

HOUSING BEYOND 2021: SCOTTISH GOVERNMENT CONSULTATION

1.0 EXECUTIVE SUMMARY

- 1.1 On 4 September 2018, the First Minister announced the Programme for Government for the next 12 months and, as part of that, the Scottish Government has committed to beginning work on a vision for how our homes and communities should look and feel in 2040 and the options and choices to get there.
- 1.2 A Discussion Paper “Housing Beyond 2021” was then issued in September 2018. This paper is designed to help inform discussions with a range of stakeholders on the future of housing. It is not a formal consultation paper but is intended to be useful advance reading before a discussion led by officials or others who will ensure the key points are fed back to Scottish Government. This paper includes information on:
- The Scottish housing system now and current government interventions
 - Challenges for housing beyond 2021
 - Some draft principles for future interventions
 - Housing supply beyond 2021
- 1.3 This phase of engagement runs until 30 November 2018; thereafter further proposals will be developed for a second round of engagement in 2019
- 1.4 The Argyll and Bute Strategic Housing Forum agreed on 18 September to arrange dedicated sessions in October 2018 to consider key issues within the discussion paper, in order to prepare a joint response for submission to the Scottish Government in November 2018. This report sets out the context and discussion topics that will inform our response.

2.0 RECOMMENDATIONS

- 2.1 It is recommended that Members:
- a) Consider the contents of this paper which is a summary of the proposed Council response to the Scottish Government Housing Beyond 2021 consultation; and
 - b) Approve Housing Services’ outline proposals as the Council response to the Scottish Government

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3.0 INTRODUCTION

- 3.1 Over the next 12 months, the Scottish Government will be engaging extensively with local government, businesses, the third sector, home owners, tenants and others on a vision for homes and communities in 2040, and the options and choices required to achieve this. As part of that process, Scottish Government will be engaging with housing stakeholders over the autumn of 2018 to identify some themes and outline options to explore further, as well as seeking views on what might be part of a vision for 2040.
- 3.2 This report summarises the Scottish Government's discussion paper: Housing Beyond 2021, and the arrangements proposed for preparing a joint response by the Argyll and Bute Strategic Housing Forum and this council.

4.0 RECOMMENDATIONS

- 4.1 It is recommended that Members:
- a) Consider the contents of this paper which is a summary of the proposed Council response to the Scottish Government Housing Beyond 2021 consultation; and
 - b) Approve Housing Services' outline proposals as the Council response to the Scottish Government

5.0 DETAIL

- 5.1 In September 2018 the Scottish Government launched a stakeholder discussion on Housing Beyond 2021. The current programme for government proposes that everyone in Scotland should have a home that is warm, affordable and accessible. They also want to support the most disadvantaged communities and create great places that are sustainable and promote wellbeing. Given the long lead-in times for housing delivery, the Government has therefore started work on their approach to housing supply beyond 2021; and they continue to express a commitment to meeting demand for homes across all tenures.

- 5.2 The purpose of these discussions is to help Scottish Government to begin to develop a vision for 2040 for the whole housing system, not just housing supply, and the themes and outline options that might underpin the vision. These will be explored further in 2019, with a view to developing a route map to 2040 showing the key milestones to get there. The intention is that stakeholders should think broadly and imaginatively with regard to the elements of a vision for housing. However, it is important that the route map is deliverable and will result in meaningful and positive change for the people of Scotland. Therefore, it would be helpful to base discussion around tangible and practical ideas that use the levers available to government as potential options for making the vision a reality.
- 5.3 For the purpose of these discussions, the housing system includes: housing supply across all tenures and the functioning of all aspects of the housing market; housing services; government expenditure directed at housing and housing services; the quality, standards and safety of existing stock; planning and infrastructure delivery, insofar as it directly relates to housing; and the interface with other policy areas such as economy, health, social care and environment.
- 5.4 Current government intervention in the housing system, incorporates:-
- **Expenditure** – via a range of funding streams and initiatives
 - **Benefits**
 - **Taxation and rebates**
 - **Rents (Social and Private Rented Sectors)**
 - **Legislation and guidance**
 - **Standards**
 - **Land markets and supply**
 - **Infrastructure**
 - **Regional economic development**
 - **Competition and consumer protection**
 - **Intention, influencing and confidence** – supported and promoted via data collation, statistics and research; land reform and land use for housing and development; strategies and action plans across a range of issues; partnership working and engagement; targets and monitoring and evaluation frameworks.
- 5.5 There are a number of Scotland-wide challenges which will need to be addressed moving forward beyond 2021, including:
- **An ageing population**
 - **Sustaining current levels of spend and securing sufficient investment in general to meet Scotland’s housing needs**
 - **Brexit**
 - **UK Government’s welfare reforms**
 - **Mitigating the impact of, and adapting to the effects of, climate change**
 - **Fuel Poverty**

- **Tackling and preventing homelessness**
- **Child poverty, and other inequalities**
- **Fire safety and Scottish building standards**
- **“Islands-proofing” policies, strategies and services** (in Argyll and Bute, our response would wish to extend this to cover all remote and rural mainland communities as well).

5.6 The Scottish Government’s discussion paper suggests that the approach to housing beyond 2021 will need to consider the following:-

- **making the best use of any government expenditure**, seeking new and innovative ways of supporting housing delivery.
- **using the existing housing stock more efficiently**
- **controlling build costs**
- **controlling running costs**

The agreed approach will also need to consider the fundamental variables in respect of the costs of new housing i.e.

- who pays (Scottish Government, local authority or housing association, private investor, owner or tenant);
- how the payments are spread between actors and over time; and
- how the risks are shared.

5.7 Key considerations in respect of **Housing markets** will include:

- a) On the **demand side**:
 - demographic changes (numbers and profile) – e.g. from an ageing population and migration
 - household formation and aspiration (suppressed household formation)
 - relative attractiveness of domestic property as investment (c.f. other parts of UK and world and other investment classes); and
 - tourism and leisure (second homes, holiday and short term lets – for visitors and seasonal workers).
- b) On the **supply side**:
 - land – purchase, reclamation
 - infrastructure – transport, utilities (and schools, healthcare)
 - materials –steel, bricks, timber and other goods
 - build – labour
 - administration, compliance and project management
 - private sector margin (developer and subcontractors).

Where house prices are high, this is because supply is slow to respond to demand. Another feature of the market is that the consumer has a relatively weak voice in influencing house builders’ output.

5.8 ISSUES FOR DISCUSSION

Stakeholder discussions are prompted to explore in particular one or more of the following themes and consider what success looks like in 2040:

- Accessible homes for disabled people
- Affordability and supply
- Ageing population
- Brexit
- Child poverty
- Energy efficiency and climate change
- Homelessness
- Place, quality and standards
- Regeneration and sustainable communities
- Welfare, wealth inequality and intergenerational inequity

5.9 Considering the benefits of Scottish Government intervention in the housing system in the broadest sense, the discussion paper also encourages stakeholders to reflect on the following questions:

- What should we be trying to achieve?
- How could it be measured?
- Who would benefit?
- What (other) challenges or opportunities do you foresee?
- What (other) principles or ideas might inform the approach beyond 2021?
- What would you need to do to make them a reality?

Council Response to the Consultation

5.10 Accessible Homes for Disabled People

The key points of the Council response are:-

- We encourage a proactive use of aids & adaptations in both new build and also existing stock.
- Whilst setting targets for new build properties which must meet a specialist provision standard is important, this doesn't address the specific needs of existing tenants and adequate funding is essential to address those in situ requirements.
- We require additional resources for adaptations, particularly in the RSL sector. The Council requires to maintain the existing Capital allocation to ensure that suitable aids and adaptations are provided to the private housing sector. There were potential issues about promoting a tenure-blind approach to adaptations, as this may lead to reduced investment in private sector to enhance investment in RSL sector.

5.11 Affordability and Supply

The key points of the Council response are:-

- The Affordable Housing Supply Programme (ASHP) must be continued as the key funding source to enable the delivery of affordable housing.
- The long term planning assumption model should be continued to enable the delivery of affordable housing.
- Complimentary funding sources such as the Rural Housing Fund are essential to the delivery of affordable housing in remote rural areas.
- The current Housing Infrastructure Fund should be continued to help facilitate the delivery of housing in remote rural areas or where viability of delivery cannot be achieved.
- The current Housing Needs and Demand Assessment should be reviewed to ensure that needs and demands can be addressed below the current Housing Market Area level.
- RSL's should be encouraged to develop affordable housing to enable economic growth across the local authority area.
- A Rental Income Guarantee Scheme should be available to RSL's to mitigate against the risk of building houses to encourage economic investment and population growth across rural Scotland.
- Young people and first time buyers should be able to access the housing market.
- Legislation should be brought in which tackles the increasing issue of 'Air B and B's' reducing the availability of the private rented properties in areas such as Oban and Helensburgh.

5.12 Ageing Population

The key points of the Council response are:-

- A recent health and housing study highlighted the fact that the population of people over the age of 75 in Argyll and Bute would increase by 3000 over the next 10 years.
- Ensuring that individual's choices are met. The majority of people want to remain in their current home and any future housing policy must recognise that.
- An aids and adaptations budget which meets the requirements of all tenure types must be available to ensure that people have the option of remaining in their current home.
- Funding should be available to enable the delivery of 'homes for life'. The model of funding should enable the delivery of enhanced housing developments which would incorporate communal living areas and provide a suitable housing solution to the ageing population.

5.13 **Brexit**

The key point of the Council response is:-

- Any savings to the UK from released EU commitments should be allocated to Scotland in recognition of the special requirements of the remote rural and island local authorities. The importance of housing should be recognised by the UK and Scottish Governments.

5.14 **Child Poverty**

The key points of the Council response are:-

- It is agreed that suitable and affordable housing is only one, albeit crucial, factor in eliminating child poverty and other forms of poverty.
- Housing issues should play a key part in the Council's Child Poverty Action Strategy.
- Any affordable new build housing should have rents set at an affordable level in line with Scottish Government guidance.
- Tenancy support, targeted information and advice, family mediation and many other housing-related services can make a significant contribution to reducing child poverty.

5.15 **Energy Efficiency and Climate Change**

The key points of the Council response are:-

- This policy area is important both locally and nationally and housing has a key role to play.
- Innovative thinking should be a focus in this context, including further exploration of potential for efficiencies in supply chain/off site, modular construction techniques etc.
- The Home Energy Efficiency Programme Area Based Scheme (HEEP ABS) should continue through Scottish Government funding. The Argyll and Bute local authority area should continue to be defined as the 'Area' to ensure that resources can continue to be targeted effectively.
- Measures and interventions need to be considered and balanced proportionately. There should be a cross tenure standard of energy efficiency. The standard should produce more comfortable energy efficient homes but not result in an increase in rents.
- Fuel cost regulation should be considered by the Scottish Government.
- The Scottish Government should increase mechanisms which ensure customers have access to the most cost effective energy packages. Not for profit energy suppliers such as Our Power should be given the support to deliver services across the entire local authority area.

5.16 Homelessness

The key points of the Council response are:-

- Resources should be made available to ensure that there is an effective delivery of homeless prevention measures.
- Funding should be made available to ensure that when a homeless household is allocated a house it can become a home very quickly e.g funding for RSL's to fully decorate void properties as and when required.
- The Scottish Government should provide the additional resources requested in the 5 year Rapid Rehousing Transition Plan to ensure that effective multi-agency working will result in a more joined up response to homelessness.
- The Scottish Government must ensure that the new General Data Protection Regulation (GDPR) is not a barrier to effective homeless prevention work. This may require further legislation.
- The Scottish Government must recognise that the work of housing support workers is recognised. The Scottish Government should provide the funding to enable Councils to award the Scottish Living Wage uplift to housing support providers.

5.17 Place, Quality and Standards

The key points of the Council response are:-

- Organisations such as Rural Housing Scotland and the Highland Small Communities Trust should be enabled to support community groups to develop local housing solutions in remote and rural communities.
- The ASHP funding mechanism should include incentives to encourage RSL's to research and develop innovative design and construction methods.
- Any 'pilot' projects in the affordable housing sector should not have a negative impact on the households who will occupy the homes.
- The incentives of Build to Rent scheme should be extended to the social rented sector e.g the Rental Income Guarantee Scheme.

5.18 Regeneration and Sustainable Communities

The key points of the Council response are:-

- An appropriate allocation of Private Sector Housing Grant type funding to support the historic interventions/work particularly around mixed ownership schemes was seen as an example of positive approach and something that traditionally worked well – and this should be reintroduced in some form.
- A radical culture shift may still be required to promote responsible ownership and joined up action to deliver regeneration objectives particularly in town centres.
- Investment and focus on existing stock is crucial and may in certain areas/circumstances prove more of a priority and of greater value/impact than a tunnel vision approach to new build as the sole solution.
- The AHSP should be utilised for investment in existing properties if this is identified as a local authority/LHS priority.
- Revenue raised from the reduction in Council Tax discount for 2nd and holiday homes should continue to be ring fenced and used in the local authority area to enable the provision of affordable housing as well as bringing empty homes back into use.

5.19 Wealth, Wealth Inequality and Intergenerational Inequality

The key points of the Council response are:-

- Schemes such as Rent to Buy will make home ownership a realistic possibility for households on low income.
- Access to affordable credit to enable households to carry out common repair and maintenance to their homes is essential
- Access to affordable credit to enable households to secure mortgages is essential to address wealth inequality
- The Self- Build Loan Scheme will enable households to pursue the Self - Build option by removing some of the traditional lending barriers for households looking to pursue the self-build option.

6.0 CONCLUSION

- 6.1 This paper summarises the Council's response to the initial Housing Beyond 2021 consultation. Partners within the Strategic Housing Forum have been encouraged to submit their own responses. Our aim is to ensure that the views, priorities and needs of this local authority are incorporated in the final, national approach and strategy for housing moving forward and that there will be sufficient and appropriate measures in place to deliver the quality housing and services required to support thriving communities and a growing population across Argyll and Bute.

7.0 IMPLICATIONS

- 7.1 Policy: Housing Beyond 2021 will require a review of the use of the Strategic Housing Fund. Housing Beyond 2021 will also have an impact of the formulation and delivery of the Local Housing Strategy 2021-2026.
- 7.2 Financial: The income generated from Council Tax from 2nd and Holiday Homes will be required to continue to be ring fenced for the delivery of affordable housing and bring empty homes back into use.
- 7.3 Legal: Legislation dictates that income generated from Council Tax from 2nd and Holiday Homes will be required to continue to be ring fenced for the delivery of affordable housing and bringing empty homes back into use.
- 7.4 HR: There will be a requirement to continue to resource the Housing Strategy team so that the local authority can fulfill statutory obligations in terms of housing.
- 7.5 Equalities: The Fairer Scotland Duty has been taken into account when preparing the response to this Scottish Government consultation
- 7.6 Risk: If there is a reduction in income from the Council Tax discount for 2nd and Holiday Homes this will have an impact of the level of income in the Strategic Housing Fund
- 7.7 Customer Service: None

Douglas Whyte – Team Lead – Housing Strategy

Pippa Milne, Executive Director – Development and Infrastructure Services

**Councillor Robin Currie – Policy Lead Communities, Housing, Islands and Gaelic
2018**

Beyond 2021 Feedback Template 1. Accessible Homes for Disabled

FEEDBACK TEMPLATE

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Please complete each of the three sections.

SECTION 1: PARTICIPANTS

Scottish Government officials present (if any):

Name	Unit / Team	Ext.
Ann-Marie Thomson	More Homes Scotland	
Sharon Doyle	More Homes Scotland	

Please add more rows as necessary.

If no Scottish Government officials present, who led the meeting:

Name	Organisation	Phone / e-mail

Please add more rows as necessary.

Other participants:

Name	Organisation
Councillor Robin Currie	Argyll & Bute Council
Douglas Whyte	Argyll & Bute Council, Housing Services
Bill Halliday	Argyll & Bute Council, Housing Services
Allan Brandie	Argyll & Bute Council, Housing Services
William Langdon	Argyll & Bute Council, Housing Services
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Please add more rows as necessary.

SECTION 2: ABOUT YOUR DISCUSSION

Date:	19th & 29th October
Location: <i>(e.g. Edinburgh)</i>	a) Conference call b) Helensburgh
Style*:	Presentation and discussion
Series**:	Argyll & Bute Strategic Housing Forum

** If the discussion was added on to a business as usual meeting, select “regular meeting”, otherwise choose the most appropriate description.*

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SECTION 3: FEEDBACK

How to complete this section: please identify the main **theme** of the discussion (from the list in the **discussion document** at **Annex E**). If you discussed more than one theme, please reproduce the table below for each theme you discussed.

We do not need a full note of the discussion. Please try to provide as succinctly as you can a bullet point list of **ideas** for the vision or future options, **concerns** about current policy or practice or future proposals and **questions** for the Beyond 2021 Team either about the direction of policy or the process of engagement. It is useful if you can indicate whether these were widely shared in the group or from one or a minority of participants. They should be anonymous unless you agree otherwise with the participant(s). Please note that this material, or a summary of it, may be made published.

Theme:	Accessible homes for disabled people
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • We encourage a proactive use of aids & adaptations in both new build and also existing stock. • Whilst setting targets for new build properties which must meet a specialist provision standard is important, this doesn't address the specific needs of existing tenants and adequate funding is essential to address those in situ requirements. • We require additional resources for adaptations, particularly in the RSL sector. The Council requires to maintain the existing Capital allocation to ensure that suitable aids and adaptations are provided to the private housing sector. There were potential issues about promoting a tenure-blind approach to adaptations, as this may lead to reduced investment in private sector to enhance investment in RSL sector. <p>The cross-sectoral group agreed unanimously that this was an important issue which has already been highlighted by the council, HSCP and RSLs; and requires a joint approach by local partners and guidance/support from the Scottish Government. Points raised were;</p> <ul style="list-style-type: none"> • A proactive use of aids & adaptations in both new build and also existing stock which doesn't meet the current needs of tenants. • Whilst setting targets for new build properties which must meet a specialist provision standard is important, this doesn't address the specific needs of existing tenants and adequate funding is essential to address those in situ requirements. • Additional resources for adaptations are essential, particularly in the RSL sector. There were potential issues about promoting a tenure-blind approach to adaptations, if this was likely to lead to reduced investment in private sector to enhance investment in RSL sector ("robbing peter to pay paul" etc.) <p>From a health/particular needs perspective, further exploration of adaptable,</p>

	<p>modular design and innovative construction methods were recommended as options to improve supply of accessible homes for those with specialist requirements, and to address changing needs over time. In addition, it was strongly recommended that the existing Housing for Varying Needs Standard may no longer be fit for purpose and could be usefully reviewed.</p> <p>As an adjunct to the development of innovative models & construction methods for specialist accommodation, it was noted that such activity could provide opportunities for new or additional training/skills & employment in the wider economy with associated benefits beyond the immediate housing sector.</p>
<p>Concerns:</p> <p>(... about current or future policy, challenges, trends.)</p>	<p>It was also noted that the whilst there is a lot of focus on the aging population and the adaptations and housing demand that this drives, this must not overshadow the housing situation and demand for young people with disabilities or other particular needs. Whilst most older households already have a house and are reasonably settled, young people are finding it more and more difficult to find a suitable home. Given the lack of funding to help them get a home, many people are now staying with parents/family well into their 30's which is not a symptom of a healthy housing system.</p> <p>It was felt that further discussion (both nationally and locally) is required around definitions and types of adaptations as well as models of specialist housing. Currently, there is little consistency within the sector let alone across sectors and within the wider community.</p>
<p>Questions:</p> <p>(... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	<p>Is there scope for Stage 3 RSL adaptations funding to be incorporated within core AHSP, with flexibility for local authorities to allocate resources between new build & adaptations to existing stock as required and based on local needs/priorities?</p> <p>While the principle of RSLs funding their own adaptations was considered (and does currently occur in respect of some smaller works) there was a degree of resistance to this from certain partners.</p> <p>However it was generally agreed that private sector new builds should meet a basic standard similar to that required for RSLs; and that as far as possible a design standard should be set for both disabled and able-bodied occupants. Is this feasible?</p> <p>A basic question was repeatedly flagged – what has become of the Christie Commission's preventative spend proposals? There has been ongoing discussion regarding the housing contribution to Health & Social Care, in terms of significant Return on Investment and financial savings downstream as a result of initial investment in housing & related services (reflecting the basic preventative spend principles of the Christie Commission) and therefore the question is raised as to whether HSCP savings should be channelled into provision of adaptations and specialist new build? This would appear to be an issue for national consideration and for a joined up strategic approach starting from the government level/top-down in terms of the allocation of national budgets. If any such principles were to be implemented it would be essential that any funding should be ring-fenced for housing purposes and not subsumed in wider budgets.</p>

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Beyond 2021 Feedback Template 2. Affordability & Supply

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Theme:	Affordability and supply
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • The Affordable Housing Supply Programme (ASHP) must be continued as the key funding source to enable the delivery of affordable housing. • The long term planning assumption model should be continued to enable the delivery of affordable housing. • Complimentary funding sources such as the Rural Housing Fund are essential to the delivery of affordable housing in remote rural areas. • The current Housing Infrastructure Fund should be continued to enable the delivery of affordable of housing in remote rural areas. • The current Housing Needs and Demand Assessment should be reviewed to ensure that needs and demands can be addressed below the current Housing Market Area level. • RSL’s should be encouraged to develop affordable housing to enable economic growth across the local authority area. • A Rental Income Guarantee Scheme should be available to RSL’s to mitigate against the risk of building houses to encourage economic investment and population growth across rural Scotland. • Young people and first time buyers should be able to access the housing market. • Legislation should be brought in which tackles the increasing issue of ‘Air B and B’s’ reducing the availability of the private rented properties in areas such as Oban and Helensburgh. <p>All partners were in agreement that the AHSP (or equivalent core funding resource) must be sustained and preferably increased. The current system works effectively in this local authority, and as long as remote rural & island</p>

	<p>development costs are acknowledged and taken into account in any funding calculations, then there are no benefits in our view in changing this basic approach.</p> <p>Long term planning assumptions are essential and should be continued/enhanced as far as possible. Certainty around government investment informs RSL/Council business plans and decisions e.g. in securing private finance and therefore, unless public resources are going to be available to cover full development costs, it will be necessary to have future commitments in place to ensure the “gap” funding can be accessed.</p> <p>Historically, overly complex, multiple resource streams and processes have proved problematic (one off initiatives such as the Innovation & Investment Fund are probably not to be encouraged), however it is useful to have alternatives and/or complementary sources available such as the Rural & Island Housing Funds; and some form of Infrastructure investment is seen as essential. This could be a stand-alone extension of the current HIF or incorporated into an enhanced AHSP, but in areas such as our authority, resources to address critical infrastructure constraints are seen as vital.</p> <p>Planning control of second/holiday homes was identified as potentially having a particular impact in areas such as Argyll & Bute; whilst recognising that there are certain economic benefits to local communities and that enforcement of planning policies/regulations on second homes would be problematic. Financial support/access to affordable mortgages/credit union type provision, was suggested as an area for consideration/ promotion to aid young families and first time buyers or renters to access housing supply</p>
<p>Concerns: (... about current or future policy, challenges, trends.)</p>	<p>Affordability of private sectors (ownership or renting) in areas such as this authority is critical issue and therefore the social rented sector becomes essential default tenure. This is likely to remain the case unless controls can be implemented over the open market, which may be unlikely or limited. Initiatives such as the PRS rent zones are worth exploring in general, but in current form are not applicable in our authority area.</p> <p>Flexibility in grants/funds for alternative tenures such as MMR will have value in certain areas nationally, but are not seen as effective or viable in many of the local HMAs in our authority area.</p> <p>Concerns are regularly expressed that core development funding is tied to HNDA findings (and prescribed definitions of housing need) which in areas of overall demographic decline can lead to self-fulfilling spiral of decline. It is appreciated that public investment cannot be focused on purely speculative new build proposals, but it is important that the wider regeneration & growth agendas are also linked to public funding for housing – this may require some government intervention to help mitigate risk for developers (at least for an initial period - such as appears to be the case for private new build projects).</p>

	<p>There is a view that the mid-range of the general population are often disadvantaged through current policies & strategies which address (rightly) those in clearly defined need and most vulnerable. Even the positive policy interventions for young, first-time buyers to a certain degree can lead to those on modest incomes and already on the property ladder finding themselves unable to move on as their needs (and aspirations) evolve. Does this reflect a flaw in the current system?</p>
<p>Questions: (... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	<p>While the current planning focus on place-making and community empowerment are seen as positive trends, there are mixed views about some costly community buy-outs etc at public expense which ultimately require substantial additional investment for often disproportionate outcomes. Is this efficient use of resources or positive approach in general?</p>

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Beyond 2021 Feedback Template 3. Ageing Population

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Sharon Doyle	More Homes Scotland	

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SECTION 2: ABOUT YOUR DISCUSSION

Date:	19th & 29th October
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Theme:	Ageing population
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • A recent health and housing study highlighted the fact that the population of people over the age of 75 in Argyll and Bute would grow by 3000 over the next 10 years. • Ensuring that individual’s choices are met. The majority of people want to remain in their current home and any future housing policy must recognise that. • An aids and adaptations budget which meets the requirements of all tenure types must be available to ensure that people have the option of remaining in their current home. • Funding should be available to enable the delivery of ‘homes for life’. The model of funding should enable the delivery of enhanced housing developments which would incorporate communal living areas and provide a suitable housing solution to the ageing population <p>(NB. There was a degree of cross-over/duplication of comment between this topic and the response to the Accessible Homes for Disabled People topic.)</p> <p>The group agreed that ensuring people stay in their homes as long as possible is in everyone’s best interests; and the general principles of the Preventative Spend agenda remains highly relevant in this context (albeit the difficulty of implementing this was acknowledged). Relatively modest early investment in housing & related services can lead to substantial savings for HSCP</p>

	<p>downstream.</p> <p>An adequate Aids and Adaptations budget must be part of the ongoing investment programme (whether administered by Housing or the HSCP; and however tenures are to be addressed) and that the focus should be placed equally on delivering sufficient new build and adapting existing stock.</p> <p>RSLs indicated little appetite for historic models of provision such as sheltered housing or care home facilities delivered via AHSP; but more innovative models using Housing resources could be jointly delivered with HSCP. It was suggested that adaptations and new build grants and funding should be combined within the one flexible pot, as opposed to 2 (or more) separate budgets, to allow local priorities to be addressed appropriately and to avoid unnecessary wastage of resources.</p>
<p>Concerns:</p> <p>(... about current or future policy, challenges, trends.)</p>	<p>A lot of joint work has been carried out recently in this authority between HSCP and Housing Sector, including analysis of the population change and the impact that this is having on care home places. With the projections from the studies, it is clear that the demand will not be met through bigger or newer care homes alone and that it needs to be looked at as a wider housing issue. This is an important issue across Argyll & Bute (and again the rural/island aspect of service delivery is a crucial factor which requires particular response/approach – one example being need for effective broadband/infrastructure to support necessary technological enabled care services). Cluster Housing is one model that has been explored by HSCP, particularly to address need in areas such as Oban, Mid Argyll and potentially Bute.</p>
<p>Questions:</p> <p>(... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	<p>The concept/intention of “intergenerational” living was questioned, and it was felt that further clarity would be required to inform meaningful discussion. Is this about social engineering? Promoting a culture shift in attitudes & behaviour more widely? Is it an attempt to promote multi-generational households in order to secure younger support/care for elderly in localities/economies where the demographics are likely to preclude adequate care in the system? This might have implications for allocations policies for instance, and guidance/regulations on bedroom sizes of properties. Communal/HMO type accommodation was considered but again this was not seen as a positive way forward.</p> <p>Whilst acknowledging the significant issue & impact of the ageing population, there was a view that this focus might threaten to overlook the needs of the younger generation and this aspect of any future vision and policy for housing remains critical.</p>

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Beyond 2021 Feedback Template 4. Homelessness

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Theme:	Homelessness
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • Resources should be made available to ensure that there is an effective delivery of homeless prevention measures. • Funding should be made available to ensure that when a homeless household is allocated a house it can become a home very quickly e.g funding for RSL's to fully decorate void properties as and when required. • The Scottish Government should provide the additional resources requested in the 5 year Rapid Rehousing Transition Plan to ensure that effective multi-agency working will result in a more joined up response to homelessness. • The Scottish Government must ensure that the new General Data Protection Regulation (GDPR) is not a barrier to effective homeless prevention work. This may require further legislation. • The Scottish Government must recognise that the work of housing support workers is recognised. The Scottish Government should provide the funding to enable Councils to award the Scottish Living Wage uplift to housing support providers. <p>At a local level we are confident that the current system works reasonably well, albeit more could be done, for instance, to reduce time for rehousing and tackling backlogs; and in longer term the focus should be on prevention in the first place.</p> <p>Other points raised were:</p>

	<ul style="list-style-type: none"> • Reviewing current RSL practices eg regarding allocations and sustainability of tenancies. • Provision of furniture and decoration grants which can make significant difference for new tenants in sustaining a tenancy. • Good practice includes RSLs employing in-house painter and decorators to reduce costs and minimise voids. • Additional resources for provision of 'starter packs' and starter home/tenancies - giving vulnerable persons the appropriate support/tools to make their house a home will establish a solid grounding for maintaining a property and sustaining a home. <p>Further examples of good practice and positive approaches to homelessness that currently work well in this local authority would include:</p> <ul style="list-style-type: none"> • An effective Common Housing Register and Common Allocation Policy. • Utilising temporary accommodation within the private rented sector (we affirm the principle that RSL stock should be retained as permanent solutions where possible) • Efficient support services (as long as staff are paid appropriately and treated equivalently with other employees/services delivering similar functions. Otherwise, as with HSCP services in general, it will continue to prove extremely challenging to attract and secure sufficient and quality employees to staff the services, particularly in rural and island communities with limited and declining labour forces). • Early intervention/proactive outreach work requires additional resources (staff & investment) • The only effective solution to meeting homeless needs is effective cross-sectoral, multi-agency working. This can be problematic, and is crucial to avoid unnecessary involvement of multiple and inconsistent case workers/services overwhelming and potentially alienating or even undermining an individual client's engagement with core services. A relaxation of service silo mentalities and the sometimes self-serving industry of agencies around homelessness may require some guidance or support from government at a national level.
Concerns:	Homelessness is acknowledged as a priority for this council but also for RSLs and HSCP partners, despite the relatively low

(... about current or future policy, challenges, trends.)

numbers compared to other, urban areas. The rural/island context presents its own, particular challenges and issues in respect of addressing homelessness which make this just as important for authorities such as ours.

The transition to Rapid Rehousing (in line with the current, key national agenda & priority) will be a challenge even though this authority is confident that it is already delivering effectively on this. The links with homelessness and health issues such as addictions and mental health are a key factor and joint working/strategic buy-in in this activity will be essential for success. This is seen as a major challenge and could require additional guidance, support & resources from government to foster and achieve an efficient cross-sectoral approach.

While the Rapid Rehousing agenda is being closely linked to the SHIP/new build process, it will also be crucial to maximise and enhance use of existing stock (across tenures where possible) with the necessary investment in this primary asset to ensure current properties are suitable and fit for purpose to meet the needs of homeless and those threatened with homelessness.

The ongoing issue of conflicting priorities and agendas in relation to homelessness was flagged as a potential problem i.e. balancing evictions and good of community against the needs of homeless individuals or households, particularly in cases where there may be mental health issues. It was suggested that homelessness should be the priority factor in any appraisal/policy decision framework – given that the RSL sector will normally be the last resort/safety net in most cases.

It was also suggested that, given there will be cases where permanent support is always required for particular individuals, and therefore any form of “3 strikes” approach to evictions is only going to exacerbate the situation and will preclude any resolution, Scottish Government guidance/policy could helpfully clarify and promote longer term/life-time support in such cases. A basic principle of flexibility in dealing with these problematic cases is essential.

Considering the issue of homelessness and looking at articulating potential vision and aims, we feel that unrealistic and unachievable targets are unhelpful and misleading e.g. totally eradicating homelessness or rough sleeping is not a reasonable statement (there will always be family/ relationship breakdowns etc) and the goal should be to optimise the best possible outcome for those facing this situation.

Questions:

(... about the process of developing the vision or route map or policy questions for SG to consider.)

A concern was raised around potential constraints on data-sharing in light of the new GDPR regime. This may require national guidance/legislative intervention or local, operational, partnership resolution. Further clarity on this issue is sought.

There was another concern raised about the scenario of the local authority not being given all the resources requested through the RRTP 5 year plan. If all resources identified are not provided the local authority will have difficulty meeting the ambitions of the Scottish Government vision.

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Beyond 2021 Feedback Template 5. Regeneration & Sustainable Communities

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Theme:	Regeneration and sustainable communities
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • An appropriate allocation of Private Sector Housing Grant type funding to support the historic interventions/work particularly around mixed ownership schemes was seen as an example of positive approach and something that traditionally worked well – and this should be reintroduced in some form. • A radical culture shift may still be required to promote responsible ownership and joined up action to deliver regeneration objectives particularly in town centres. • Investment and focus on existing stock is crucial and may in certain areas/circumstances prove more of a priority and of greater value/impact than a tunnel vision approach to new build as the sole solution. • The AHSP should be utilised for investment in existing properties if this is identified as a local authority/LHS priority. • Revenue raised from the reduction in Council Tax discount for 2nd and holiday homes should continue to be ring fenced and used in the local authority area to enable the provision of affordable housing as well as bringing empty homes back into use. <p>Revenue raised from the reduction in Council Tax discount for 2nd and holiday homes should continue to be ring fenced and used in the local authority area to enable the provision of affordable housing as well as assisting to bring empty homes back into use.</p>

	<p>It was agreed that is a wide and diverse thematic area, of high significance for this authority as well as nationally, but that housing is only one factor here and generally this may be difficult to resolve in a meaningful way. We therefore focus here on issues around stock condition, town centres and sustainable rural communities; and also note that many of our comments are as relevant for other topics such as Affordability and Supply, and Place, Quality & Standards – and vice versa.</p> <p>An appropriate allocation of PSHG type funding to support the historic interventions/work particularly around mixed ownership schemes was seen as an example of positive approach and something that traditionally worked well – and this should be reintroduced in some form. There are acknowledged issues around the principle of supporting private owners to sustain or improve their properties from the public purse, but without this move to a holistic, strategic approach any future policy and vision for housing is unlikely to succeed.</p> <p>There appears to be general uncertainty over the different technical approaches to specific interventions such as Housing Action Areas versus Housing Renewal Areas; and the efficacy of the current Scheme Of Assistance framework. Some advocates are strongly in favour of reverting to the traditional grant based system of support. A radical culture shift may still be required to promote responsible ownership and joined up action to deliver regeneration objectives particularly in town centres. Education, awareness raising etc remain important, and in mixed ownership schemes enhanced promotion/support of factoring and similar interventions will be necessary. More generally, policy and inducements from government or from local authorities (with adequate resources) might be required to nudge owners to take a more practical approach to property maintenance, encouraging a move away from the current climate of internal, cosmetic work rather than focusing on more essential and pragmatic external repairs and improvements to building fabric etc.</p> <p>This would include for example a review of the standards currently used in property surveys and the level of information provided for owners/purchasers.</p>
<p>Concerns: (... about current or future policy, challenges, trends.)</p>	<p>The council’s key aim is to encourage people to live in the area and new housing can support this but there is an issue with RSLs generally restricted to developing in areas identified via the HNDA as having a defined need. Having greater flexibility around funding to support “speculative” build to encourage, attract & secure new households would help RSLs develop in other areas which may not necessarily show as having a need according to the HNDA, but may have potential for growth according to local employers/business sector.</p>

	<p>The reduction/removal of core funding such as PSHG is seen as a major example of bad practice and something that doesn't currently work well. Historically, such investment provided very positive outcomes and delivered vital complement to RSL/Partnership working particularly in respect of private sector and mixed schemes in town centres for example.</p>
<p>Questions: (... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	<p>Discussions across all topics constantly reiterated the view that investment and focus on existing stock is crucial and may in certain areas/circumstances prove more of a priority and of greater value/impact than a tunnel vision approach to new build as the sole solution. Confirmation was sought on whether AHSP could be utilised for investment in existing properties if this is identified as a local authority/LHS priority.</p> <p>There was a difference of opinion around the viability of tenement living in the modern day; and the question was raised as to whether this does still work. It was also agreed that the high costs of renovation remain unrealistic. Mixed ownership schemes also present serious problems in the current climate and requires very generous grant regime to support/sustain. It is difficult to see how the government can address this, however. Successful joint regeneration schemes have worked but solely as a result of specific or innovative funding streams and projects such as CARS and THI which works against the grain of housing's Scheme of assistance framework.</p>

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Theme:	Energy efficiency and climate change
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • This policy area is important both locally and nationally and housing has a key role to play. • Innovative thinking should be a focus in this context, including further exploration of potential for efficiencies in supply chain/off site, modular construction techniques etc. • The Home Energy Efficiency Programme Area Based Scheme (HEEP ABS) should continue through Scottish Government funding. The Argyll and Bute local authority area should continue to be defined as the ‘Area’ to ensure that resources can continue to be targeted effectively. • Measures and interventions need to be considered and balanced proportionately. There should be a cross tenure standard of energy efficiency. The standard should produce more comfortable energy efficient homes but not result in an increase in rents. • Fuel cost regulation should be considered by the Scottish Government. • The Scottish Government should increase mechanisms which ensure customers have access to the most cost effective energy packages. Not for profit energy suppliers such as Our Power should be given the support to deliver services across the entire local authority area. <p>The group agreed that this is high priority both locally and</p>

	<p>nationally, and that the housing sector has an important role to play, but clearly this must be part of a much wider agenda. It is also a broad theme which touches on many of the other discussion topics, and should certainly include tackling fuel poverty as a key aspect. With specific reference to the future of housing, we would see improving standards for tenants and owners as critically important and welcome the range of current measures and policy interventions as very positive albeit it is evident that the cost implications of achieving meaningful progress are inevitably challenging and current levels of investment would be the basic minimum requirement to sustain and enhance activity in this field. Some key points raised:</p> <ul style="list-style-type: none"> • Improving standards is positive however enforcement is currently patchy and often poorly implemented, particularly within the Private Rented Sector; therefore some feel that little real impact is evident. • Innovative thinking should be a focus in this context, including further exploration of potential for efficiencies in supply chain/off site, modular construction techniques etc. It was noted that this is one of the main housing elements to be explored/promoted via the local Rural Growth Deal proposal for this local authority, and something that has wide, cross-sectoral approval, following detailed stakeholder engagement between the housing and business/economic development sectors earlier this year. • The area based home energy efficiency schemes have had some success locally, as evidenced by positive feedback from customers and partner services. In the case of Argyll & Bute, our whole-authority area approach works fairly well. • Measures and interventions need to be considered and balanced proportionately: it is felt that reducing providers' costs and general education/advice and support for tenants and owners is likely to be more practical and cost-effective than trying to implement some of the EESSH improvements that are resource-intensive and often deliver proportionately modest returns/impact.
<p>Concerns: (... about current or future policy, challenges, trends.)</p>	<p>Housing Associations advise of practical issues/real challenges achieving the EESSH2 standards for existing stock up to EPC level D. With new builds this is more practical but for much of the existing stock there are major financial challenges. Additional funding and focus is essential to facilitate investment in energy improvements for existing stock.</p> <p>EESSH2 only applies to the Social Rented Sector and not the Private Rented Sector which presents fundamental problems and</p>

	<p>clearly introduces inequalities based on tenure. Local research has shown that it would cost on average around £16k per property for the works required to get to EESSH2 standard in order and would deliver an estimated annual saving of £65 for a household. This appears to be disproportionate output for the input and would then essentially mean replacing fuel poverty with rental poverty, as rents would need to increase to subsidise the improvement work. If the property then still fails to meet the standard, it cannot be let; consequently the Housing Association would presumably need to dispose of the property which may potentially then be purchased by the Private Rented Sector and let out anyway as this sector is not subject to the same standards – basically resulting in a farcical and chaotic system that is also grossly unfair and iniquitous for both landlords and tenants in different tenures.</p> <p>Some concerns were expressed regarding meaningful indicators of success and how positive outcomes are measured, in relation to energy efficiency schemes and fuel poverty interventions. Can the real, consequential impact of these schemes be assessed?</p> <p>The issue of the complexity of the energy field in general and associated technology is a significant problem; and simply installing or implementing new systems may not be sufficient to deliver positive outcomes and/or changes in behaviour.</p> <p>While the general view is very clearly that standards such as EESSH should not be tenure specific, it is acknowledged that applying additional, costly burdens on the private rented sector could have negative consequences by driving out some landlords and leading to overall decline in the sector. Nevertheless we would support a single standard for rented properties irrespective of tenure. There should be further enforcement options for councils/ more “teeth” for the private landlord registration regime to ensure landlords are required to meet standards.</p> <p>The current focus on greener standards in the affordable new build programme is very welcome and is being strongly advocated as the default position by this local authority in developing the local SHIP, however we recognise that this has additional resource implications and that a balance may need to be struck between higher spec builds and fewer units.</p>
<p>Questions: (... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	<p>Houses should be as energy efficient as possible so why set the EPC level target as C when it could quite easily be taken to EPC level A. A property with an EPC rating G should not be lettable as putting a tenant in a property of this rating would leave them vulnerable; although it is difficult to give definitive guidance on what is practicable and what is not.</p> <p>Considering fuel poverty, it seems difficult to achieve real, lasting outcomes without higher level regulation of fuel costs – but is this</p>

	realistic? In general, there are many factors out with the control of local authorities and their partners which can impact on, and possibly undermine, the activity and outcomes we are trying to achieve.
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Beyond 2021 Feedback Template 7. Brexit

FEEDBACK TEMPLATE

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Sharon Doyle	More Homes Scotland	

Please add more rows as necessary.

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Theme:	Brexit
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key point of the Council response is:-</p> <ul style="list-style-type: none"> • Any savings to the UK from released EU commitments should be allocated to Scotland in recognition of the special requirements of the remote rural and island local authorities. The importance of housing should be recognised by the UK and Scottish Governments. <p>The group felt that whilst this was an important topic in principle with potential implications for the housing sector more generally, it was not seen as relatively high or immediate priority in comparison with the other discussion topics, and did not have a large impact on Argyll and Bute.</p> <p>Points noted were:</p> <ul style="list-style-type: none"> • Whilst some contractors may use European employees, in terms of employment and skills this wasn't seen as having a direct impact on local housing • The main funding for Housing Associations comes from Scottish Government, Banks and the Council and so Brexit would not have a direct impact on funding (albeit A&B has been a beneficiary of European investment in the past & "wider role" initiatives in housing sector also benefitted historically). • It was agreed that any savings to UK from released EU commitments, should be allocated proportionately to Scotland and specifically targeted at Housing Sector as far as possible.

<p>Concerns:</p> <p>(... about current or future policy, challenges, trends.)</p>	<p>Whatever the outcome of so-called “Brexit” negotiations, there are likely to be significant political, economic and social implications, however the impact on the local housing system and sector remains uncertain and difficult to comment on meaningfully at this point.</p> <p>Continuing to grow and enable a highly trained local workforce with the requisite skills and experience in both traditional and modern or innovative construction techniques should be a priority irrespective of the outcome of the Brexit process.</p>
<p>Questions:</p> <p>(... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	

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Beyond 2021 Feedback Template 8. Child Poverty

FEEDBACK TEMPLATE

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Theme:	Child poverty
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • It is agreed that suitable and affordable housing is only one, albeit crucial, factor in eliminating child poverty and other forms of poverty. • Housing issues should play a key part in the Council’s Child Poverty Action Strategy. • Any affordable new build housing should have rents set at an affordable level in line with Scottish Government guidance. • Tenancy support, targeted information and advice, family mediation and many other housing-related services can make a significant contribution to reducing child poverty. <p>The new Fairer Scotland duty will have important impact here, and in general it was suggested that a holistic approach to poverty per se is required. The council is implementing a Child Poverty Action Plan, to be taken forward by a multi-agency Welfare Rights Working Group. A definition of poverty was discussed and the group agreed unanimously that suitable and affordable housing is only one, albeit crucial, factor in eliminating child poverty and other forms of poverty. It was noted that RSLs/housing sector in general already do a lot directly and indirectly through a range of activities which can alleviate and address poverty directly or indirectly. Affordable rents, tackling fuel poverty and helping to increase or maximise family incomes can all make a significant contribution. Tenancy support, targeted information and advice, family mediation and many other housing-related services can make a significant contribution.</p> <p>Standardisation of rental policies was considered but RSLs felt that a degree of flexibility was required and a blanket approach is likely</p>

	<p>to be too constrictive.</p> <p>Universal credit was also flagged as a pertinent issue in this context and there are many overlaps with the issues around the Welfare, Wealth Inequality and Intergenerational Inequality topic.</p>
<p>Concerns:</p> <p>(... about current or future policy, challenges, trends.)</p>	<p>Allocation policies, pointing systems and general procedures can be enhanced or reviewed to ensure that children are given due consideration, their families are not disadvantaged, and that positive outcomes for this group are clearly evidenced, recorded and monitored.</p> <p>General equality impact assessments as well as current need and demand assessments already allow for explicit consideration of households with children, but potentially additional guidance and weight could be provided from government and national bodies to ensure this receives equivalent priority to other designated groups/ characteristics.</p>
<p>Questions:</p> <p>(... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	

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Beyond 2021 Feedback Template 9. Wealth Inequalities and Intergenerational Inequality

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Theme:	Welfare, wealth inequality and intergenerational inequity
Ideas: (Suggestions for the future vision, themes or interventions – start, stop or modify.)	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • Schemes such as Rent to Buy will make home ownership a realistic possibility for households on low income. • Access to affordable credit to enable households to carry out common repair and maintenance to their homes is essential • Access to affordable credit to enable households to secure mortgages is essential to address wealth inequality • The Self- Build Loan Scheme will enable households to pursue the Self -Build option by removing some of the traditional lending barriers for households looking to pursue the self-build option. <p>The group were in agreement that most of the questions within this area had been referenced in earlier discussions through the previous themes. The group agreed that continuing with the methods they are currently adopting is best practice and should there be need identified through proven methods then this is something that Housing Associations and the council would look at when the new demand situations arise.</p> <p>For some participants, it was felt that this is a systemic issue that requires SG/national legislative & policy approaches rather than local activity to control housing markets and address wealth inequalities.</p> <ul style="list-style-type: none"> • This is an opportunity for us to tell Scottish Government what policy and legislative changes we feel are needed and

	<p>what we need to have the system work better to better deliver housing to people and give them what they need.</p> <ul style="list-style-type: none"> • AirB&B use was noted as a possible emerging problem in certain areas; as this is removing properties from the Private Rented Sector and that regulating these properties through policy or legislative changes could be beneficial. In Glasgow planning approval is required to for AirB&B and there is a presumption against it in tenement buildings. • Shared Equity – restrictions in allocation criteria for RSLs dealing with this tenure have proved problematic in certain rural areas (e.g. Rothesay) and more flexibility would be welcome. • Potential for a housing investment / loan bank in Scotland to fund and support initiatives, as Private Sector Banks can be difficult to access and restrictive in their financial terms. A review of financial legislation? • A change in the policy for VAT on new build – remove this in line with existing buildings
<p>Concerns: (... about current or future policy, challenges, trends.)</p>	
<p>Questions: (... about the process of developing the vision or route map or policy questions for SG to consider.)</p>	

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Beyond 2021 Feedback Template 10. Place, Quality and Standards

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Theme:	Place, quality and standards
<p>Ideas:</p> <p>(Suggestions for the future vision, themes or interventions – start, stop or modify.)</p>	<p>The key points of the Council response are:-</p> <ul style="list-style-type: none"> • Organisations such as Rural Housing Scotland and the Highland Small Communities Trust should be enabled to support community groups to develop local housing solutions in remote and rural communities. • The ASHP funding mechanism should include incentives to encourage RSL's to research and develop innovative design and construction methods. • Any 'pilot' projects in the affordable housing sector should not have a negative on the households who will occupy the homes. • The incentives of Build to Rent scheme should be extended to the social rented sector e.g the Rental Income Guarantee Scheme.
<p>Concerns:</p> <p>(... about current or future policy, challenges, trends.)</p>	<p>The impact on remote rural communities and the problems that are faced were highlighted, including need for additional resources to mitigate against the high infrastructure costs particularly on the islands.</p> <p>It was noted that whilst innovative housing and projects are certainly worth exploring, these can be costly and there is local experience of problems with certain projects piloted in A&B eg: passive housing, innovative heating systems. Sometimes, tried & tested traditional approaches are just as important/valuable to sustain and implement.</p> <p>It was also mentioned that self-build options are useful possibilities but costs can vary considerably by area/location.</p> <p>Permanent funding should be provided for the Highlands & Small Communities Housing Trust post located in A&B; to assist communities to further explore & deliver innovative models of delivery in the future, outwith the standard SHIP</p>

	framework.
Questions: (... about the process of developing the vision or route map or policy questions for SG to consider.)	

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