varies significantly across the local HMAs, as illustrated in the following table, which derives from in-house analysis of the council tax register, annual RSL stock returns, and the Private Landlord Register for 2020; and assumes that all residual effective stock sits within the private ownership sector.

**Table 2.5: Estimated Housing Tenure as a percentage of all occupied stock**

Tenure Nos & %	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Total CTR Stock	4247	680	8722	12171	2180	4171	8604	5659	1851	48285
RSL Sector (nos)	1054	54	1476	1538	505	1084	1649	1033	236	8629
RSL Sector (%)	24.8%	7.9%	16.9%	12.6%	23.2%	26.0%	19.2%	18.3%	12.7%	17.9%
PRS Sector (nos)	549	50	1046	1227	243	476	1280	690	261	5822
PRS Sector (%)	12.9%	7.4%	12.0%	10.1%	11.1%	11.4%	14.9%	12.2%	14.1%	12.1%
Ineffective (nos)	813	221	1155	1193	365	469	744	752	276	5988
Ineffective (%)	19.1%	32.5%	13.2%	9.8%	16.7%	11.2%	8.6%	13.3%	14.9%	12.4%
Private Owned (nos)	1831	355	5045	8213	1067	2142	4931	3184	1078	27846
Private Owned (%)	43.1%	52.2%	57.8%	67.5%	48.9%	51.4%	57.3%	56.3%	58.2%	57.7%

Source: CTR/Annual RSL returns/PLR, 2020

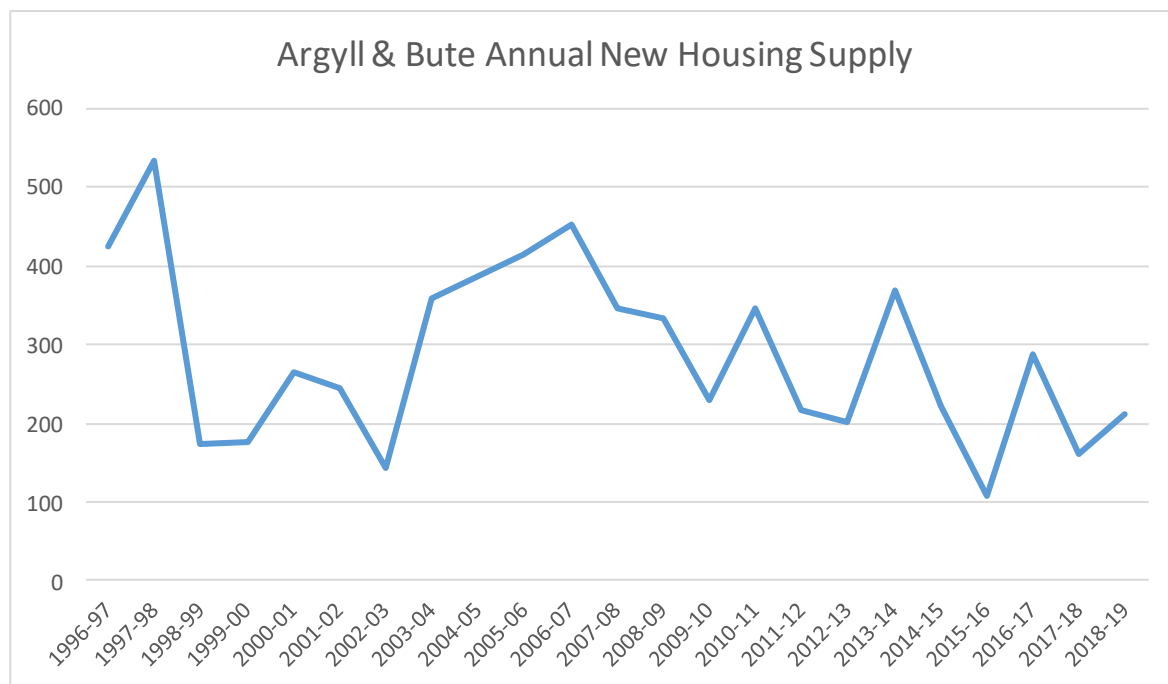
For comparison, the latest national tenure split in Scotland is estimated as: 59% private owned, 14% PRS, and 23% in the RSL sector; with 4% ineffective stock (Scottish Government Housing Statistics, 2019).

- 2.5.3 The table above illustrates that both Bute and Kintyre have an RSL sector that is proportionately greater than the Scottish average, while the Islay, Jura & Colonsay HMA is in line with the Scottish average (due in part to significant, historic development programmes in these areas), and at 24% or more of their respective total stock this implies a potential imbalance and even a latent oversupply in these local housing systems. The lowest reliance on social rent is apparently within Coll & Tiree and Mull & Iona, with 3.4% and 11% respectively, which might be considered insufficient to provide a balanced housing system.
- 2.5.4 The private rented sector provides an important option within Argyll & Bute but remains proportionately lower than the national average across all local HMAs, ranging from less than 4% on Coll & Tiree to 12% in Helensburgh & Lomond.

## 2.6 Annual New Supply

- 2.6.1 The Scottish Government records statistics on annual New Housing Supply (including Private and RSL new builds, refurbishments, and conversions) by local authority area. The latest data available as of 2020, is illustrated below.

**Figure 2.2: Argyll and Bute New Housing Supply, 1996/97 – 2018/19**



**Source: Scottish Government Annual Housing Statistics. 2020.**

The rate of new build housing has declined overall during the last two decades, with a particular slump in 2015/16. The cause of this slump is unknown.

The following table provides a breakdown of new housing supply by tenure and activity (new build, conversion and refurbishment) over the last decade. According to these figures, there were a total of 2,352 new homes delivered in Argyll and Bute over that period, of which 52% were in the private sector and 41% were in the RSL sector. An additional 2% were refurbishments while almost 6% were conversions.

**TABLE 2.6: ARGYLL & BUTE ANNUAL NEW HOUSING SUPPLY (Scottish Govt. Housing Statistics, 2020)**

Argyll & Bute	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
New Supply	229	346	218	202	370	221	108	287	160	211
Private New Build	185	152	126	95	206	119	54	128	54	95
RSL New Build**	28	191	19	96	153	97	48	141	90	91
Refurbishment	7	3	41	0	2	0	0	0	2	0
Conversions	9	0	32	11	9	5	6	18	14	25

\*\*RSL New Builds as recorded by Scottish Government do not tally exactly with Council's internal SHIP records for completions due to variances in recording date of completion/phased units across years.

## 2.6.2 The Social Rented Sector new build programme (SHIP)

The social rented sector within Argyll & Bute is mainly provided by the HOME Argyll partnership, which consists of Argyll Community Housing Association, (the largest RSL in the authority and the transfer vehicle which took ownership of the ex-council stock in 2006); Dunbritton Housing Association (primarily operating in the Helensburgh & Lomond area of Argyll and Bute, as well as in the neighboring West Dumbarton authority); Fyne Homes (the second largest Housing Association in Argyll and Bute, primarily operating in Cowal, Bute and Mid Argyll areas) and the West Highland Housing Association (which focuses on the Lorn and the Isles area, and in 2014 became a partner within the national Link association group). Other RSLs operate across Scotland, and have some properties in Argyll and Bute, the most significant being Bield.

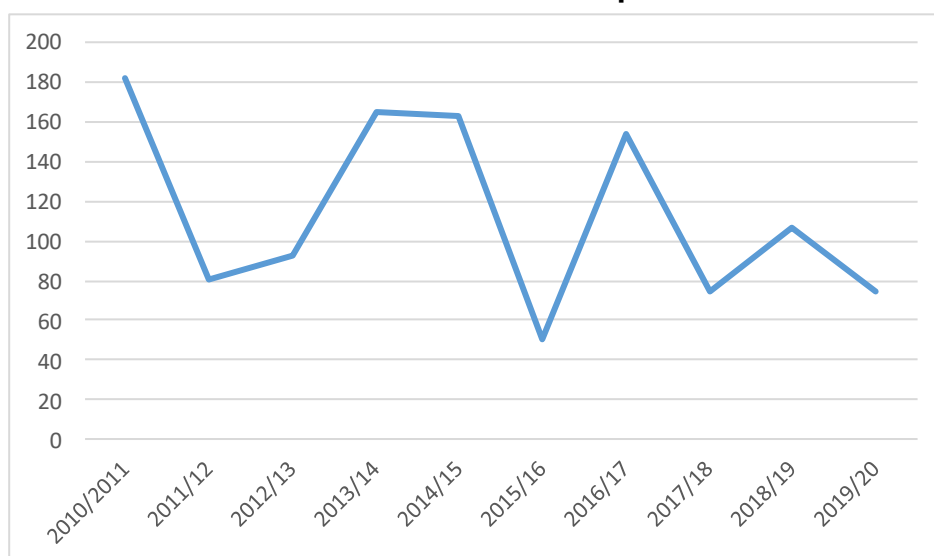
As at 31<sup>st</sup> March 2020, there were an estimated 8,629 properties in the social rented sector within Argyll & Bute. This reflects an overall decline since 2001, due primarily to the Right to Buy (RTB) programme which saw approximately 50% of the original council stock, for instance, being sold off. Latterly, this declining trend has been reversed, following the impact first of Pressured Area Designation (which allowed local authorities to seek exemption from the statutory right of RSL tenants to purchase their rented property, in areas of particularly high need and demand, subject to specific criteria set out by the Scottish Government) and then of legislative changes to end the RTB in 2016; and in recent years the losses to the RSL stock have been offset by the relatively healthy programme of new build affordable housing that the RSLs, in conjunction with the Council and the Scottish Government, have been able to sustain, as detailed in the following figure and table.

The subsidized affordable housing new build programme is delivered via the council's Strategic Housing Investment Plan (SHIP) and while historically this has focused on RSL developments, there are a number of community-led projects beginning to emerge across Argyll and Bute, supported by Scottish Government resources such as the Rural & Island Housing Funds, as well as the council's Strategic Housing Fund.

(NB. Council records may vary from Scottish Government statistics on new build housing, due to different methodology for defining point of completion, particularly with phased developments.)



**FIGURE 2.3: Annual RSL New Build Completions since 2010/11**



Source: Annual SHIP Monitoring/Scottish Government AHIP Reports

**TABLE 2.7: Annual RSL New Builds By HMA, 2004/5 – 2014/15**

	Bute	Cowal	Mid-Argyll	Kintyre	Helensburgh & Lomond	Lorn & Isles*	Argyll & Bute
2009/10	4	0	7	22	12	22	67
2010/11	0	14	18	30	0	120	182
2011/12	25	30	21	0	0	5	81
2012/13	0	0	44	0	0	46	93**
2013/14	0	24	40	34	51	16	165
2014/15	0	0	14	0	51	98	163
2015/16	0	8	2	0	12	28	50
2016/17	0	30	21	0	24	79	154
2017/18	0	0	18	0	5	52	75
2018/19	0	16	20	0	42	29	107
2019/20	0	0	4	1	16	54	75
<b>Total</b>	<b>29</b>	<b>122</b>	<b>209</b>	<b>87</b>	<b>213</b>	<b>549</b>	<b>1,209</b>

\* Includes Mull & Iona; Coll & Tiree; Islay, Jura & Colonsay

Source: SHIP Monitoring/ Scottish Government AHIP Reports

\*\*Excludes 3 additional RHOG units, location not specified

2.6.3 Since the last HNDA in 2016, 411 new affordable homes have been delivered via the SHIP programme, and over the last decade the total new build completions in this sector amounted to more than 1,200. Looking forward, the latest SHIP launched in December 2020 set out an ambitious programme for over 900 new homes across Argyll & Bute by 2026. If this is achieved it will go a significant way to address unmet need in the area.

2.6.4 In tandem with the new build SHIP programme, there have been a number of demolitions and stock restructuring within the RSL sector. The largest local RSL, ACHA, in particular undertook a major stock review in 2017, focusing on Bute, Cowal and Kintyre which all exhibited significant long-term voids with consequent rent losses, low demand and high turnover. Proposals were agreed, and supported by the council as the stock transfer authority and partner to the legal stock asset agreement in 2006, to reduce existing stock

by 89 units: 39 in Kintyre and 50 on Bute. Additional restructuring of units in Cowal are also allowing new specialist homes and office space for the RSL staff to be created within Dunoon.

### 3.0 Private Rented Sector (PRS)

3.1 There are over 5,800 properties available for private rental within Argyll and Bute as of 2020, according to the Private Landlord Register and as detailed in the following table. As might be expected, the largest number of PRS units are found in Lorn, Helensburgh & Lomond, and Cowal; however, as a proportion of the total stock within each HMA, the highest level of provision is on Mull & Iona, Bute and Lorn; while Helensburgh & Lomond actually has the lowest proportionate PRS sector.

**Table 3.1: Private Rented Sector Stock by HMA, 2020**

HMA	Private Rented Units	Total Number of Households/ Occupied Dwellings	Private Rented Units as % of All (occupied) Dwellings
Bute	549	3,434	16%
Coll & Tiree	50	459	11%
Cowal	1,046	7,567	14%
Helensburgh & Lomond	1,227	10,978	11%
Islay Jura Colonsay	243	1,815	13%
Kintyre	476	3,702	13%
Lorn	1,280	7,860	16%
Mid Argyll	690	4,907	14%
Mull & Iona	261	1,575	17%
<b>Argyll &amp; Bute</b>	<b>5,822</b>	<b>42,297</b>	<b>14%</b>

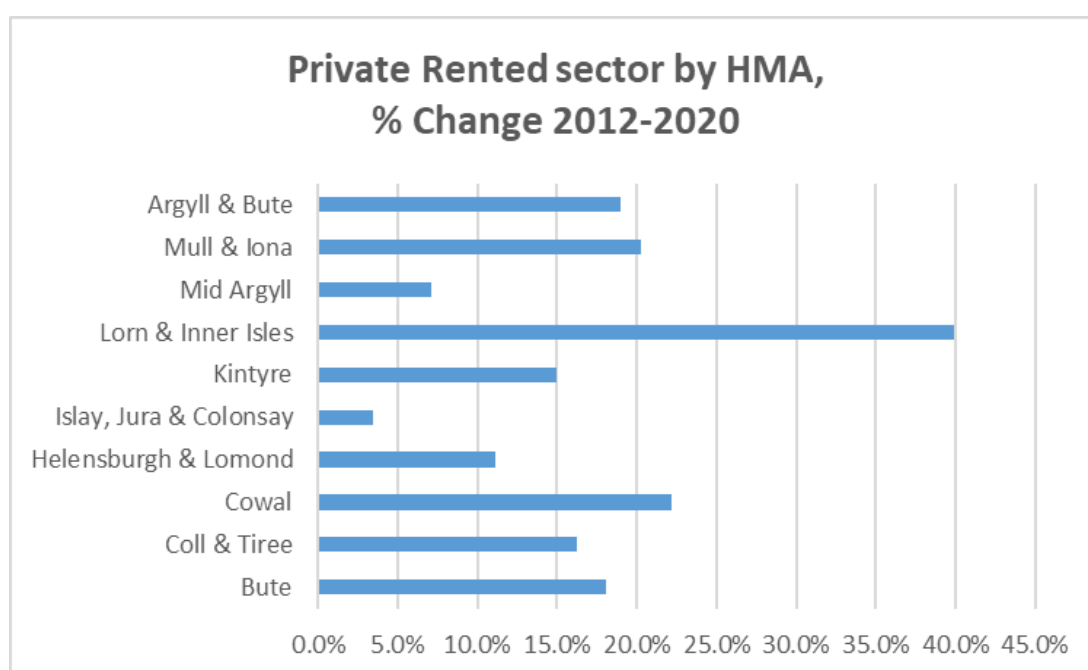
Source: Private Landlord Register & Council Tax Register, 2020

3.2 Between 2001 and 2011, the sector expanded nationally at a much greater rate than locally, however, this just served to bring the national level more in line with the very high proportionate level that was evident in Argyll and Bute historically. Subsequently, since 2012 when the council carried out a comprehensive study into the local PRS, the sector has seen further expansion, according to the current Private Landlord Register figures. Overall, the PRS in Argyll and Bute appears to have grown by 19% since 2012. There appear to have been significant variations however at HMA level; with Lorn HMA growing by almost 40%, while in contrast the Islay, Jura & Colonsay HMA saw only 3.4% growth.

**Table 3.2: Private Rented Properties by HMA, 2012-2020**

HMA	2012	2020	Change	% Change
Bute	465	549	84	18.1%
Coll & Tiree	43	50	7	16.3%
Cowal	856	1,046	190	22.2%
Helensburgh & Lomond	1,104	1,227	123	11.1%
Islay, Jura & Colonsay	235	243	8	3.4%
Kintyre	414	476	62	15.0%
Lorn & Inner Isles	915	1,280	365	39.9%
Mid Argyll	644	690	46	7.1%
Mull & Iona	217	261	44	20.3%
<b>Argyll &amp; Bute Total</b>	<b>4,893</b>	<b>5,822</b>	<b>929</b>	<b>19.0%</b>

Source: Argyll & Bute Private Landlord Register



Source: Argyll & Bute Private Landlord Register

**3.3** Dedicated research commissioned by the council in 2019/20, found that the profile of the PRS properties in Argyll and Bute is quite distinct from the national profile, with houses being the predominant dwelling type rather than flats which are the dominant type of provision across Scotland as a whole. Around 51% of the local stock comprises houses (detached, semi-detached and terraced) compared to only 37% in Scotland as a whole. In terms of size, almost half the local PRS properties are estimated to be two-bedroom units (43%), with one-bedroom properties making up a further 25%. This is fairly similar to the national size profile at 49% and 24% respectively.

### 3.4 The PRS Tenant Profile

3.41 Based on the extensive Household Survey and PRS research carried out in 2018/19 and 2019/20 by the council, the PRS is a diverse sector with a broad customer base, reflecting its role in meeting a wide range of housing need and demand across Argyll and

Bute. It is acknowledged to provide a good housing option for those requiring flexibility in terms of employment and for those setting up home for the first time. Additionally, in recent years the sector has also become a housing option for those seeking longer term accommodation.

3.4.2 While nationally the PRS is dominated by single and two-person households (42% & 27% respectively), locally household survey analysis suggests a different picture with 36% of households indicating that they are single persons and 36% also being two-person households. The analysis reflects a shift in household composition since 2013, with the number of couples increasing by 10% while single persons decreased by 10%. In comparison, households with children (couples with children, single parents and other families) account for only 15% of all households within the PRS tenure; which is also a decrease of 8% since 2013. Most noticeable is the increase in 3+ adults from only 3% in 2013 to 14% in 2019. This shift may indicate that more households are choosing to cohabitate in the sector to share housing costs or as a result of limited housing options locally. Equally, it may also suggest that move-on options are limited for younger people and this is limiting household formation locally, with more remaining in family or parental homes for longer periods. Analysis of the RSL waiting list supports this view, given the number of applicants seeking new social rented properties who are currently living with family/friends or are “sofa surfing”.

Further detailed analysis of the PRS in this authority is presented in the report “Argyll and Bute Council, Private Rented Sector Research” produced by Arneil Johnston in December 2020. This report is available along with a suite of additional HNDA Technical Supporting Papers on request or from the council website at: <https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0>

The table overleaf summarises key findings from this bespoke research.

### 3.4.3 In summary, key findings from the council's PRS research include:

- The PRS in Argyll & Bute accommodates 14% of resident households
- The PRS in Argyll & Bute has increased by 19% from 4,893 registered dwellings in 2013 to 5,822 in 2020
- Argyll & Bute has a higher proportion of PRS dwellings that are houses (60%) as opposed to flats (40%) which is the inverse of the national profile
- The PRS in Argyll & Bute is dominated by 1-bedroom (25%) and 2-bedroom properties (43%)
- 19% of PRS tenants in 2019 report outstanding maintenance issues in their home, a decrease of over 20% since 2013. This suggests an improving stock condition profile, reflecting significant levels of investment via Private Sector Housing Grant allied with a range of regeneration programmes such as CARS and THI.
- The proportion of households in fuel poverty in the PRS is lower (37%) than the proportion of all households in fuel poverty in Argyll & Bute (42%)
- The PRS in Argyll & Bute mainly accommodates single (36%) and 2-person households (36%).
- There have been notable decreases in the number of families residing in this sector since 2013 and a significant increase in the number of 3+ adult households.
- 71% of PRS tenants in Argyll & Bute are in employment, with two thirds of these in full-time employment (pre-Covid results)
- 15% of PRS tenants in Argyll & Bute rely on Local Housing Allowance to subsidise their housing costs
- 64% of PRS tenants have lived in their current home for more than 5 years
- 57% indicate that they don't want or need to move within next two years, a decrease of 17% since 2013
- Satisfaction levels with current PRS home have increased from 75% in 2013 to 89% in 2019, and the proportion of PRS tenants very satisfied has increased by 20% from 38% to 58%.
- High satisfaction rates coupled with increasing tenancy durations suggest that the PRS in Argyll & Bute is a sustainable and effective housing option for many local households.

**Nevertheless, affordability remains an issue in this tenure. Detailed analysis of affordability across all tenures is set out in the separate HND Technical Supporting Paper 4 and in the Arneil Johnston PRS Study.**

### 3.4.4 The impact of Short-Term Lets

In recent years the impact of the short-term letting market and the rise of online platforms such as Airbnb have presented significant challenges for the traditional private rental sector and for the overall capacity of local housing systems to deliver long term housing solutions to address local need and demand. The council commissioned dedicated research into this issue and the private rented sector in general, in 2019/20, however given the current constraints regarding data on the short-term letting market in this authority and problems of data sharing with the council's Private Landlord Register, detailed analysis has been limited.

New legislative proposals regarding the level of detail to be recorded by landlords on their properties, and greater access for authorised researchers and councils in monitoring the sector, should address these issues in the future and will facilitate improved evidence collation for HNDA and strategic planning purposes. Despite these data issues, the Scottish Government conducted independent research on the sector in 2019, which provides an indicative snapshot of all Airbnb listings by local authority area. In May 2019, seven local authorities accounted for 75% of the sector; and with 1,932 units in total Argyll and Bute had the fourth highest provision (6%), after Edinburgh (31%), Highland (19%) and Glasgow (7%),. This comprised:

**Table 3.3: Active Airbnb listings by local authority area, May 2019**

Local Authority	Entire home/apt	Private room	Shared room	Total 2019	% of Scottish Total
Argyll & Bute	1,468	450	14	1,932	6.07

Source: The Impact of Short Term Lets on Communities across Scotland, Scottish Government, May, 2019.

This would equate to approximately 4% of the total dwelling stock in Argyll and Bute, and around one third of the long term private rental sector in this area. It remains to be seen whether the unprecedented experience of 2020 has affected this sector in the longer term and also what the impact of statutory legislation and enhanced monitoring will be on landlords in the future. The immediate impact of lockdown and travel restrictions may be a temporary blip on behaviour and economic sustainability, however more rigorous conditions placed on the operation of this market may have greater and longer lasting implication, potentially driving casual landlords out of the sector or reverting to permanent private renting.

For further analysis of this sector see the Arneil Johnston report on the Argyll and Bute PRS, December 2020. This is available at the council's website as previously noted.

#### 4.0 Houses in Multiple Occupation (HMOs)

4.1 Houses in Multiple Occupation are not a significant feature of the Argyll and Bute housing system, with only 57 licensed properties recorded in 2020. This is more than five times the number recorded in 2008, mainly due to an increase in the number of licenses issued for flats or houses let as a whole. The following tables summarise a) the breakdown by type of property and b) by size/number of occupants.

**Table 4.1: HMOs by Property Type, 2008-2020**

Type of HMO	Licenses in Force (as of March)		
	2020	2015	2008
Landlord with lodgers	0	2	2
Bed-sits	0	1	1
Flats or houses let as a whole	17	16	3
Nurses homes	0	3	0
Student halls of residence	1	0	0
B&Bs, Hotels & guesthouses	3	3	4
Hostels	1	0	0
Sheltered Accommodation	13	1	0
NHS Hospitals – employees resident	0	1	1
Other employee residences	22	1	0
All types of HMO (totals)	57	28	11

Source: Council Returns to Scottish Government, Analytical Services, May 2020

**TABLE 4.2: HMOs by Number of Occupants, 2020**

Nos of Occupants	3	4	5	6-10	11-20	21-100	>100
Nos of Properties	14	5	12	17	8	1	0

Source: Council Returns to Scottish Government, Analytical Services, May 2020

4.2 Despite the increase in licenses between 2008 and 2011, overall this type of accommodation remains relatively limited in the Argyll and Bute context, and there is no evidence to suggest that this is likely to change significantly in the immediate future.

#### 5.0 Dwelling Characteristics

5.1 The age of the local housing stock is summarised in the following table (according to the Scottish House Condition Survey Local Authority Report 2016-2018, published in 2020). This indicates that in general Argyll and Bute now has a comparatively similar stock profile to Scotland as a whole, with 29% of local properties (all tenures) being built pre-

1945, compared to 31% nationally. Conversely, the percentage of the remaining stock built post-1945 is marginally higher in Argyll & Bute at 71% than the Scotland average, of 69%. Argyll and Bute has a higher proportion of houses but a lower proportion of 1 or 2 bedroom properties.

**Table 5.1: Summary Dwelling Characteristics – age, type & size (%)**

	Age of Dwelling		House or Flat		No of Bedrooms	
	Pre-1945	Post 1945	House	Flat	1 or 2	3+
<b>Argyll and Bute</b>	29%	71%	71%	29%	48%	52%
<b>Scotland</b>	31%	69%	64%	36%	51%	49%

Source: SHCS 2016-18 – LA Tables (2020)

5.2 The following tables show that in 2011 the majority of households in Argyll and Bute occupied properties with 4 or 5 rooms (around a quarter each) while just over 14% occupy 1-3 room properties and over 36% occupy properties with 6 or more rooms. This varied from the national profile, where the proportion of households in small properties was higher and conversely, the proportion in larger sized properties was significantly lower.

**Table 5.2: Size of Dwellings (Number of Rooms) & Households, 2011**

	All households	One room	Two rooms	Three rooms	Four rooms	Five rooms	Six rooms	Seven rooms	Eight or more rooms
One person	14,273	153	888	3,217	4,372	2,848	1,336	654	805
Two people	14,619	43	224	926	3,667	3,633	2,270	1,503	2,353
Three people	5,210	7	33	139	1,156	1,595	885	518	877
Four people	4,141	5	16	50	532	1,327	809	510	892
Five people	1,453	3	7	15	114	434	254	224	402
Six or more people	429	0	0	6	25	92	84	60	162
<b>Argyll &amp; Bute</b>	<b>40,125</b>	<b>211</b>	<b>1,168</b>	<b>4,353</b>	<b>9,866</b>	<b>9,929</b>	<b>5,638</b>	<b>3,469</b>	<b>5,491</b>
<b>Scotland</b>	<b>2,372,777</b>	<b>15,061</b>	<b>83,254</b>	<b>319,103</b>	<b>693,865</b>	<b>576,410</b>	<b>288,196</b>	<b>169,278</b>	<b>227,610</b>

Source: Scotland's Census 2011

**Table 5.3: Percentage of Properties by Size**

	All households	One room	Two rooms	Three rooms	Four rooms	Five rooms	Six rooms	Seven rooms	Eight or more rooms
<b>Argyll &amp; Bute</b>	40125	0.5%	2.9%	10.8%	24.5%	24.7%	14.1%	8.6%	13.7%
<b>Scotland</b>	2,372,777	0.6%	3.5%	13.4%	29.2%	24.3%	12.1%	7.1%	9.6%

Source: Scotland's Census 2011



5.3 In terms of accommodation type, over a third of households in Argyll and Bute (35.8%) occupy detached houses which is significantly higher than the Scottish figure of 21.9%. Conversely, Argyll and Bute has proportionately less flatted or tenement properties than Scotland as a whole (23.8% compared to 34%). The following table summarises the stock by accommodation type as of the 2011 Census.

**Table 5.4: Accommodation type (%) Argyll & Bute & Scotland, 2011**

	Percentage of households				
	Detached house	Semi-detached house	Terraced (including end-terraced) house	Purpose-built block of flats or tenement	Other
Scotland	21.9	22.8	18.6	34.2	2.5
<b>Argyll &amp; Bute</b>	<b>35.8</b>	<b>21.5</b>	<b>12.8</b>	<b>23.8</b>	<b>6.2</b>

Source: 2011 Census

5.4 The full breakdown of accommodation type in 2011 is outlined in the following table

**TABLE 5.5: Accommodation Type (number) Argyll & Bute, 2011**

	All households	Detached	Semi-detached	Terraced (including end-terrace)	Unshared dwelling: Flat, maisonette or apartment	Purpose-built block of flats or tenement	Part of a converted or shared house (including bed-sits)	Flat, maisonette or apartment: In a commercial building	Caravan or other mobile or temporary structure	Shared dwelling
Argyll & Bute	40125	14352	8611	5118	11858	9557	1922	379	168	18

Source: 2011 Census

NOTE: the latest national datasets on dwelling types and household sizes (including the Scottish Household Surveys and Scottish House Condition Surveys) are of limited value when disaggregated to the level of Argyll & Bute, given the small sample sizes for this authority.

## 5.5 Stock Condition, Energy Efficiency and Fuel Poverty

5.5.1 Information on the condition of the dwelling stock is available at local authority and national level from the Scottish House Condition Survey (SHCS) and this provides a useful indicative baseline. However, it should be noted that the sample of properties surveyed for Argyll and Bute is statistically low (around 300 properties over a three-year rolling period) and therefore figures should be treated with some caution. For this reason the Council has included qualitative questions in the local HNDA Household Surveys and specific research exercises such as the Argyll & Bute Private Rented Sector Surveys in 2019/20. When collated and combined, these sources help to enhance the quality and accuracy of available data. This information is not required for the purposes of the HNDA itself, but is an important component of the overall evidence base and analysis which informs the LHS and housing policy in general; and consequently is included here for ease of reference.

Drawing on the local authority analysis from the 2016-18 SHCS (published in 2020), the following key points are noted in relation to housing in Argyll and Bute:

- 11% of Argyll & Bute stock has a low energy efficiency rating of F or G compared to 4% nationally. It is also estimated that 15% of owner occupied properties fall within this category and 17% of older households.
- 51% of local stock fails the overall Scottish Housing Quality Standard, which is higher than the national average of 42%.
- Only 1% of Argyll & Bute stock is Below the Tolerable Standard (BTS) compared to 2% nationally. (At the time of the last HNDA, BTS levels in Argyll & Bute were estimated at 4%)
- 25% of Argyll & Bute stock is in urgent disrepair compared to 29% nationally. The SHCS suggests that this is highest in Social Housing with 41%, compared to 30% nationally (however, more recent estimates provided by RSLs themselves would challenge the accuracy of this figure – see below). This is a key broad indicator of the state of repair across tenure, and highlights disrepair which, if not rectified, would cause the fabric of the building to deteriorate and/or place the health and safety of the occupant at risk. As might be expected, older properties tend to exhibit higher incidence of disrepair than newer properties; and there are also variations across accommodation types.
- Dampness occurs in only 2% of properties which is slightly lower than the national figure of 3%, and condensation occurs in 5% of properties compared to 8% nationally. Condensation occurs more in the Social Rented Sector with 8% compared to only 4% in Owner Occupied properties.

5.5.2 Fuel Poverty remains a very significant issue in Argyll & Bute, with 29% of dwellings fuel poor, which is above the national average of 25% (based on the new definition). Extreme fuel poverty is also higher in this authority area than in Scotland as a whole.

**TABLE 5.6: Fuel Poverty by Dwelling Characteristics (NB. New Definition\*)**

Fuel Poverty	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	1 or 2	3+
A&B	29%	29%	29%	27%	36%	40%	20%
Scotland	25%	26%	24%	22%	30%	29%	20%
<b>Extreme Fuel Poverty</b>							
A&B	17%	18%	16%	17%	15%	21%	13%
Scotland	12%	16%	10%	11%	13%	13%	11%

Source: SHCS- LA Analysis, 2016-18

\*NB. The Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019 includes a new 2-part definition of fuel poverty which is set out at: <https://www.gov.scot/policies/home-energy-and-fuel-poverty/fuel-poverty/>

5.5.3 It should be noted that the methodology for assessing Fuel Poverty nationally has been revised and therefore official figures are no longer comparable with previous estimates and do not necessarily indicate positive progress against former baseline figures. However, more detailed local research and the data provided to local authorities via Home Analytics suggests that generally levels of fuel poverty in this authority are indeed significantly higher than the national estimates, and there are also significant variations across areas, with much higher levels of fuel poverty being evidenced on the islands for instance. The new Home Analytics estimates of Fuel Poverty are consistent with the latest SHCS findings at 27%, and 16% for extreme fuel poverty.

5.5.4 The SHCS also suggests that 22% of households in the owner occupied sector and 58% in the social rented sector are in fuel poverty; while 13% of owner occupiers and 30% of social tenants are in extreme fuel poverty. The SHCS sample is too small to allow for robust analysis of the Private Rented Sector.

## 5.6 Scottish Housing Quality Standard (SHQS)

5.6.1 The latest SHCS Local Authority reports published in 2020 and covering the period 2016-2018, also provide estimates for compliance with the Scottish Housing Quality Standard. Overall, 51% of the dwelling stock in Argyll & Bute fails the SHQS, compared to 42% in Scotland as a whole.

**TABLE 5.7: SHQS Non-compliance by Tenure & Household Type**

	% of LA	Tenure			Household Type		
		Owner-occupied	Social Housing	Private Rented	Families	Older	Other
<b>Argyll and Bute</b>	<b>51%</b>	<b>52%</b>	<b>50%</b>	*	<b>47%</b>	<b>52%</b>	<b>52%</b>
Scotland	42%	42%	37%	52%	38%	43%	44%

• Sample size too small for accurate statistical validity

Source: SHCS, LA Report, 2016-18

5.6.2 In terms of specific SHQS criteria, 41% of properties in Argyll & Bute were NOT energy efficient; 14% were NOT healthy, safe and secure; and 5% lacked modern facilities/services. Therefore, energy efficiency remains the critical factor in the local stock condition, and generally Argyll & Bute's stock is in poorer condition than the rest of Scotland.

**TABLE 5.8: SHQS Non-compliance by Criterion**

	Healthy, Safe & Secure	Lacking modern facilities/ services	Not Energy Efficient
A&B	14%	5%	41%
Scotland	12%	7%	31%

NB. Despite the findings of the SHCS regarding the RSL sector (50% fails to meet SHQS), revised and updated figures for the social rented sector, based on actual data from the main HOMEArgyll associations in Argyll and Bute (disaggregated data for other RSLs is not available for Argyll & Bute), suggests that non-compliance has been reduced significantly albeit this excludes a proportion of exemptions and abeyances which cannot

be brought up to the standard for various technical/cost reasons relating to specific properties or types. As noted above, the main category of failure relates to heating/energy efficiency which is difficult to treat in rural/off gas grid areas of this authority.

**TABLE 5.9: SHQS Compliance in RSL Sector (HOMEArgyll only) 2019/20**

ARC: 6.2.1 - Self-contained units meeting SHQS year end - Argyll & Bute*			
RSL	Total Units within scope of SHQS at year end	Total Units Meeting SHQS at year end	% of eligible stock meeting SHQS at year end
ACHA	5,196	2,958	56.9%
Dunbritton*	828	789	95.3%
Fyne Homes	1,560	1,486	95.3%
West Highland H.A.	793	763	96.2%
A&B Total	8,377	5,996	71.6%

(\*Dunbritton data includes West Dunbartonshire stock.)

Source: Scottish Housing Regulator, ARC data, 2020

## 5.7 Energy Efficiency Standard for Social Housing (ESSH).

5.7.1 Following on from the SHQS, and as a key measure within the Scottish Government's Sustainable Housing Strategy, the RSL sector is required to address the Energy Efficiency Standard for Social Housing (ESSH), which was introduced in 2014 in support of the Scottish Government's vision of warm, high quality, affordable, low carbon homes and a housing sector that helps to establish a successful low carbon economy across Scotland. The national target was for all eligible RSL properties to be fully compliant by 2020. The standard was reviewed in 2017, and in 2019 a new standard was launched, setting an even higher requirement for social housing energy efficiency by 2032.

5.7.2 The original standard was based on the minimum Energy Performance Certificate (EPC) rating (broadly EPC Band C or D depending on property and fuel type). Under ESSH2, all social housing should meet, or can be treated as meeting, EPC Band B (Energy Efficiency rating), or is as energy efficient as practically possible, by the end of 2032, within the limits of cost, technology and necessary consent. As of March 2020 the main RSLs in Argyll and Bute recorded their ESSH-compliant status as follows:-

**TABLE 5.10: ESSH Compliance in the RSL Sector, Argyll & Bute, 2020**

ESSH	ACHA	DHA	Fyne Homes	WHHA	HOMEArgyll
Homes raised to standard in 2019/20	332	20	21	5	378
Homes meeting ESSH at March 2020	3333 (56%)	423 (88%)	1529 (98%)	769 (97%)	6054 (75%)
Homes failing ESSH at March 2020	1863	23	31	18	1935
Exemptions	0	37	0	6	43

Source: RSL Returns 2020

- 5.7.3 In 2019/20, 378 RSL homes were improved to meet the Energy Efficiency standard and as of March 2020, 75.4% of the HOMEArgyll stock was EESSH compliant with less than 1% exempt; while just over 24% failed to meet the standard.
- 5.7.4 Overall, individual RSLs have made good progress, however ACHA has a number of difficult to treat properties, particularly in mixed tenure blocks. Of the national, specialist RSLs in Argyll & Bute, only Trust has any significant number of non-compliant properties, with around 30 in total which amounts to approximately 31% of their stock within this authority area.

## 6.0 Social rented stock – detailed profile

6.1 The RSL sector remains the main means of meeting affordable housing need in Argyll and Bute and this is the sector for which the most accurate and up to date information is available. The following tables provide a detailed breakdown of the social rented stock by HMA, and by size, as of 2020. In total, there were 8,629 properties housing around 18% of all households in Argyll & Bute. This covers the main HOMEArgyll landlords plus the provision within this authority by national, specialist RSLs. The breakdown of specialist stock is outlined under Core Output 3 of the HNDA (see Technical Supporting Paper 6). In line with the general distribution of the population, most of the RSL stock is in Lorn (19%); Helensburgh & Lomond (17.8%); and Cowal (17.1%).

**TABLE 6.1: ARGYLL & BUTE RSL STOCK by Size & HMA , March 2020**

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds	Total	% of A&B Total
Bute	492	403	131	27	1	1054	12.2%
Coll & Tiree	14	24	16	-	-	54	0.6%
Cowal	636	497	295	44	4	1476	17.1%
H&L	432	653	399	53	1	1538	17.8%
I,J & C	128	230	133	12	2	505	5.9%
Kintyre	298	488	271	27	-	1084	12.6%
Lorn	521	699	390	35	4	1649	19.1%
Mid Argyll	212	522	275	23	1	1033	12.0%
Mull & Iona	88	91	56	1	-	236	2.7%
<b>A&amp;B Totals</b>	<b>2821</b>	<b>3607</b>	<b>1966</b>	<b>222</b>	<b>13</b>	<b>8629</b>	<b>100.0%</b>

Source: Argyll & Bute Council (Annual RSL Returns, 2020)

6.2 The following table indicates that the most prevalent size of RSL homes is two-bedroom units (almost 42% of total stock). Again, the stock profile varies significantly across the 9 HMAs. Cowal for instance has the lowest proportion of 2 bedrooms (less than 34%) and the highest proportion of 1 bedroom units (almost 47%). Stock size is critical in the context of an increasing proportion of single person and smaller households and an ageing population. Preferred practice by developers is to build 2-bedroom units for single persons, rather than one-beds, particularly for those with specialist care needs – to allow flexibility over time; carers to stay in situ; and/or space for particular needs equipment.

**Table 6.2: Argyll & Bute RSL Stock by Size & HMA (%), March 2020**

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds	Total
Bute	46.7%	38.2%	12.4%	2.6%	0.1%	100.0%
Coll & Tiree	25.9%	44.4%	29.6%	0.0%	0.0%	100.0%
Cowal	43.1%	33.7%	20.0%	3.0%	0.3%	100.0%
Helensburgh & Lomond	28.1%	42.5%	25.9%	3.4%	0.1%	100.0%
Islay Jura Colonsay	25.3%	45.5%	26.3%	2.4%	0.4%	100.0%
Kintyre	27.5%	45.0%	25.0%	2.5%	0.0%	100.0%
Lorn	31.6%	42.4%	23.7%	2.1%	0.2%	100.0%
Mid Argyll	20.5%	50.5%	26.6%	2.2%	0.1%	100.0%
Mull & Iona	37.3%	38.6%	23.7%	0.4%	0.0%	100.0%
<b>A&amp;B Totals</b>	<b>32.7%</b>	<b>41.8%</b>	<b>22.8%</b>	<b>2.6%</b>	<b>0.2%</b>	<b>100.0%</b>

Source: Argyll & Bute Council (Annual RSL Returns), 2020

### 6.3 RSL Turnover Rates

On average, there have been 800-1,000 RSL lets per annum within the RSL stock in recent years (including all HOMEArgyll partners and the specialist, national associations such as Bield, Trust and Key Housing). In 2019/20, the figure was actually one of the lowest turnover rates in recent years, at 810 lets. This excludes new build lets but does include transfers and mutual exchanges within the local system. The following table summarises turnover that year by HMA. Bute had the majority of available lets (21% of the total); while Lorn had over 17% of the lets in that year and Cowal had 16%. In terms of size, 1 bedroom units (including bedsits/studios) accounted for almost half (47%) of the total lets in that year, while two bedroom properties accounted for almost 40%.

**TABLE 6.3: ARGYLL & BUTE RSL LETS, 2019-2020, BY SIZE & HMA (all RSLs, all types & tenures)**

HMA	0/1 bed	2 beds	3 beds	4 beds	Total	% of A&B Total
Bute	112	44	14	2	172	21.2%
Coll & Tiree	0	3	0	0	3	0.4%
Cowal	76	33	19	3	131	16.2%
Helensburgh & Lomond	44	57	16	5	122	15.1%
Islay Jura & Colonsay	15	10	2	0	27	3.3%
Kintyre	40	29	14	3	86	10.6%
Lorn	56	63	19	1	139	17.2%
Mid Argyll	24	73	11	2	110	13.6%
Mull & Iona	10	8	2	0	20	2.5%
A&B Totals	377	320	97	16	810	100.0%

Source: Annual RSL Returns, 2020 (Excludes New Build/ New Let, and properties "still void" at year end)

**Table 6.4: ARGYLL & BUTE RSL LETS, 2019-2020, BY SIZE & HMA (% of HMA Totals)**

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds	Total
Bute	65.1%	25.6%	8.1%	1.2%	-	100.0%
Coll & Tiree	-	100.0%	-	-	-	100.0%
Cowal	58.0%	25.2%	14.5%	2.3%	-	100.0%
H&L	36.1%	46.7%	13.1%	4.1%	-	100.0%
I,J & C	55.6%	37.0%	7.4%	-	-	100.0%
Kintyre	46.5%	33.7%	16.3%	3.5%	-	100.0%
Lorn	40.3%	45.3%	13.7%	0.7%	-	100.0%
Mid Argyll	21.8%	66.4%	10.0%	1.8%	-	100.0%
Mull & Iona	50.0%	40.0%	10.0%	-	-	100.0%
A&B Totals	46.5%	39.5%	12.0%	2.0%	-	100.0%

Source: Annual RSL Returns, 2020 (Excludes New Build/ New Let, and properties "still void" at year end)

## 6.4 Stock Pressures in the social rented sector

6.4.1 This section summarises stock pressures in relation to the social rented sector, based on analysis of the HOMEArgyll Common Housing Register (i.e. waiting list) and annual turnover (lets) in the existing stock. In 2020, there were around 2,469 active applicants on the waiting List; of which 1,611 were deemed to be in housing need (i.e. in receipt of points according to the common allocation policy): 1,619 (66%) were on the general list; 183 (7%) were on the homeless list; and 667 (27%) were on the transfer list. In total, 257 applicants (10%) received the maximum 200 points and would be deemed to be in urgent housing need.

**TABLE 6.5: HOMEArgyll Applicants by HMA and List, 2020**

CHR List	Bute	Coll & Tiree	Cowal	H&L	I J C	Kintyre	Lorn	Mid Argyll	Mull & Iona	A&B Totals
General Waiting List	96	18	255	337	136	64	481	135	97	1,619
Homeless List	<5	0	31	60	15	7	52	14	<5	183
Transfer List	49	<5	114	127	35	50	204	72	15	667
Applicants with 0 Points (no need)	58	<5	130	197	56	39	254	79	42	858
Applicants with 200 (maximum) Points	9	<5	51	77	15	8	67	20	9	257
<b>Total Applicants</b>	<b>148</b>	<b>19</b>	<b>400</b>	<b>524</b>	<b>186</b>	<b>121</b>	<b>737</b>	<b>221</b>	<b>113</b>	<b>2,469</b>

Source: CHR Report (Abritas download), April 2020

6.4.2 The table above shows that Lorn (30%), Helensburgh & Lomond (21%), and Cowal (16%) have the majority of waiting list applicants. In terms of property sizes required, the following table summarises demand by minimum number of bedroom and HMA. Overwhelmingly, need is greatest for 1 bedroom homes (56%), followed by 2 bedroom properties (26%). Nevertheless, there is also some requirement for 3 bedrooms, and to a lesser degree, demand for 4 or more bedroom properties.

**Table 6.6: Common Housing Register by HMA & Size (Number), 2020**

HMA	0/1 bed	2beds	3beds	4beds	5+ beds	Total Applicants	% of All Applicants
Bute	79	42	20	7	-	148	6.0%
Coll & Tiree	15	<5	-	<5	<5	19	0.8%
Cowal	213	115	54	15	3	400	16.2%
H&L	305	124	76	12	7	524	21.2%
I J C	111	49	21	5	-	186	7.5%
Kintyre	58	35	22	6	-	121	4.9%
Lorn	398	213	89	32	5	737	29.9%
Mid Argyll	124	52	30	13	2	221	9.0%
Mull & Iona	78	22	9	<5	<5	113	4.6%
<b>A&amp;B Totals</b>	<b>1,381</b>	<b>654</b>	<b>321</b>	<b>93</b>	<b>20</b>	<b>2,469</b>	<b>100.0%</b>

Source: HOMEArgyll Waiting List, Abritas Report, April 2020 (all active applicants, including transfers, 0 points)



**Table 6.7: Housing Register by HMA and Size Required (%), 2020**

HMA	0/1 bed	2beds	3beds	4beds	5+ beds	Totals
Bute	53.4%	28.4%	13.5%	4.7%	0.0%	100.0%
Coll & Tiree	78.9%	10.5%	0.0%	5.3%	5.3%	100.0%
Cowal	53.3%	28.8%	13.5%	3.8%	0.8%	100.0%
Helensburgh & Lomond	58.2%	23.7%	14.5%	2.3%	1.3%	100.0%
Islay Jura & Colonsay	59.7%	26.3%	11.3%	2.7%	0.0%	100.0%
Kintyre	47.9%	28.9%	18.2%	5.0%	0.0%	100.0%
Lorn	54.0%	28.9%	12.1%	4.3%	0.7%	100.0%
Mid Argyll	56.1%	23.5%	13.6%	5.9%	0.9%	100.0%
Mull & Iona	69.0%	19.5%	8.0%	1.8%	1.8%	100.0%
A&B Totals	55.9%	26.5%	13.0%	3.8%	0.8%	100.0%

**Source: HOMEArgyll Waiting List, Abris Report, April 2020 (all active applicants, including transfers, 0 points)**

6.4.3 Table 6.8 overleaf summarises the current circumstances or tenure of waiting list applicants. Almost a quarter (24%) are currently located in the private rented sector; over 40% rent from an RSL or council; and over 6% currently own a property. Almost 9% of applicants live in the parental home and a further 6% live with friends or relatives. The majority of these applicants residing within Argyll and Bute would not be deemed to require a new build solution in the terms of the CHMA guidance or the “robust and credible” HNDA framework as rehousing would free up their existing home and would not generate a net requirement for additional units within the current system; and their need would therefore have to be addressed via management responses and/or in situ or from existing stock.

While the current HNDA process would suggest that only around 12% of the waiting list would directly generate a need for a new build home, the council and RSL partners would argue strongly that many of the applicants residing with parents, family or friends should have the option to live independently and form a new household and could therefore also generate a direct or indirect need for additional housing in the area.

It is also acknowledged that while the RSL waiting list register is a primary source of robust evidence regarding the extent and nature of housing need in an area, there are limits to the comprehensiveness of the data, particularly in an authority such as Argyll and Bute where many residents may choose not to register their need for various reasons. Conversely, the official waiting list statistics do tend to include applicants who may have no actual need, or may not even intend to accept an offer if made, or who are future-proofing against possible need arising at some unforeseen time yet to come and which may never materialise. The council seeks to address these data issues by undertaking extensive primary research into housing need and demand, as well as triangulating research across different datasets and information sources. Nevertheless, the waiting list remains a crucial and key source of evidence for the HNDA.

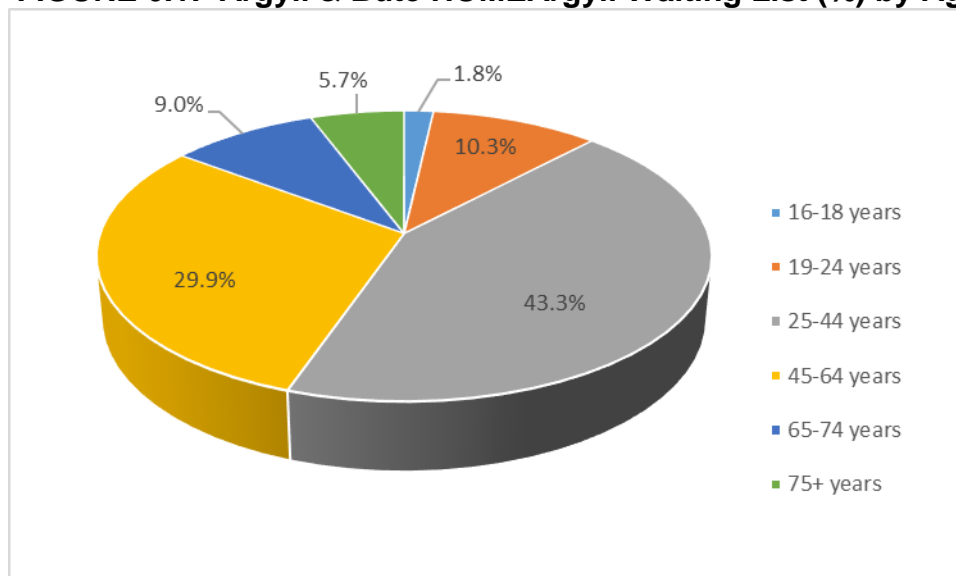
**TABLE 6.8: Housing Register by Current Circumstance/Tenure, 2020**

Current Circumstances - (Tenure/Type of accommodation)	Argyll & Bute Total	
	Nos	%
I am a lodger / sub tenant	60	2.4%
I am in HM Forces	10	0.4%
I am in prison	6	0.2%
I have no fixed address	131	5.3%
I live in a caravan / mobile home / boat	40	1.6%
I live in a hospital / residential care	16	0.6%
I live in a hostel, B&B or refuge	60	2.4%
I live with friends or relatives	144	5.8%
I live with my parents	215	8.7%
I own my own home	147	6.0%
I own my own home via a Shared Ownership or Homestake scheme	<5	0.2%
I rent from a Housing Association	842	34.1%
I rent from a Local Authority	150	6.1%
I rent from a Private Landlord	589	23.9%
I rent from my employer	53	2.1%
no details/unknown	2	0.1%
<b>TOTAL</b>	<b>2469</b>	<b>100.0%</b>

Source: HOMEArgyll Waiting List, Abris Report, April 2020 (all active applicants, including transfers, 0 points)

6.4.4 Breaking the waiting list down by age of primary applicant (designated head of household), gives a better idea of the demand from different age groups, and the following graph summarises the data in the accompanying table below. The majority of applicants are aged 25 to 44, particularly in Lorn.

**FIGURE 6.1: Argyll & Bute HOMEArgyll Waiting List (%) by Age\* 2020**



(\*Age of Primary Applicant in Household)

Source: HOMEArgyll Waiting List, April 2020

**Table 6.4: Common Housing Register by Age\* and HMA, 2020 (number)**

Primary Applicant Age Break Down (nos)	Bute	Coll & Tiree	Cowal	H & L	I, J & C	Kintyre	Lorn	Mid-Argyll	Mull & Iona	A&B TOTAL
16 - 18 years	<5	0	11	11	<5	<5	10	7	0	44
19 - 24 years	8	<5	53	67	20	7	71	23	3	253
25 - 44 years	49	5	168	214	91	50	366	85	40	1,068
45 - 64 years	49	9	123	152	50	36	216	67	37	739
65 - 74 years	24	3	30	54	14	17	45	22	14	223
75 + years	17	<5	13	25	8	10	29	17	19	141
<b>Total</b>	<b>148</b>	<b>19</b>	<b>400</b>	<b>523</b>	<b>186</b>	<b>121</b>	<b>737</b>	<b>221</b>	<b>113</b>	<b>2,468</b>

(\*Age of Primary Applicant. 1 Bute Applicant no age provided.)

Source: HOMEArgyll Waiting List, 2020

**Table 6.5: Common Housing Register by Age and HMA, 2020 (%)**

Primary Applicant Age Break Down (% of HMA)	Bute	Coll & Tiree	Cowal	H & L	I, J & C	Kintyre	Lorn	Mid-Argyll	Mull & Iona	A&B TOTAL
16 - 18 years	0.7%	0.0%	2.8%	2%	1.6%	0.8%	1%	3.2%	0%	1.8%
19 - 24 years	5.4%	5.3%	13.3%	13%	10.8%	5.8%	10%	10.4%	3%	10.3%
25 - 44 years	33.1%	26.3%	42.0%	41%	48.9%	41.3%	50%	38.5%	35%	43.3%
45 - 64 years	33.1%	47.4%	30.8%	29%	26.9%	29.8%	29%	30.3%	33%	29.9%
65 - 74 years	16.2%	15.8%	7.5%	10%	7.5%	14.0%	6%	10.0%	12%	9.0%
75 + years	11.5%	5.3%	3.8%	5%	4.3%	8.3%	4%	7.7%	17%	5.7%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: HOMEArgyll Waiting List, 2020

## 6.5 Pressure Ratios

6.5.1 Comparing waiting list demand with available lets (pressure ratios) provides a provisional indication of potential imbalances in supply and demand and can highlight areas of housing pressure. Overall, there are around 3 applicants per available let in Argyll and Bute, i.e. a pressure ratio of 3:1 (based on all active applicants; ratios are lower if only those applicants with points are considered); however this varies considerably by HMA as the following table illustrates. Based solely on these figures, the most pressurised areas appear to be Islay, Jura & Colonsay (7:1); Coll & Tiree and Mull & Iona (both 6:1).

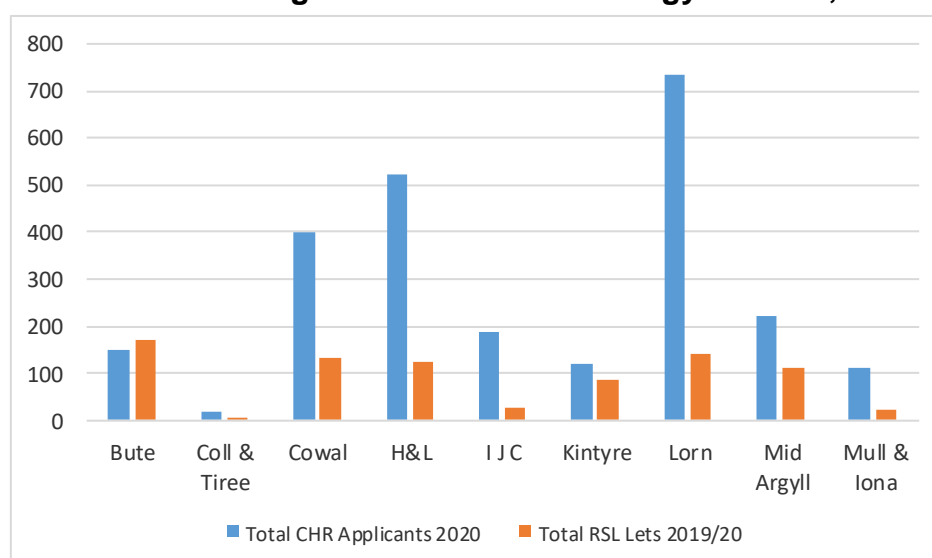
**Table 6.9: Pressure Ratios by HMA, 2020**

HOUSING MARKET AREA	Waiting List#1 (All Applicants)	Waiting List#2 (Excludes nil points & transfers)	LETS (excl. new build/lets)	PRESSURE RATIO#1 (All APPs : LETS)	PRESSURE RATIO#2 (Selected APPs : LETS)
Bute	148	41	172	1:1	n/a
Coll & Tiree	19	15	3	6:1	5:1
Cowal	400	156	131	3:1	1:1
Helensburgh & Lomond	524	200	122	4:1	2:1
Islay, Jura & Colonsay	186	95	27	7:1	4:1
Kintyre	121	32	86	1:1	n/a
Lorn	737	279	139	5:1	2:1
Mid-Argyll	221	70	110	2:1	n/a
Mull & Iona	113	56	20	6:1	3:1
<b>Total for A&amp;B</b>	<b>2,469</b>	<b>944</b>	<b>810</b>	<b>3:1</b>	<b>1:1</b>

Source: Annual RSL Returns 2019/20 & HOME Argyll Waiting list 2020

6.5.2 However, the following chart (also derived from the table above) gives a graphic indication that in terms of numerical supply and demand, Lorn still exhibits one of the most significant imbalances within Argyll & Bute. Apart from Bute and potentially Kintyre, there appears to be at least some degree of unmet need throughout the authority area.

**FIGURE 6.2: Waiting List and Lets within Argyll & Bute, 2019/20**



6.5.3 While this is an important indication of relative geographic pressures within the existing stock, it can mask particular “hotspots” at the very localised level and further detailed analysis helps to identify individual community needs in the more rural and island areas. This is considered via the SHIP process, and lies outwith the initial focus of the HNDA. It should also be noted that this primary analysis by definition considers lettings localities where RSL stock already exists. The Council and RSL partners have attempted to address this by allowing applicants to register interest in locations with no available stock at present; however, to date, this has failed to provide any meaningful or valid data for analysis.

6.5.4 Analysing the pressure ratios by property size (number of bedrooms), provides more detailed evidence of mismatches in supply and demand by HMA. With no turnover in 1 bedroom properties for instance, Coll & Tiree exhibits very high pressure despite overall number of applicants being considerably lower than some of the other HMAs. One bedroom homes are also highly pressured in Mull & Iona, Lorn, Helensburgh & Lomond, and Islay, Jura & Colonsay. Lorn also appears to have an excessive degree of pressure for 4 bedrooms; whilst the 3 bedroom pressure ratio in Islay, Jura & Colonsay is also markedly high. In Argyll and Bute as a whole, there is also an apparent pressure on larger, 5+ bedroom properties which is dispersed across the authority area.

**TABLE 6.7: Pressure Ratios by HMA and Property Size, 2019/20**

HMA	0/1 bed	2beds	3beds	4beds	5+ beds	Totals
Bute	1:1	1:1	1:1	4:1	n/a	1:1
Coll & Tiree	15:0	1:1	n/a	1:0	1:0	6:1
Cowal	3:1	3:1	3:1	5:1	3:0	3:1
Helensburgh & Lomond	7:1	2:1	5:1	2:1	7:0	4:1
Islay Jura & Colonsay	7:1	5:1	11:1	4:0	n/a	7:1
Kintyre	1:1	1:1	2:1	2:1	n/a	1:1
Lorn	7:1	3:1	5:1	32:1	5:0	5:1
Mid Argyll	5:1	1:1	3:1	7:1	2:0	2:1
Mull & Iona	8:1	3:1	5:1	2:0	2:0	6:1
A&B Totals	4:1	2:1	3:1	6:1	20:0	3:1

Source: Council Abrisas CHR Reports & Annual RSL Returns, 2019/20

NB. Pressure ratios should be treated with some caution, particularly where numerical values (actual cases) are low, and cannot be used in isolation of other evidence and analysis. A change of only one or two lets (up or down) over the course of a year could have a significant statistical impact on the ratios, therefore analysis should be considered over a period of years and in general is used as purely indicative of possible trends/relative pressures.

## 6.6 Potential Demand for Alternative (“intermediate”) Tenures

6.6.1 As well as registering need for social rented housing, the HOMEArgyll common housing register allows applicants to express potential interest in other forms of affordable housing which RSLs may also deliver. These include models of New Supply Shared Equity, Open Market Shared Equity, Low Cost Home Ownership, and subsidised Mid Market Rent. Applicants can select more than one option and this is purely a subjective statement of interest; it does not indicate the actual level of eligibility or financial viability for these intermediate housing models. Nevertheless it does provide an initial estimate of potential demand. Mid Market Rent is a popular option with RSL waiting list applicants although in practice this may prove less realistic and more challenging to deliver in parts of Argyll and Bute, dependent on the local housing market and on development costs.

**TABLE 6.8: RSL Applicants Interested in Alternative Tenures by HMA, 2020**

*Applicants Expressing Interest in:-	Bute	Coll & Tiree	Cowal	H&L	I J C	Kintyre	Lorn	Mid Argyll	Mull & Iona	A&B
Mid-Market Rent	9	2	49	78	45	14	139	25	24	385
Shared Ownership	11	3	48	71	39	9	142	21	29	373
Shared Equity/LIFT	14	3	35	50	14	5	94	8	15	238

(\*N.B. Applicants can select multiple options)

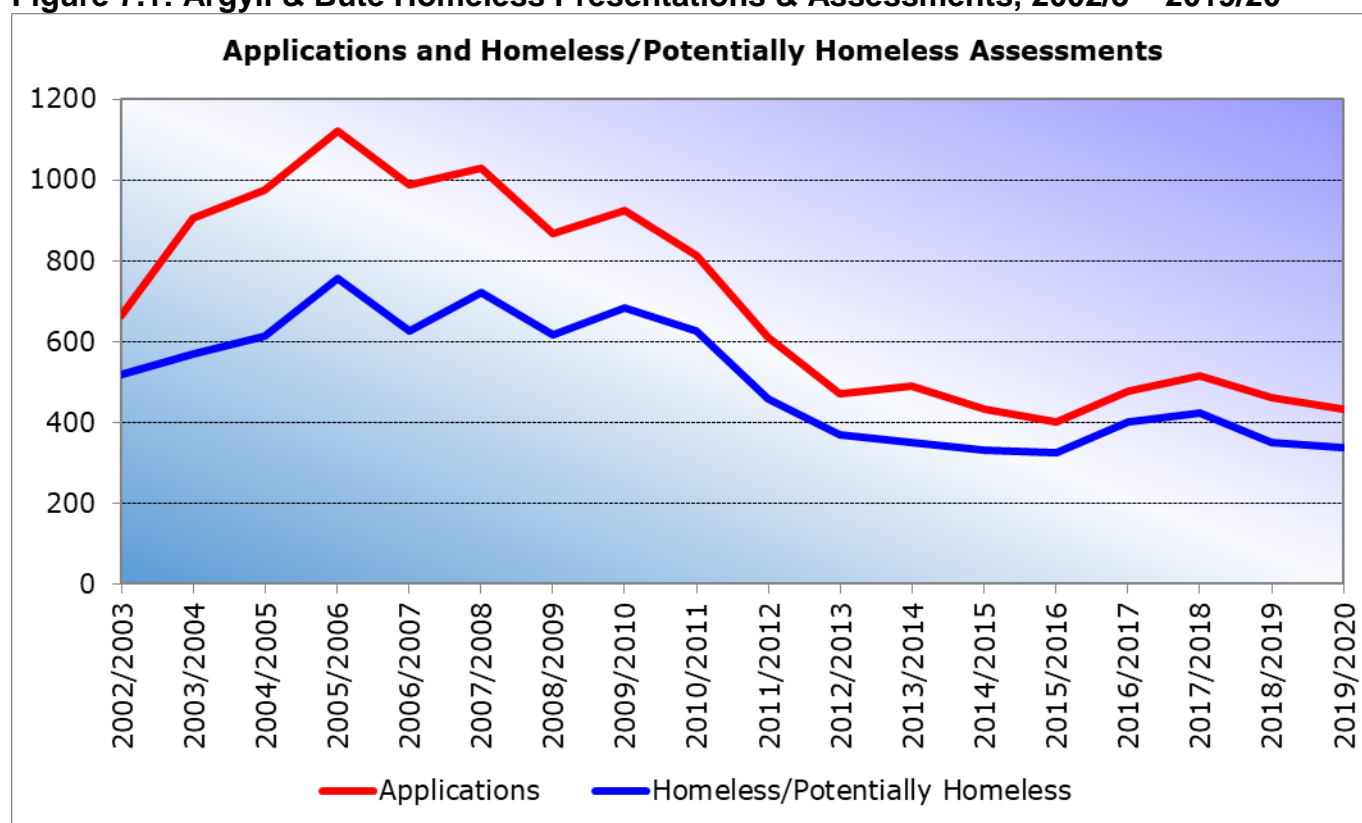
Source: HOMEArgyll Waiting List, April 2020 (Abitas Report)

6.6.2 A preliminary review of the table above suggests that there would be a level of valid demand for alternative affordable tenures in Lorn and Helensburgh & Lomond in particular, but small scale provision could also be viable and meet a specific need in other HMAs too. Further detailed analysis of this issue is included in a separate HNDA Technical Paper on Housing Market Affordability and was the subject of a detailed research project which the council commissioned from independent consultants in 2019/20. Both papers are available on request or on the council website at: <https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0>

## 7.0 Homelessness

- 7.1 As an instance of extreme housing need, homelessness is obviously a key indicator of potential pressures within the housing system. In line with HNDA guidance, this would tend to be one category of need which would require an additional, new build solution (not necessarily to be provided as a bespoke option for individual homeless households – the new build units would generate “churn” or movement within the local housing system freeing up consequential lets) and as such would be dealt with under Core Output 2 (“existing need”), however there are also potential in situ solutions that may be relevant in addressing this issue, and a clear understanding of the nature, causes and profile of homelessness will help to identify possible alternative strategic interventions.
- 7.2 Reflecting recent national trends, the number of homeless presentations in Argyll and Bute has declined significantly over the last decade (-53%). The majority of applicants are aged 26 -59 (63%). The number of young persons aged 16-17 has declined by 71% over the last decade and currently this group comprises only 5% of total applications.

**Figure 7.1: Argyll & Bute Homeless Presentations & Assessments, 2002/3 – 2019/20**



Source: Scottish Government Annual Report for Argyll & Bute, 2019/20

**TABLE 7.1: Homeless Applications by Banded Age**

Age	2009/10	2014/15	2019/20	% Change 2015-2020	% Change 2010-2020
16 - 17	70	23	20	-13.0%	-71.4%
18 - 25	275	131	110	-16.0%	-60.0%
26 - 59	534	255	271	6.3%	-49.3%
60+	46	25	31	24.0%	-32.6%
<b>All</b>	<b>925</b>	<b>434</b>	<b>432</b>	<b>-0.5%</b>	<b>-53.3%</b>

Source: Scottish Government Annual Report for Argyll & Bute, 2019/20

- 7.3 Applications from all household types have declined in line with the overall figures. However, single persons remain the primary category presenting as homeless (68%).

**TABLE 7.2: Homeless Applications by household type 2019/20**

Household Type	2009/10	2014/15	2019/20	% Change 2015-2020	% Change 2010-2020
Single Person	502	266	293	10.2%	-41.6%
Single Parent	214	97	77	-20.6%	-64.0%
Couple	100	33	34	3.0%	-66.0%
Couple with Children	83	26	22	-15.4%	-73.5%
Other	12	8	<5	-75.0%	-83.3%
Other with Children	14	<5	<5	0.0%	-71.4%

Source: Scottish Government Annual Report for Argyll & Bute, 2019/20

- 7.4 The following table shows the origin tenure of homeless households. The majority lived in the parental/family home or with relatives (129; 30%) or in the private rented sector (85; 20%) and this broadly reflects the profile over the last decade.

**TABLE 7.3: Homeless Applications by property type 2009/10 – 2019/20**

Origin "tenure"	2009/10	2019/20	% Change
Own property - LA tenancy	18	8	-55.6%
Own property - RSL tenancy	83	53	-36.1%
Own property - private rented tenancy	205	85	-58.5%
Own property - tenancy secured through employment / tied house	23	15	-34.8%
Own property - owning / buying	73	13	-82.2%
Parental / family home / relatives	276	129	-53.3%
Friends / partners	121	72	-40.5%
Armed services accommodation	10	0	-100.0%
Prison	24	16	-33.3%
Hospital	11	<5	-63.6%
Children's residential accommodation (looked after by the local authority)	<5	0	-100.0%
Supported accommodation	5	<5	-80.0%
Hostel (unsupported)	0	<5	
Bed & Breakfast	5	<5	-60.0%
Caravan / mobile home	17	9	-47.1%
Long-term roofless	<5	0	-100.0%
Long-term sofa-surfing	23	13	-43.5%
Other	24	5	-79.2%
Not known / refused	<5	<5	0.0%
Own property - Shared ownership / Shared equity / LCHO	0	0	0.0%
Lodger	0	<5	
Shared Property – Private Rented Sector	0	<5	
Shared Property – Local authority	0	<5	
Shared Property - RSL	0	<5	
All	925	432	-53.3%

Source: Scottish Government Annual Report for Argyll & Bute, 2019/20



(Again, it should be noted that many of the apparently significant percentage changes in the table above are based on very small numbers and should therefore be treated with some caution.)

7.5 The most common reasons for presenting as homeless in 2019/20 were “non-violent dispute within household/relationship breakdown” (25%) and being “asked to leave” (18%), although numerically the latter reason saw a significant drop over the decade (from 264 to 77). The reasons for applying as homeless are detailed in the following table.

**TABLE 7.4: Homeless Applications by technical reason for application, 2009/10 – 2019/20**

Technical Reason for Homelessness	2009/10	2019/20	% Change
Termination of tenancy / mortgage due to rent arrears / default on payments	61	26	-57.4%
Other action by landlord resulting in the termination of the tenancy	78	51	-34.6%
Applicant terminated secure accommodation	8	8	0.0%
Loss of service / tied accommodation	25	13	-48.0%
Discharge from prison / hospital / care / other institution	34	19	-44.1%
Emergency (fire, flood, storm, closing order from Environmental Health etc.)	<5	<5	-66.7%
Forced division and sale of matrimonial home	5	<5	-60.0%
Other reason for loss of accommodation	40	31	-22.5%
Dispute within household: violent or abusive	69	33	-52.2%
Dispute within household / relationship breakdown: non-violent	136	109	-19.9%
Fleeing non-domestic violence	24	13	-45.8%
Harassment	14	5	-64.3%
Overcrowding	40	18	-55.0%
Asked to leave	264	77	-70.8%
Other reason for leaving accommodation / household	124	26	-79.0%
All	925	432	-53.3%

Source: Scottish Government Annual Report for Argyll & Bute, 2019/20

7.6 The following table outlines the outcomes for homeless applicants as a percentage of annual totals. The main outcome in 2019/20 was the provision of an SST, and while overall numbers have declined, this was a significantly higher proportion of the year’s outcomes than a decade ago in 2009/10. As previously, the other main outcome was finding “no duty owed to applicant”. A slightly lower proportion of homeless applicants were rehoused in the private rented sector and a lower proportion also lost contact before duty had been discharged. The proportion returning to previous accommodation has also fallen slightly but remains relatively significant.

**TABLE 7.5: Homeless Outcomes 2009/10 and 2019/20 (%)**

Outcomes (percentage)	2009/2010	2019/2020
Scottish Secure Tenancy	36.9	46.7
Private Rented Tenancy	7.9	6.1
Hostel	0	0
Returned to previous/ friends/ voluntary organisation	10.3	8.7
Women's Refuge	0.1	0
Residential care/nursing home/shared supported	0	0.2
Other - Known	3.7	4.3
Other - Not Known	3.8	1.7
No duty owed to applicant	28.4	24.5
Contact lost before duty discharge	8.9	7.8
All	100	100

Source: Scottish Government Annual Report for Argyll & Bute, 2019/20

7.7 Supporting analysis of recent years' homeless trends, suggests that on average around 57% of closed cases are able to secure a permanent solution in the social or private rented sectors, and it is anticipated that similar in situ or management solutions can be sustained or increased in the future.

**TABLE 7.6: Homeless applicants securing permanent home as % of all outcomes**

Outcome	2015/16	2016/17	2017/18	2018/19	2019/20	Average
Scottish Secure Tenancy (SST)	204	262	230	223	198	223
Private Rented Tenancy (PRT)	38	34	31	29	26	31
Total SST + PRT	242	296	261	252	224	254
% of all outcomes	58.2%	61.9%	53.7%	56.9%	52.8%	57%

**Figure 7.2: Homeless Outcomes - Annual Scottish Secure Tenancies, 2002/3 – 2019/20**

## 7.8 Homelessness – in summary

- In 2019/20, 432 households made applications for assistance under homeless legislation in Argyll & Bute, down 6% on the previous year. 424 cases were closed during the year
- The highest concentration of cases were in Helensburgh & Lomond (25%), Lorn (23%), and Cowal (21%).
- 68% of applicants were single people. Single parents constituted 18%, couples 8%, and households with children made up 6%.
- 63% of applicants are aged 25-59; 30% are aged 16-25; and 7% are aged 60+. 47% of all applications are from single males.
- 50 applicants slept rough 3 months prior to their application; and 12% of all homeless applicants in Argyll and Bute have experience of sleeping rough which is proportionately higher than Scotland (8%).
- 8% of applicants lost contact with the Housing Service or withdrew their application, which is comparable to 7.5% in Scotland.
- As of March 2020, there were 117 households in temporary accommodation. This is consistent with the previous year's figures. However this was pre-Covid and in 2020/21 additional units of temporary accommodation were required to meet lockdown emergencies.
- 25% of homeless cases were due to non-violent dispute within household/relationship breakdown; 18% were asked to leave; 12% were as a result of "other action" by landlord to terminate tenancy; 8% were due to violent/abusive disputes within the household; and 7% were for other reasons leading to loss of accommodation.
- In 2019/20, 51% of cases were found to be unintentionally homeless and in priority need; 19% were unintentional and threatened homelessness; 10% resolved homelessness prior to assessment; 7% were intentionally homeless; and 5% were neither homeless nor potentially homeless.
- Repeat homelessness in Argyll & Bute is lower than Scotland as a whole (4.6% compared to 4.8%).
- The average time to discharge the homelessness duty was 37 weeks in 2019/20, an increase on the previous year's average of 35 weeks.

**Further homelessness analysis is included under HNDA Core Output 4, with reference to specialist accommodation, tenancy support, temporary accommodation, and support for complex health and addiction issues.**

## 8.0 Overcrowding and concealed households

- 8.1 Around 596 waiting list applicants are overcrowded in Argyll and Bute (approximately 24% of the total active list in 2020), as determined by the common allocation policy based on household size, ages and relationships, and number of bedrooms in a property.
- 8.2 A household of unrelated adults sharing a kitchen, bathroom or WC with another household but not sharing meals is considered to be a “concealed household”, and analysis of the HOMEArgyll register indicates around 353 applicants sharing amenities such as individual bedrooms, living room, kitchen, bathroom or inside toilet with non-members of their household.
- 8.3 More generally, across the population of Argyll and Bute, the 2011 Census recorded around 2,597 households (6.5%) living in overcrowded conditions in Argyll and Bute; while conversely 29,488 (73.5%) were under-occupying. There were also estimated to be around 282 concealed households (1.1% of the total) at that time. Households identified as both overcrowded and concealed are considered likely to generate a need for an additional home as they are unlikely to be counted within household projections and they will not release a property for another household’s use when they move on. These are accounted for under HNDA Core Output 2 (“existing need”). However, the majority of households that are *either* overcrowded *or* concealed households (as opposed to those who are *both*) will require some other solution.

**Table 8.1: Applicants defined as Overcrowded & “Concealed” households, 2020**

	Bute	Coll & Tiree	Cowal	H&L	IJC	Kintyre	Lorn	Mid Argyll	Mull & Iona	A&B Total
Overcrowded	26	5	110	119	52	24	202	41	17	596
Concealed	10	3	62	57	42	12	127	21	19	353
Both overcrowded AND concealed	3	2	17	19	8	4	46	7	2	108

Source: HOMEArgyll Common Housing Register (Abitas report, April 2020)

NB. The combined figures exclude applicants who have received points for “unsuitable or insecure housing” in order to remove double counting with those households who are captured under the category of “Homeless households and those in temporary accommodation” in the HNDA Tool calculations for estimating new build requirements. Further details of this calculation and the inputs approved for running the CHMA’s HNDA Tool are set out in a separate Technical Supporting Paper.

Alternative estimates for these categories of need have been analysed from the HNDA Household Surveys of 2018 and 2019, using relevant proxy figures. These are also detailed in the separate Technical Supporting Paper on determining existing need and inputs for running the HNDA Tool.

## 9.0 In-situ / Management Solutions

- The HOMEArgyll common allocations policy is designed to make best use of existing stock by awarding points to applicants who are overcrowded, under-occupying, or sharing facilities with another household; as well as those with a range of other defined needs.
- A Tenants Incentive Scheme has also been successfully piloted in recent years to encourage and support tenants wishing to downsize within the social sector, and thus free up larger properties for families in need. While the impact of this measure is likely to be modest, it is hoped that the initiative can be sustained in the future.
- Improving and increasing access to the private sector, both in terms of affordable home ownership options and secure private rented tenancies (e.g. via the Rent Deposit Guarantee Scheme), remains an important solution that will meet the needs of many households and help to make more effective use of existing stock across the local housing system
- Reconfiguring existing stock can also have an impact on the healthy balance and functioning of the local housing system. Demolition / restructuring of existing RSL stock has been implemented in recent years and should continue to be considered in tandem with future development programmes as well as regeneration schemes. This would help to ensure that new build does not have an adverse or unforeseen effect, for example, in creating market over-supplies in certain communities, or displacement and destabilisation in local systems. Other forms of reconfiguration or remodelling, such as extensions and conversions, where appropriate, can also have a positive impact and may prove a useful mechanism to address particular needs albeit this has not to date had a significant contribution to the overall stock.
- Energy efficiency options to tackle fuel poverty and improve stock condition, along with other mechanisms in support of property maintenance and improvement, are likely to have a major role in maximising the effectiveness of existing stock and helping to alleviate housing need, albeit there are a proportion of hard-to-treat or unsuitable properties across the authority area.
- The provision of timeous information and advice, and the delivery of a comprehensive Housing Options service, has already proved invaluable in preventing and reducing homelessness in the first instance and addressing wider housing need in the area.
- The implementation of the council's Rapid Rehousing Transition Plan and the promotion of an effective Housing First model are expected to deliver significant positive outcomes for homeless households and some of the most vulnerable individuals in extreme housing need.
- The council's successful empty homes policy has consistently delivered positive outcomes and exceeded baseline targets. In the majority of cases this is achieved with minimal or nil financial assistance from the council, by dedicated housing staff.
- Stock repairs, maintenance and improvement programmes across all tenures are critical measures for maximising the effectiveness of existing homes and ensuring long term sustainability of local communities. The council's revised Scheme of Assistance will have a central role to play in this activity.
- The provision of aids and adaptations, and, increasingly, new models of Technology Enabled Care in the home, make a major contribution towards addressing particular needs within the existing system and supporting independent living.

- 9.1 Quantifying the potential impact of such in situ/ management solutions and alternative interventions can be problematic, and the following summary is purely indicative, based on a professional assessment of recent trends (average outputs over the last 3 – 5 years, for instance) and conservative assumptions on the availability of future resources. These do not constitute actual or recommended targets for the LHS at this stage.

**TABLE 9.1: Estimated Impact of Alternative Strategic Interventions**

Alternative Intervention (i.e. other than new build solutions)	Potential Impact		
	Annual	5 Years	10 Years
RSL Turnover (average annual relets including transfers, mutual exchanges etc.)	850	4,250	8,500
PRS tenancies (average annual lets to homeless only)	31	155	310
Empty Homes (average completed caseload -private sector only)	25	125	250
BTS/PRS/Tenement/Mixed Tenure Improvements (est. average annual units supported via PSHG)	40	200	400
Housing Options / Homeless Prevention – e.g. Rent Deposit Guarantee Scheme; Tenancy Support services, RRTP interventions, Mediation etc. (annual average Information and Advice cases with positive outcomes)	400	2,000	4,000
Aids & adaptations and other Assistive Technology - telehealth/ telecare installations (est. annual average properties supported via PSHG, Care & Repair, or RSL Stage 3 grants)	400	2,000	4,000
Energy Efficiency measures (annual average properties in receipt of HEEPABS; advice and assistance from HES/Allenergy etc.)	280	1,400	2,800
<b>TOTAL</b>	<b>2,026</b>	<b>10,130</b>	<b>20,260</b>

- 9.2 On this basis, it is estimated that over 2,000 persons or households can have their housing need addressed within the existing housing system through a range of services and strategic interventions, which do not require a new build solution. Over the 5 year planning period for the next LHS this would amount to over 10,100 households in total.
- 9.3 In addition, of course, a substantial number of local residents and in-coming households do still meet their housing needs independently through private market purchases. Between 2015 and 2019 there were a total of 8,840 house sales in Argyll and Bute, averaging 1,768 per annum. This includes new build and second-hand sales. While it is evident that a significant, though unquantified, proportion of these transactions result in second/holiday homes, or “ineffective” stock, nevertheless open market sales do remain an important factor in addressing demand within the local housing system.

## 10. Postscript – The Impact of Covid-19

The immediate and potential, longer-term impacts of the coronavirus pandemic, combined with the consequent lockdown measures, are clearly significant but remain difficult to assess and quantify at the time of writing, as of the end of 2020. Despite positive indications of an effective vaccine becoming available in 2021, in many cases serious, and possibly irreversible, damage has already affected many local economies as well as the wider health and well-being of local communities.

Key drivers of the HNDA process, such as demography, population movement, and the economy, will definitely be affected; however it is too early to assess the precise nature and scope of these effects, or the implications for the operation of local housing systems and markets. Potential impacts that could influence some of the trends and analysis outlined in this paper, might include:

- Increased numbers of households facing difficulties with housing costs, and in extreme cases, loss of their home due to mounting rent arrears or mortgage defaults arising from job losses and/or reduced incomes. Some measures are in place nationally to mitigate these impacts in the immediate term, such as a moratorium on evictions, however in the longer terms there could be an increase in people experiencing or threatened with homelessness.
- Increased incidence of domestic abuse or violent disputes within households. Initial monitoring of cases recorded in Argyll & Bute, following the first lockdown in March 2020, do not indicate abnormal spikes in such presentations, however this will need to be monitored closely on a continuing basis. The Council and partners have made formal commitments to address this issue proactively.
- Anomalous fluctuations in local housing markets, including sudden increased sales activity and increased property or rental prices in areas which have been previously depressed or stagnant. This may reflect the desire for some people outwith the area to secure a safe haven in a perceived rural or island idyll; however it could also indicate increased interest in second/holiday homes which would further constrain access to permanent accommodation for local residents or those wishing to move for employment reasons. Consequently, such behavioural shifts could lead to increased pressures on the local housing system and could undermine local community sustainability in the longer term.
- Issues with service delivery, staffing levels, and disruption to supply chains. This could impact on many of the strategic interventions and activities outlined in this paper, such as contract work for property repairs and maintenance; the installation of energy efficiency improvements; the provision of professional advice, support and assistance; estate management and housing services; and a range of other functions.

This is not an exhaustive or comprehensive summary of potential impacts.

In relation to the HNDA, these issues will need to be monitored, evaluated and reviewed on an annual basis and factored into regular and localised revisions of the assessment of need and demand.

## 11. Key Issues for the LHS

<b>LHS &amp; Development Plan</b>	<b>Housing Stock Profile and Pressures - Key Issues Identified in the HNDA</b>
<b>Housing quality</b>	<ol style="list-style-type: none"><li data-bbox="644 300 1465 913">1. There has been significant investment in improvements to the RSL stock condition over the last five years, and, discounting exemptions and abeyances, most individual landlords have effectively met SHQS targets for the majority of their eligible properties. However, energy efficiency remains a concern in this authority and is the criterion against which most fails are recorded. The introduction of the EESSH has helped to stimulate further improvements in this area, nevertheless around one quarter of the RSL properties in Argyll &amp; Bute still failed to comply with the standard as of 2020. This is primarily due to hard-to-treat properties and challenges in engaging with private owners in mixed tenure schemes.</li><li data-bbox="644 943 1465 1720">2. In recent years stock condition in the PRS has seen some improvements, despite the age profile of the sector and historic under-investment by a proportion of landlords. In 2013, 43% of survey respondents indicated a need for major repairs while in 2019 this figure had fallen to 23%. Conversely, tenant satisfaction in the PRS has increased from 76% in 2013 to 89% in 2019. In addition, the historic issue in the Argyll and Bute context of BTS failures due to the prevalence of private water supplies particularly in rural stock, also appears to be improving – latest estimates suggest only 1% of dwellings in this authority are BTS, compared to 2% in Scotland as a whole. Nevertheless a proportion of poor stock condition persists in the private sector, and, given the constraints on Private Sector Housing Grant assistance available, this may continue to present a challenge for the future.</li><li data-bbox="644 1749 1465 1989">3. A significant proportion of the dwelling stock is off the gas grid and/or comprises hard-to-treat construction types. A targeted strategy is necessary to address these issues and to capitalise on the positive impact of schemes such as HEEPS:ABS which have delivered substantial levels of</li></ol>



investment across Argyll & Bute into effective energy efficiency measures. Monitoring and quantifying the wider outcomes and benefits to individual households of these schemes should be progressed to ensure investment is being targeted appropriately.

4. In addition to the initiatives referred to above, the provision of welfare rights advice and other measures to tackle fuel poverty and support income maximisation and financial inclusion will also be critical, given the significant levels of fuel poverty in the area, and a degree of residual extreme fuel poverty.

### **Housing stock pressures**

1. Despite the declining population and the successful reduction in both waiting list applicants and homeless presentations over the last five years (combined with a healthy and sustained SHIP development programme that has resulted in increasing RSL stock in recent years), significant mismatches in housing supply and demand remain evident across much of the authority area. Nevertheless, at the same time areas of low demand have been noted and are giving some concern to RSLs. These require to be addressed via particular management strategies, (e.g. void policies, local lettings initiatives, and empty homes procedures) in tandem with regeneration schemes.
2. Argyll and Bute has one of the highest levels of ineffective stock in Scotland, and the incidence of second/holiday homes is a particular feature of the local system. While various pros and cons are acknowledged (some welcome the perceived economic benefits), this does mean that a significant proportion of existing stock is unavailable to meet either existing local needs or to attract potential, new, economically active households to settle in the area. The Council has introduced measures such as utilising council tax powers to influence this situation with some success and the situation needs to be closely monitored moving forward. A particular evolving issue has been identified in relation to short-term lets, and the "Airbnb" model of provision which can cause

	<p>destabilisation in very localised housing markets and further constrain effective stock available to address permanent housing need and demand.</p> <p>3. Despite the increase in RSL stock in recent years, this sector remains below the national level in some HMAs and this is likely to lead to further imbalances/pressures. The PRS in Argyll and Bute has always made an important contribution towards meeting local need, and the latest data from the council's Private Landlord Register (if accurate) indicates significant proportionate increases in this tenure over recent years. The focus in the immediate future is likely to be on improving and maintaining quality management, conditions and efficiency in this sector.</p>
<p><b>Size, type, tenure and location of future housing</b></p>	<p>1. The main mismatch in supply and demand is in smaller properties, particularly 1 and 2 bedroom units, however there is also a persistent, unmet need for larger, family size properties in some areas too.</p> <p>2. Housing pressure is evident in a number of HMAs including many of the islands and Lorn; and also within localised sub-areas and settlements across Argyll &amp; Bute. On the other hand, low demand/over supply has been most persistent in Bute and Kintyre and may be emerging in other areas. Careful monitoring on an annual basis is required to ensure these imbalances are managed appropriately.</p> <p>3. Housing Options, and the delivery of personalised, timeous information and advice, has already had a proven and significant impact both in alleviating and forestalling housing need before it reaches crisis point. This should remain a primary focus of the future strategy and of service providers.</p> <p>4. The overall reduction in homelessness must be sustained but close monitoring is also required to ensure that current systems are not simply "gate-keeping" or artificially restricting entry to the homeless route for rehousing. It is vital to ensure that the significant reduction in presentations is due to positive interventions and genuine, sustainable</p>

	<p>outcomes for the individuals involved. It is hoped that the implementation of the Rapid Rehousing Plan and a move to the Housing First model will prove beneficial in dealing with extreme instances of housing need.</p>
<p><b>Sustaining communities i.e. using tenure diversification/ regeneration</b></p>	<ol style="list-style-type: none"> <li>1. Traditionally, there has been a perception that the demand for affordable, intermediate tenures and the viability of their development may be limited in certain localities within Argyll and Bute, particularly in rural areas; however the council believes these alternative options do have a role to play in a flexible and well-functioning housing system. The structure of the local economy and the operation of local housing markets may preclude the viability of e.g. mid-market rental schemes in some situations; nevertheless there is an increasing interest in shared equity and low-cost home ownership options, as well as self-build or custom-build models particularly for those economically active households who wish to live and work in the area but either lack the ability to purchase on the open market, or the defined needs to qualify for access to the social rented sector. Localised community housing need and demand assessments, combined with a range of consultations and engagement with the business sector, employers and representative organisations, all indicate significant demand for more housing options to suit households who may be excluded from standard HNDA practices.</li> <li>2. Housing can make an important contribution to community sustainability, and in addition to stock improvements and increased supply supporting regeneration, consideration should be given to the need for stock restructuring, demolitions, and reconfiguration particularly in town centres in tandem with new build programmes.</li> <li>3. In addition, community sustainability requires positive and effective estate management policies; with housing services and schemes which promote community health and safety; and tackle anti-social behaviour.</li> </ol>