



LOCAL HOUSING STRATEGY 2016-2021 SUMMARY



Delivering a housing system that makes a strong contribution to thriving and sustainable communities and economic growth



INTRODUCTION



This Local Housing Strategy (LHS) sets out Argyll and Bute council's ambitious vision for housing over the next five year period from 2016 to 2021 which is

“A housing system that makes a strong contribution to thriving and sustainable communities and supports economic growth”

Housing is fundamental to the health and well-being of our local communities and every resident of Argyll and Bute has a stake in this strategy and in the future of the area. The preparation of the strategy has involved pro-active engagement with a wide range of partners and stakeholders, as well as detailed consultation with our local communities. The results reflect the diverse views and priorities of the people of Argyll & Bute.

This strategy builds on the very positive achievements of the previous LHS over the last five years, however, we continue to face significant challenges including public sector resource constraints; the integration agenda for Health and Social Care and the ongoing welfare reform; and the implications of a declining and ageing demography, combined with an uncertain economic environment, which all impact on housing circumstances and the lives of individuals in the area.

The strategy is closely aligned with the Single Outcome Agreement for the area and also reflects national housing and regeneration priorities as well as aiming to address local need and demand. We believe that the LHS will help to address these issues and to ensure that Housing Services contribute to a positive, vibrant and inclusive future for Argyll and Bute.

Councillor Robin Currie
Policy Lead for Community and Culture, Gaelic and Strategic Housing

November 2016

WHAT IS THE LOCAL HOUSING STRATEGY?

The Housing (Scotland) Act 2001 places a statutory duty on local authorities to prepare a Local Housing Strategy (LHS) supported by a robust and credible assessment of housing need and demand. This is a summary of the finalised Argyll and Bute Local Housing Strategy for 2016-2021. The full document and supporting materials are available from the Council website.

The LHS sets out the overarching vision, outcomes and a five year action plan to address housing needs across **all types and tenures** of housing in Argyll and Bute and also provides the strategic direction on Homelessness, Housing Support, Fuel Poverty and Energy Efficiency/Climate Change.

The main purpose of the LHS is to:

- Set out a shared understanding of the need and demand for all types of housing, and for related services such as housing support, now and in the future;
- Set out actions and targets to improve the standard and condition of housing;
- Provide clear strategic direction for housing investment;
- Focus on the outcomes required to achieve the vision

The LHS must contribute to national priorities; provide clear links to local plans and strategies; set out the approach to meeting our legal duties; and reflect the views and contribution of stakeholders.

National Priorities – The LHS supports the Scottish Government’s housing vision that “**All people live in high quality sustainable homes that they can afford and that meet their needs**” This LHS will also directly contribute to the high level national outcomes for housing of:

- ❖ A well-functioning housing system;
- ❖ high quality sustainable homes;
- ❖ homes that meet people’s needs; and
- ❖ sustainable communities.

Links to the local strategic planning framework - the LHS has been developed to support the Single Outcome Agreement (SOA) and Community Plan for Argyll and Bute, which has an overarching vision that “**Argyll and Bute’s economic success is built on a growing population**”. It is also closely aligned with the aims and objectives of a number of local plans and strategies including: Local Development Plans; the Economic Development Action Plan; and the Integrated Health & Social Care Strategic Plan among others.

ARGYLL AND BUTE HOUSING MARKET CONTEXT¹

Argyll and Bute is the second largest local authority area in Scotland covering an area of 691,000 hectares. It is bounded by the urban areas of Helensburgh and Dunoon along the Clyde, and Loch Lomond to the east; the Mull of Kintyre to the south; Atlantic Islands to the west; and the Sound of Mull and Appin to the north. Almost 30% of the Loch Lomond and the Trossachs National Park area fall within the local authority's boundaries.

The area is home to around 1.6% of Scotland's population, and with an average of just 13 persons per square kilometre, this is the third sparsest population density of the 32 Scottish local authority areas; and as the main settlements tend to be at the extremity of the mainland area the population is also highly dispersed.

Over half the population (52%) live in settlements of fewer than 3,000 people or out with settlements altogether; and 17% of the population live on the 23 inhabited islands. The area is also home to several long sea lochs, which bisect the landscape and along with the islands give Argyll and Bute a very long coastline and a higher level of reliance on ferries for travel.

"Argyll & Bute Community Plan"



ARGYLL AND BUTE

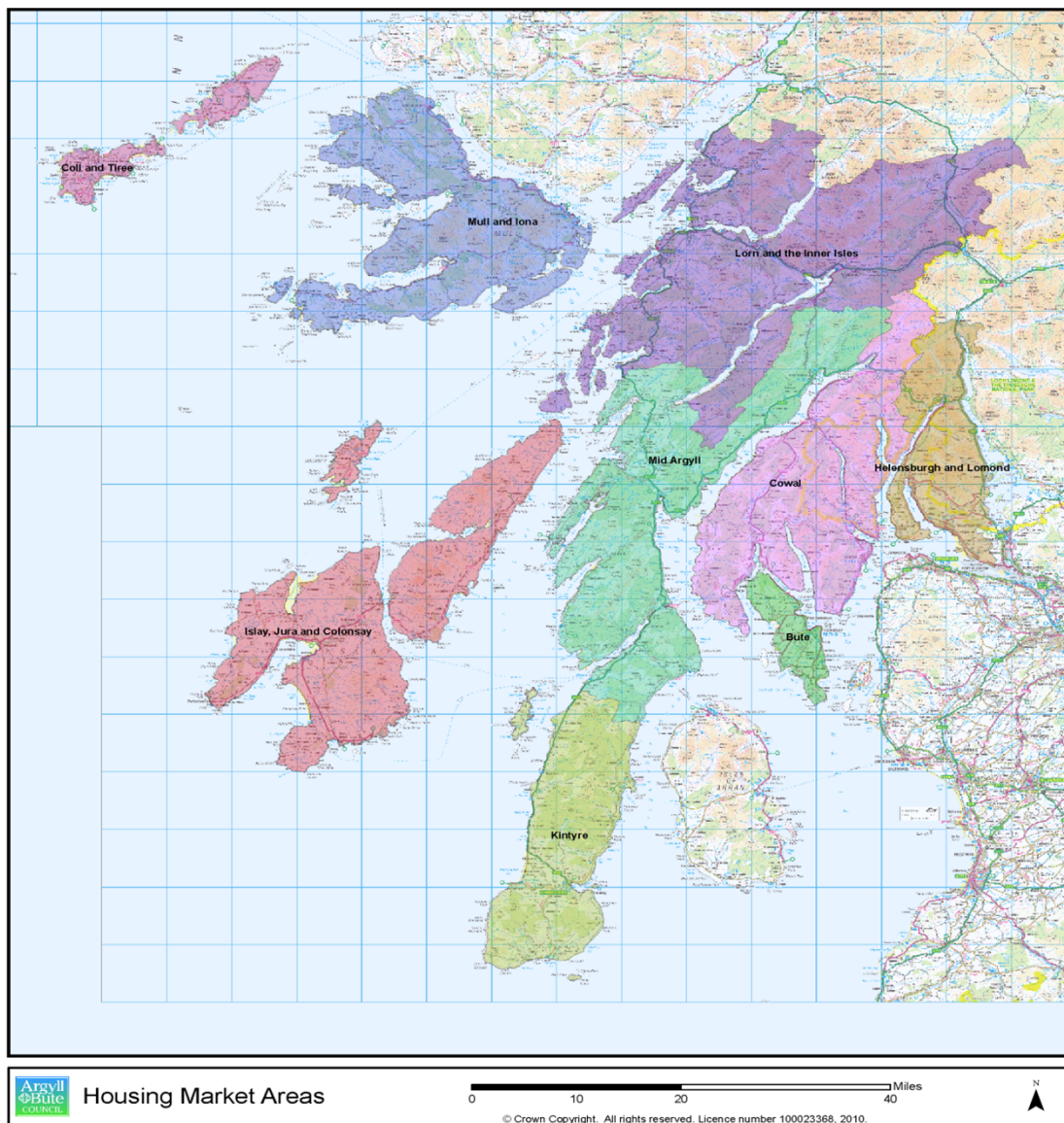
Population	88,050
Households	40,125
Dwellings	46,073
Ineffective stock	5,948
RSL Stock	8,366
Waiting List	1,672
Annual Lets	911
Pressure Ratio	3:1
Average House Price	£145,460
Average Income	£30,612
Affordability Ratio	4.7

¹For details, sources and further analysis of the data set out in this summary, see the Argyll and Bute Housing Need and Demand Assessment 2016, available on the council website.

Housing Market Areas (HMAs)

The local authority area comprises a range of complex geographies, but for strategic planning purposes 9 distinct Housing Market Areas (HMAs) have been identified:

- Bute
- Coll & Tiree
- Cowal
- Helensburgh & Lomond
- Islay, Jura & Colonsay
- Kintyre (plus Isle of Gigha)
- Lorn & Inner Isles
- Mid Argyll (includes Inveraray, Lochgilphead & Tarbert)
- Mull & Iona





BUTE

Population	6,410
Households	3,387
Dwellings	4,200
Ineffective stock	813
RSL Stock	1,099
Waiting List	127
Annual Lets	126
Pressure Ratio	1:1
Average House Price	£98,591
Average Income	£26,694
Affordability	3.7



COLL & TIREE

Population	839
Households	403
Dwellings	632
Ineffective stock	229
RSL Stock	58
Waiting List	24
Annual Lets	4
Pressure Ratio	6:1
Average House Price	£177,708
Average Income	£30,300
Affordability	5.9



COWAL

Population	14,650
Households	7,139
Dwellings	8,284
Ineffective stock	1,145
RSL Stock	1,436
Waiting List	292
Annual Lets	162
Pressure Ratio	2:1
Average House Price	£122,957
Average Income	£29,004
Affordability	4.2

HELENSBURGH & LOMOND



Population	26,170
Households	10,811
Dwellings	11,660
Ineffective stock	849
RSL Stock	1,471
Waiting List	330
Annual Lets	183
Pressure Ratio	2:1
Average House Price	£174,669
Average Income	£38,435
Affordability	4.5

ISLAY, JURA & COLONSAY



Population	3,437
Households	1,646
Dwellings	2,109
Ineffective stock	463
RSL Stock	445
Waiting List	105
Annual Lets	20
Pressure Ratio	5:1
Average House Price	£133,477
Average Income	£27,977
Affordability	4.8

KINTYRE



Population	7,767
Households	3,469
Dwellings	3,851
Ineffective stock	382
RSL Stock	1,144
Waiting List	104
Annual Lets	122
Pressure Ratio	1:1
Average House Price	£125,764
Average Income	£27,315
Affordability	4.6



LORN

Population	16,333
Households	7,160
Dwellings	7,989
Ineffective stock	829
RSL Stock	1,505
Waiting List	463
Annual Lets	165
Pressure Ratio	3:1
Average House Price	£153,195
Average Income	£31,692
Affordability	4.8



MID ARGYLL

Population	9,382
Households	4,759
Dwellings	5,515
Ineffective stock	756
RSL Stock	971
Waiting List	155
Annual Lets	109
Pressure Ratio	1:1
Average House Price	£139,142
Average Income	£32,670
Affordability	4.3



MULL & IONA

Population	3,062
Households	1,351
Dwellings	1,833
Ineffective stock	482
RSL Stock	237
Waiting List	72
Annual Lets	20
Pressure Ratio	4:1
Average House Price	£183,634
Average Income	£31,417
Affordability	5.8

HOUSING MARKET CONTEXT - KEY ISSUES

DEMOGRAPHY

- Decreasing population and number of households
- Less young people and persons of working age
- More older people
- More smaller and single person households

ECONOMY

- Fragile economic base
- Reliance on public sector - constraints on investment
- High levels of part-time, seasonal and multiple employment
- Local average incomes below the national average
- Gross weekly pay falling compared to national increases

AFFORDABILITY

- Local house prices exceed local incomes
- Volume of market sales remain low following the economic recession
- High levels of private sales to non-resident purchasers
- Increasing number of local households unable to afford market prices and private rents

HOUSING STOCK

- Highest levels of "ineffective stock" in Scotland i.e. second/holiday homes and long-term vacant properties
- Significant levels of disrepair and poor condition
- Generally, long waiting lists for social rented stock
- Mismatch in supply and demand - in terms of size, type and location of stock
- Higher than average levels of fuel poverty

Strategy Development, Partnership Working, Consultation

The development and implementation of the LHS is overseen by the Argyll & Bute Strategic Housing Forum which is a multi-agency partnership administered by the Council's Housing Services and chaired by the policy lead for strategic housing. The Council no longer has a landlord function but retains a statutory role as the strategic housing authority for Argyll and Bute. It works closely with a range of local and national partners to plan and deliver housing and related services across the authority area. The Forum meets quarterly and core partners include:

- Housing Associations (ACHA, Fyne Homes, WHHA and Dunbritton)
- Scottish Government
- Council and Loch Lomond & Trossachs National Park Planners
- Health & Social Care Partnership
- Argyll & Bute Care and Repair
- Tenants Panel
- Economic Development
- Scottish Water
- Allenergy

A wide range of key stakeholders were involved in a series of dedicated workshops, conferences and review days at which the strategic vision, outcomes and priorities for the LHS were considered and agreed. A report summarizing the formal methodology and outputs of this process is available from the council¹.

The local authority has continued to consult on the local housing strategy on a continuous and cyclical basis, and at every stage of the planning process. While responses from the consultation and stakeholder engagement have inevitably been wide-ranging, diverse and occasionally contradictory, a general consensus was evident and the key messages are embodied in this strategy. As well as local citizens and residents, other key stakeholders engaged in this process include:-

- Energy Efficiency Forum (Home Energy Scotland; local projects)
- National or specialist RSLs such as Bield, Trust, Cairn, and Key Housing
- Support services (e.g. HELP, KYES, Carr Gomm)
- Argyll & Bute Mediation Services
- Argyll & Bute Women's Aid
- Argyll and Bute Advice Network (e.g. CAB)
- Private developers/construction sector
- Private landlords, letting agents and tenants
- Estates and land owners
- MOD HMNB Clyde; and
- Local community groups (Community Councils, Development Trusts)

¹ "Argyll & Bute Council LHS Option Appraisal Outcomes, Final Report", Arneil Johnson, January 2016.

Strategic Vision and Outcomes 2016-21

The LHS should reflect, and flow from, the overarching community planning vision for the area as a whole, and aim to promote economic growth and help to reverse population decline. Based on the outputs of the strategic development process, and the stakeholder consultation, partners approved the following vision for this LHS:

A housing system in Argyll & Bute that makes a strong contribution to thriving and sustainable communities and supports economic growth

Underpinning this vision are four key priorities for the strategy:

***Outcome 1:
People can access sufficient,
suitable and affordable housing
across all tenures***

***Outcome 2:
People can access an effective,
personalised Housing Options
service to meet their housing
need***

***Outcome 3:
People are enabled to live
independently in their own homes***

***Outcome 4:
Communities are regenerated by
improving the quality, condition
and energy efficiency of housing***

LHS OUTCOME ONE: People can access sufficient, suitable and affordable housing across all tenures

- LHS OUTCOME 1: Strategic Objectives**
- More affordable housing
 - Better use of existing stock
 - Improved Town Centres
 - Sustainable Rural Communities
 - Increased Investment & Generous Land Supply

The main strategic objective is to increase the supply of affordable housing, not only through a programme of targeted new build but also by maximising the effective use of existing stock. This will contribute to the improvement of our town centres as well as helping to sustain fragile rural communities. To achieve this, we will need to secure sufficient financial resources and a generous supply of effective land for housing development. Local housing need and demand is driven primarily by demographic and economic trends, plus estimates of existing or backlog need. The Argyll and Bute Housing Need and Demand Assessment (HNDA) 2016 sets out the evidence for the new build housing over the next 5 to 10 years, and provides a breakdown of the need for:

- **PRIVATE MARKET HOUSING** – which includes accommodation for Owner occupation and Private Renting; and
- **AFFORDABLE HOUSING** – which is defined as: *“housing of a reasonable quality that is affordable to people on modest incomes... affordable housing may be:*
 - social rented accommodation,
 - below-market rented accommodation,
 - shared ownership,
 - shared equity,
 - discounted low cost housing for sale including plots for self-build, and
 - low-cost housing without subsidy”.

The Housing Supply Target (HST) for Argyll & Bute has been set as follows:

Argyll & Bute	Annual	5 Year Total	10 Year total
Total HST	240 - 300	1,200 -1,500	2,400 - 3,000
Affordable Housing	110-130	550-650	1,100-1,300
Private Market Housing	130-170	650-850	1,300-1,700

LHS Outcome One: Key Actions

The affordable housing supply will be increased by:

- Ensuring delivery of the Strategic Housing Investment Plan and the Strategic Local Programme
- Providing an appropriate range of affordable tenure types (subject to local market conditions and viability)
- Maximising investment via the SHIP and other sources of finance (e.g. Rural Housing & Island Funds; Housing Infrastructure Fund; alternative & innovative models) where feasible
- Engaging with owners to bring empty properties back into effective use
- Maintaining an effective landbank of sites to facilitate development
- Promoting partnership activities to address infrastructure constraints where these are proving major obstacles to development.
- Sustaining a sufficient supply of private rented homes in areas of need
- Supporting local communities to carry out robust and credible housing surveys within the overarching HNDA framework.
- Working in partnership with HMNB Clyde to address potential needs arising from the development of the naval base in Lomond.

Key targets
A minimum of 550 affordable homes completed over the initial 5 years (with at least 80% for social rent)
A programme of at least 50 potential housing projects available in anticipation of new budgets
A completed review of the effectiveness of existing LDP housing sites, in terms of infrastructure delivery and consumer interest
A minimum of 125 long term empty homes in the private sector brought back into use over the next 5 years
4,000 households have their housing needs met through the operation of the common housing register

LHS OUTCOME TWO:

People can access an effective, personalised Housing Options service to meet their housing need

LHS Outcome 2: Strategic Objectives

- **Fewer people experiencing homelessness**
- **Greater awareness of Housing Options**
- **More people sustaining tenancies for longer**
- **Adequate provision of good quality temporary accommodation**
- **Enhanced engagement with stakeholders and increased satisfaction for service users**

This outcome focuses on the provision of effective information, advice and support on the range of Housing Options available to meet local need in Argyll and Bute. The primary strategic objective is to alleviate extreme housing need, particularly homelessness in all its forms, through a clear focus on prevention and by facilitating access to appropriate temporary and permanent accommodation, and supporting households to maintain tenancies. To achieve this, we will need to sustain and enhance partnership working across sectors and agencies. Strategically, there is a clear and direct link between this LHS Outcome and the national Scottish Housing Charter Outcome 12, that requires local authorities to perform their duties on homelessness so that: *homeless people get prompt and easy access to help and advice; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to.*

The recent welcome 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 outcomes for the individuals involved.

In line with the key priorities of the Scottish Housing Regulator and the Social Housing Charter, service user engagement and involvement in decision making is a basic principle of this LHS and will continue to underpin the development and delivery of our Housing Options activities and homelessness services. Given the geographic and resourcing issues, as well as the small numbers often involved, achieving this kind of meaningful engagement will present challenges, which will be addressed via the Housing services Communication Plan.

LHS Outcome Two: Key Actions and Targets

Homelessness and housing need will be met by:

- Continuing to develop and promote information and advice on sustainable housing solutions, including welfare rights and energy advice
- Putting protocols in place to ensure that Looked After Children and Care Leavers have adequate access to housing
- Ensuring there is adequate provision of good quality temporary accommodation
- Ensuring housing partners support Multi Agency Public Protection Arrangements(MAPPA) to promote community safety & reduce re-offending
- Delivering a person-centred approach to meeting the housing and underlying support needs of potentially homeless households, in partnership with external support services

Key targets
Homeless presentations remain at or below baseline levels
Increase in % of homeless households securing defined positive outcomes
Average allocation period for homeless persons in RSL tenancies remains at or below 26 weeks
Repeat homelessness maintained at or below baseline percentage
% of positive PREVENT1 outcomes increased
Protocols for Looked After Children & Care Leavers successfully implemented
Average duration of stay in Temporary Accommodation remains at or below baseline
Increased tenant satisfaction with temporary accommodation
Nil breaches of unsuitable accommodation order & minimal use of B&B
100% of homeless households are assessed for support needs
The % of clients with planned departures from Tenancy Support Services increases
Regular meetings of MAPPA-related operational groups are held as required, with RSL representation & protocols for re-housing offenders are in place
People being released from custody are supported to secure suitable accommodation
Reduced levels of Rough Sleeping (i.e. proportion of homeless households reporting sleeping rough in 3 months preceding their application)

LHS OUTCOME THREE: People are enabled to live independently in their own homes

LHS Outcome 3: Strategic Objectives

- **A range of affordable housing models suitable to meet particular needs**
- **More people with particular needs supported to remain in their homes and communities**
- **Planning & service delivery co-ordinated across housing, health & social care**
- **Greater involvement in, & satisfaction with, housing services among equalities groups and those with particular needs**
- **Housing and Health inequalities eradicated**

This objective concerns the contribution that Specialist Housing Provision plays in enabling people to live well, with dignity and independently for as long as possible. This involves planning and services for persons with particular needs who require a range of specialist accommodation or support to continue to live as independently as possible in their communities. This will include:

- older people;
- those with a physical disability;
- people with a mental health condition;
- people with a learning disability;
- young people;
- those leaving or requiring supported accommodation;
- ethnic minorities, including migrants, refugees, and Gypsy/Travellers.

The LHS focuses on the requirement for specialist provision rather than individual sectors of the population, given that specific equalities groups are no more homogenous than the population as a whole, and will have a range of needs and aspirations; while, on the other hand, individuals across different groups may share similar needs. Specialist provision, in the context of the LHS, includes the following:

Category of Housing Need	Type of Housing Provision
Property Needs	a) Accessible and adapted housing b) Wheelchair housing
Care and Support Needs	c) Supported provision e.g. care homes; sheltered/ very sheltered housing; hostels and refuges d) Care/ support services for independent living
Locational or Land Needs	e) Site provision e.g. sites/pitches for Gypsy/ Travellers and sites for Travelling Show people

LHS Outcome Three: Key Actions

The requirement for specialist provision will be met by:

- Improving awareness of, and enabling access to, housing options services for people with particular housing needs
- Continuing to deliver an effective Care & Repair service
- Promoting a housing strategy that prioritizes housing and support activity for those with an assessed need for specialist provision
- Working together to consider alternative uses of existing stock to suit different client groups
- Monitoring and encouraging regular engagement with equalities groups, including Gypsy/Travelers, to inform service improvement

Key Targets
At least 10% of affordable new builds should comprise some form of specialist provision
100% of affordable new builds should be built to life-time standards for varying needs
Identified needs for adaptations to existing homes should be addressed within the life of the strategy
The overall stock of specialist housing in the RSL sector will be increased
The percentage of elderly & disabled persons receiving a positive outcome via PREVENT1 assistance will be sustained or increased above the baseline.
Official Gypsy/Traveler sites will meet the recommended national standards
Levels of Gypsy/Traveler satisfaction with sites & services will be sustained or increased.
Further research will be undertaken on specific equalities groups, as required to enhance the evidence base and inform future updates of the HNDA.

LHS OUTCOME FOUR:

Communities are regenerated by improving housing quality, condition & energy efficiency

LHS Outcome 4: Strategic Objectives

- **Improved Private Rented Sector**
- **Fuel Poverty reduced**
- **Greenhouse Gas emissions reduced**
- **Improved energy efficiency across all tenures**
- **Stock condition in town centres and rural settlements improved**
- **Home Owners more aware of responsibilities & rights in respect of their properties**

This outcome focuses on the quality and condition of housing stock, across all tenures, and how this will contribute to the regeneration and sustainability of local communities. It includes the key issues in relation to tackling fuel poverty and addressing the wider climate change agenda.

The condition of RSL stock has improved significantly over the last five years, and landlords have effectively achieved the Scottish Housing Quality Standard target for the majority of their eligible properties. However, energy efficiency remains a critical issue in this authority and is the criterion against which most fails are recorded. The introduction of the Energy Efficiency Standard for Social Housing (EESH) should help to stimulate further improvements in this area. A concentration of poor stock condition has also been identified in the private sector, particularly among private rented properties, and, given the constraints / removal of subsidised grant aid; this will present a significant challenge for the future.

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. The Council will continue to monitor levels of fuel poverty; and strive to address this as far as possible in line with the Scottish Governments' revised targets. The provision of welfare rights advice and other measures to tackle fuel poverty and support income maximisation will also be critical.

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. In addition, community sustainability requires positive and effective estate management policies; with housing services and schemes which promote community health and safety; and which tackle anti-social behaviour. The council will aim to support landlords and partners to achieve this.

LHS Outcome Four: Key Actions

The requirement for improvements in stock condition will be met by:

- **Improving energy efficiency across both public and private sectors by utilising national funding programmes.** (such as HEEPS: ABS, the Home Energy Efficiency Programmes for Scotland: Area Based Schemes);
- **Working with partners and stakeholders to develop housing projects that help regenerate communities, including town centres and rural settlements.** (In addition to new build schemes and empty homes initiatives, a range of actions to improve, repair and maintain existing stock will also be critical, including: joint working with the multi-agency APAGs so that a planned approach to activating enforcement powers is achieved; delivery of the council's Scheme of Assistance; and achieving synergies with wider regeneration initiatives such as THI and CARS. Other potential opportunities presented by, for example, the Community Empowerment Act will also be explored.);
- **Encouraging access to affordable energy to address fuel poverty by exploring emerging and innovative options, e.g. community fuel groups.**
- **Working with partners to support fuel poor households.**

Key Targets
HEEPS:ABS programme covers all 9 HMAs by 2020 and 1,500 private sector properties/households have received practical assistance.
100% of all eligible RSL stock is EESSH compliant by 2020
Energy Efficiency ratings for A&B dwelling stock improved by 2021
Fuel poverty is maintained at or below baseline levels
The 2020 targets for Greenhouse Gas emissions (-42%) have been achieved
Initiatives such as "Our Power" have been evaluated and benefits assessed in the rural context of Argyll & Bute
Satisfaction among PRS tenants remains at or above baseline level
All the main town centres have been subject to Local House Condition Surveys (in-house or commissioned depending on available resources)
Income maximization – £10m generated by Welfare Rights activity by 2020
Area Property Action Groups (APAGs) joint working results in building improvements in designated areas
Energy Efficiency Forum (EEF) increased membership and convened at least 3 meetings per annum
Number of private/RSL properties with factoring arrangements in place has increased by 2021

CONTACTS & FURTHER INFORMATION

The LHS provides the overarching framework and vision for housing, housing-related services and housing investment across all tenures in Argyll and Bute. It is therefore a critical document for the Council and its Community Planning Partners, as well as having the potential to affect every individual resident and local citizen in the area. If you require any further information or if you would like this summary or the full document in another language or format, please contact us directly at:

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Other supporting materials such as the full Local Housing Strategy and the Housing Needs & Demand Assessment are also available at the council website:

<https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0>

