ARGYLL AND BUTE COUNCIL	**HELENSBURGH AND LOMOND AREA COMMITTEE**
DEVELOPMENT AND ECONOMIC GROWTH	**19TH DECEMBER 2019**

HOUSING SERVICES ACTIVITY UPDATE - STRATEGIC HOUSING INVESTMENT PLAN (SHIP) – ANNUAL UPDATE

1.0 EXECUTIVE SUMMARY

The main purpose of this report is to update Members of Housing Services activity within the Helensburgh & Lomond area.

This report will detail the following housing activity:-

- Housing Need and Demand
- Homelessness
- Affordable Housing Supply - Strategic Housing Investment Programme (SHIP)
- Empty Homes
- Private Sector Housing Grant Adaptations
- Private Sector Housing Grant Repairs and Improvements
- Energy Efficiency - Home Energy Efficiency Programme:Area Based Scheme(HEEP:ABS)
- Welfare Rights

Members are asked to consider the content of the report.

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2.0 INTRODUCTION

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3.0 RECOMMENDATIONS

3.1 Members are asked to consider the content of this report.

4.0 DETAIL

4.1 Argyll and Bute Council retains the role of strategic housing authority and therefore has a series of important statutory housing functions to fulfil. A Housing Needs and Demand Assessment is carried out every 5 years which enables Scottish Government funding to be brought into Argyll and Bute primarily to deliver affordable housing. The Council also produces a Local Housing Strategy (LHS) every 5 years. The current LHS runs from 2016-2021 and have a vision for housing in Argyll and Bute which is ‘a housing system that makes a strong contribution to thriving and sustainable communities and supports economic growth’. This report will detail the housing activity taking place in Helensburgh & Lomond.

4.2 HOUSING NEED AND DEMAND

HOMEArgyll WAITING LIST July 2019 – Active Applicants (including Transfers but excluding those with nil points)					
1st Area Of Preference	**Minimum Bedroom Size Required**				**TOTAL**
	0/1beds	**2beds**	**3beds**	**4+beds**	
Helensburgh	124	56	40	13	233
Arrochar	8	7	2	1	18
Cardross	9	8	4	3	24
Garelochead	8	5	3	1	17
Kilcreggan	5	1		1	7
Luss	5			1	6
Rhu	5	2	5		12
Rosneath	4	3	4		11
H&L Totals	168	82	58	20	328

For H&L as a whole, the majority of applicants (51%) require one bedroom and 25% require 2 bedrooms.18% require 3 bedrooms and just 6% need 4 or more.

However, to establish actual need, the available supply must be factored into this, based on the available lets within the RSL stock during a year.

1st Area Of Preference	HOMEArgyll Applicants	RSL Lets 2018/19 (All Landlords)	Pressure Ratio
Helensburgh	233	91	2.6:1
Arrochar	18	35	0.5:1
Cardross	24	4	6:1
Garelochead	17	19	1:1
Kilcreggan	7	6	1:1
Luss	6	3	2:1
Rhu	12	2	6:1
Rosneath	11	16	1:1
H&L Totals	328	176	2:1

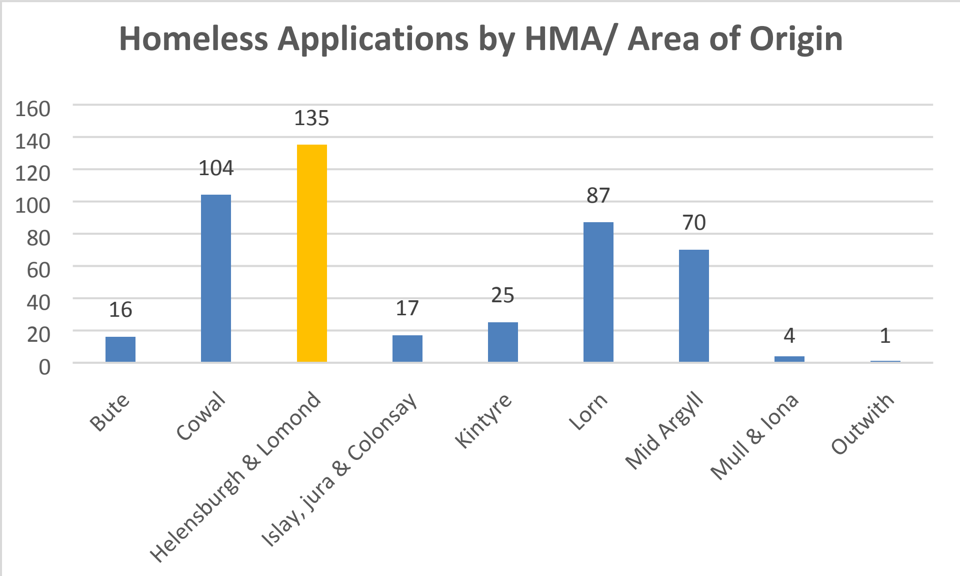
In terms of individual settlements there are "hotspots" within the HMAs:
Cardross and Rhu have the greatest relative pressure ratios at 6 applicants per every available let. Cardross is particularly pressured for 1 bedroom properties (9:0) while Rhu exhibits pressures mainly for 1 bedroom properties (5:0) and 3 beds (5:1)
Helensburgh is moderately unbalanced across all property sizes, with 2 or 3 applicants for every let of most sizes.
Luss has little or no turnover in 1 bedroom properties (5:0 last year)
Rosneath is generally balanced, however there may be an under supply of 3 beds (4:0 last year)

While the pressure ratios are only one factor in determining need and demand,

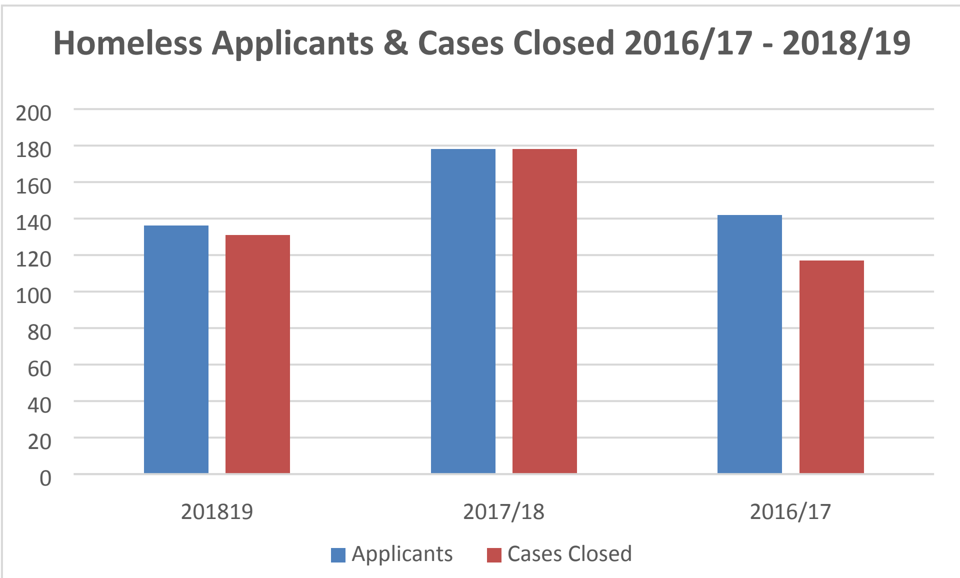
they are useful indicators of areas where further research and analysis may be required.

4.3 **HOMELESSNESS**

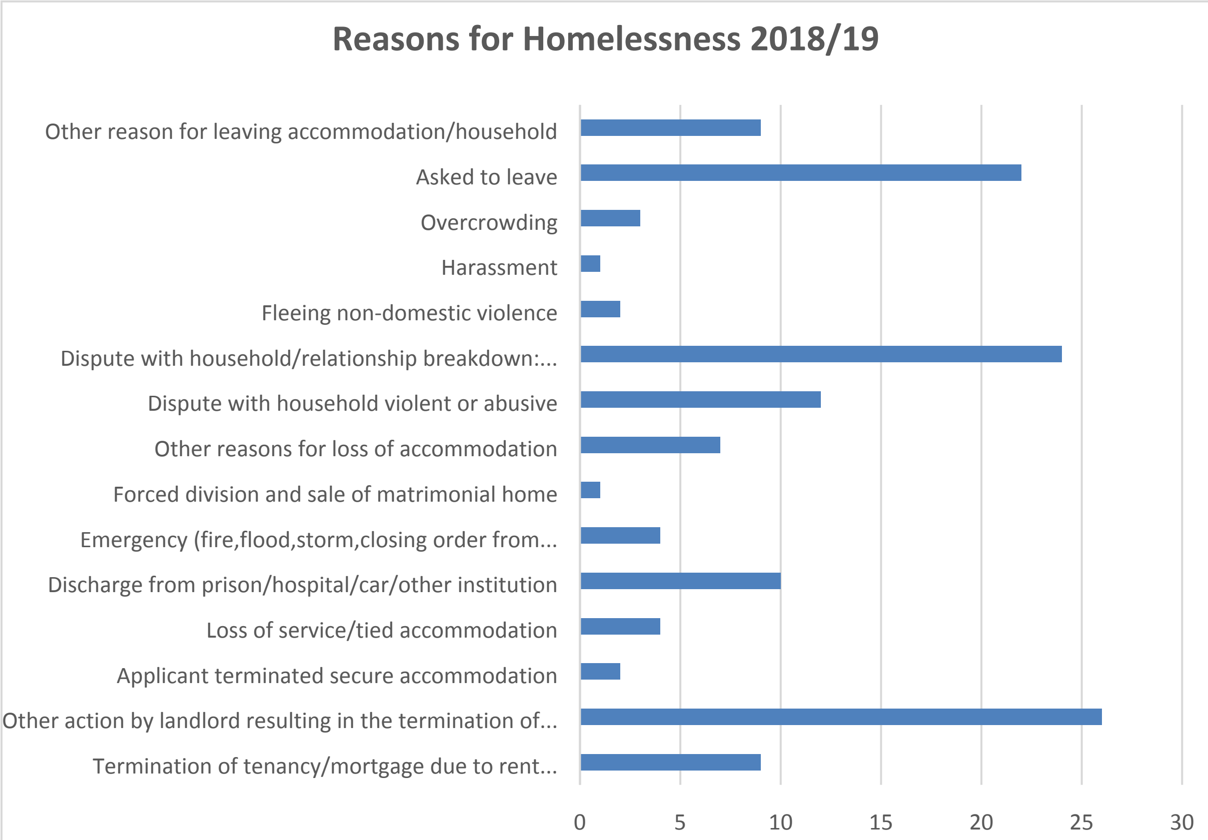
In 2018/19, there were 135 homeless applicants in Helensburgh & Lomond (29% of the Argyll & Bute total).



During 2018/19, there were 131 homeless cases closed in Helensburgh & Lomond. The incidence of homelessness has fluctuated in recent years in this area; increasing by 31% in 2017/18 and then falling by 20% in 2018/19 but still remains slightly above the 2016/17 baseline.



The main reasons for presenting as Homeless last year were “non-violent dispute with family/relationship breakdown", "other action by landlord resulting in termination of tenancy" and "asked to leave".



Rough Sleeping

H&L experienced a relatively low incidence of rough sleeping last year, with only 7 cases in total across the area. This amounted to 23% of the Argyll & Bute total. Nevertheless, this is an increase on previous years: 4 cases in 2016/17 and 5 in 2017/18.

AREA	Number of Rough Sleepers in 2018/19 (Night before homeless presentation)
Helensburgh & Lomond	7
MAKI	4
OLI	6
Bute & Cowal	13
A&B Total	30

4.4 AFFORDABLE HOUSING SUPPLY

The Strategic Housing Investment Plan (SHIP) delivered 42 new affordable homes in H&L in 2018/19, located in Succoth and at the first phase of Castle Wood Court in Helensburgh. The total investment in the Succoth project amounted to £4.761m. Costs for Castle Wood will be collated with the final phase due for completion this year.

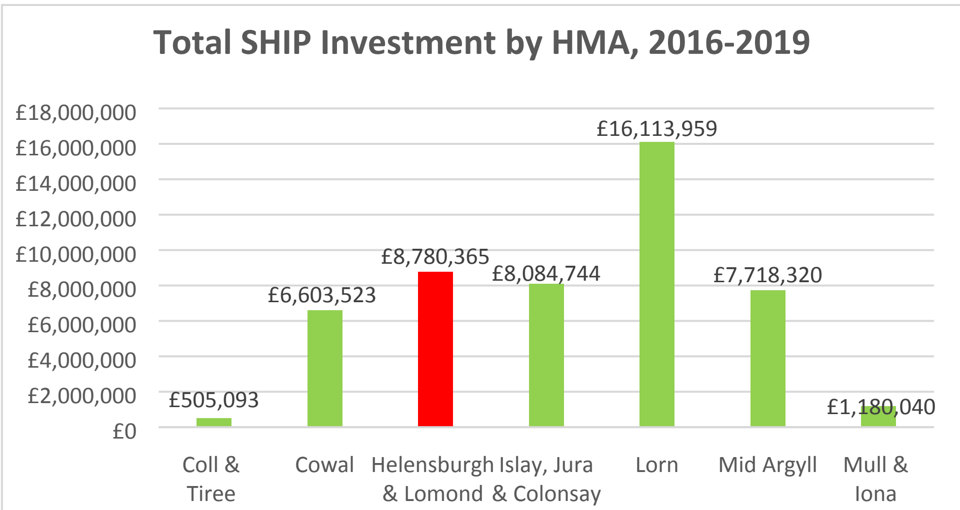
RSL	PROJECT	Units	Scottish Govt. Funding	Council SHF	RSL Private Finance	TOTAL
DHA	Succoth	26	£2,489,779	£941,272	£1,329,962	£4,761,013
ACHA	Castle Wood, Helensburgh Phase 1	16	Collated with phase 2 costs in 2019/20			
H&L TOTALS		42				

Cumulatively over the last 3 years of the current LHS, there have been 71 new affordable homes built in H&L via the SHIP. In addition to the above completions in 2018/19, these included:-

YEAR	RSL	PROJECT	UNITS
2017/18	LINK	Luss	5
2016/17	Dunbritton	East King St. Helensburgh	24

This amounts to 21% of the total SHIP completions in Argyll & Bute over these three years.

Over the last 3 years, SHIP investment has amounted to £8.78m in Helensburgh & Lomond; amounting to around 18% of total SHIP investment in Argyll and Bute over that period.



SHIP Projects onsite at start of 2019/20.

Site/Development	RSL	Total Units	Expected Date of Completion
Castle Wood, Helensburgh Phase 2	ACHA	16	2019/20

In addition, further sites/projects in the H&L area which are in early stages of development and may be programmed in the SHIP for completion in future years include:

ACHA	Garelochhead (PassivHaus model) – 10 units.
Dunbritton	18th Tee, Helensburgh – 16 units; Jeanie Deans site, Helensburgh – 8 units Golf Club Site, Helensburgh – 60 units Cardross – 25 units
LINK	Rosneath – 40 units
Wheatley Group	Helensburgh (Sawmill Site) - 35

4.5 **EMPTY HOMES**

In 2018/19 there were 2 private empty homes brought back into use in H&L, with the assistance of the Empty Homes Officer

Council Tax Information on Empty Homes.

The following table breaks down the numbers of empty homes including those subject to premium Council Tax charge across the H&L area. The table does not include properties which are empty and exempt from Council Tax. The numbers of recorded empty homes can vary from day to day due to natural changes and reported numbers are snapshot from October reports.

MAKI Council tax data as at 01.10.19	**Number of properties on Council Tax register**	**Empty Homes**	**Properties subject to 200% council tax levy**	**Total EMPTY**
Helensburgh and Lomond	12,167	134	85	**219**

Council Tax Exemptions

There are also a number of empty properties which are on the Council Tax register which are exempt from paying council tax. In H&L there are over **198** properties which are empty and exempt from Council Tax. The most common categories for empty properties include:

- Class 2A = Unoccupied dwelling – under renovation (**7**)
- Class 4A = Properties recently occupied but now empty and unfurnished (**93**)
- Class 5A = Living or Detained elsewhere – e.g. care home, hospital or prison (**18**)
- Class 7A = Dwellings Empty Under Statute – Closing or Demolition Order (**7**)
- Class 6A = Deceased owners – where estate has not been settled (**72**)

Other empty categories include: Repossessed dwellings (0), New Dwellings (**1**)

4.6 PRIVATE SECTOR HOUSING GRANT – ADAPTATIONS

In 2018/19, there were 30 private sector properties adapted with PSHG aid in Helensburgh & Lomond, and a total of 35 individual adaptations installed.

PSHG ADAPTATION COMPLETIONS 2018 -2019								
HMA	Grant Value	Works Value	ADAPTATION INSTALLED					
			Ramp	Stairlift	Access	bathroom Adaptation	Bathroom in Extension	Hoist
H&L	£174,387.03	£217,936.00	2	5	2	23	1	2

4.7 PRIVATE SECTOR HOUSING GRANT – REPAIRS AND IMPROVEMENTS

In 2018/19, there were a total of 7 PSHG repair and improvement grants completed in H&L (across Argyll and Bute, the total was 23). Total cost of the works was £47,279, of which PSHG covered £19,245. This was 21% of the total repair grant awarded for Argyll & Bute last year.

4.8 ENERGY EFFICIENCY (HEEP:ABS)

There were 468 energy efficiency measures installed across Argyll and Bute in 2018/19 via the HEEPS:ABS programme; and 56 (12%) were in the Helensburgh & Lomond administrative area (with 152 in Bute & Cowal; 218 in MAKI; and only 42 in the Oban, Lorn & Isles area).
In total, 43 properties were improved across the H&L area, at a total cost of £293,406. Grant aid in support of this work amounted to £259,085, over 88% of the total costs.

Current estimates of Fuel Poverty are based on Home Analytics data:-

AREA	Likelihood of households in Fuel Poverty
Helensburgh & Lomond	26%
Argyll & Bute	43%
Scotland	27% (SHCS figure)

Home Analytics data also indicates that around 29% of H&L is off the gas grid. This is the lowest rate in Argyll and Bute, and similarly, the incidence of Fuel Poverty is the lowest of any HMA in Argyll and Bute, and is indeed below national average (albeit based of different sources.)

4.9 **WELFARE RIGHTS**

The Welfare Rights service has a key focus on maximising income and reducing poverty: and in 2018/19 the service helped local residents to claim £3.6m in additional benefits to which they were entitled. Cases in Helensburgh & Lomond accounted for £950,622 or 26% of this Argyll and Bute total. Over the last three years, the total income generated in H&L has amounted to £2,758,528.

Measurable Annual Income Generated via Welfare Rights Intervention.

Area Team	2016/17	2017/18	2018/19	3 Year Total
Mid Argyll	£418,913	£503,654	£664,299	**£1,586,866**
Kintyre and Islay	£945,442	£812,728	£879,778	**£2,637,948**
Cowal and Bute	£454,678	£477,971	£677,376	**£1,610,025**
Lomond	£1,035,513	£772,393	£950,622	**£2,758,528**
Lorn	£584,923	£373,479	£494,547	**£1,452,949**
Argyll & Bute	**£3,439,469**	**£2,940,225**	**£3,666,622**	**£10,046,316**

5.0 CONCLUSION

5.1 This report provides the detail of the Council Housing Services team activity in the Helensburgh & Lomond housing market area. There are a variety of housing issues within the area which are being tackled by Housing Services and partner agencies with the aim of delivering a functioning housing system which meets the needs of the communities we serve.

6.0 IMPLICATIONS

6.1 Policy
6.2 Financial
6.3 Legal
6.4 HR
6.5 Fairer Scotland Duty:
6.5.1 Equalities - protected characteristics
6.5.2 Socio-economic Duty
6.5.3 Islands
6.6. Risk
6.7 Customer Service

Executive Director of Development and Infrastructure

Policy Lead Robin Currie

30th October 2019

For further information contact:

Douglas Whyte (Team Lead – Housing Strategy) 01546 604 785

APPENDICES

Appendix 1 – Extract from LHS 2016 - 2021 (data as of 2016) Helensburgh & Lomond
Appendix 2 – Updated HMA Profile 2019

Appendix 1 – Extract from LHS 2016 - 2021 (data as of 2016) Helensburgh & Lomond

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

Helensburgh & Lomond combines the largest urban settlement in the authority with a more rural hinterland, and has close links with the Glasgow-Clyde-central belt region. Around one quarter of house sales are to purchasers from elsewhere in Scotland. The area has consistently exhibited high average house prices however it also has the highest average household income of any HMA in Argyll & Bute, and consequently affordability is actually relatively better than many areas. This area has a quarter of the total housing stock within the whole authority area, unsurprisingly, however it has seen only modest growth, compared to the rest of Argyll and Bute, with only 4% increase in the number of dwellings between 2003 and 2013 – the lowest rate of growth apart from Bute and Kintyre. It also has the lowest proportion of second/holiday homes and vacant properties in the authority (7% of the total, albeit this is still above national levels). There were 1,471 RSL homes in 2015, almost 18% of the Argyll & Bute total, and a relatively healthy turnover nevertheless there were still around 2 applicants for every available let. Over 26% of all homeless cases present here and around 20% of the HOMEArgyll waiting list are seeking to be rehoused in this area. The potential growth of the population serving the MOD naval base at Faslane is also a significant factor here which could impact on need and demand in the wider housing system.

Key issues for Helensburgh & Lomond HMA:

Increasing the supply of affordable housing is a priority for this area.

Developing the strategic partnership with HMNB Clyde will also be essential to address accommodation needs.

Delivering Housing Options services, providing Tenancy Support and pro-actively preventing homelessness remain primary goals.

Appendix 2 – Updated HMA Profile 2019

UPDATED HMA PROFILE, 2019

	HELENSBURGH & LOMOND
Population (2016-based MYE, SAPE)	**26,421**
Households (NRS 2017 estimates)	**11,422**
All Dwellings (Council Tax Register, July 2019 All Properties)	**12,167**
All Occupied Dwellings (CTR, 2019, no discount)	**11,770**
Ineffective Stock (CTR, 2019, vacant + 2nd/ holiday homes)	**397**
RSL Stock (2019 Annual RSL Returns)	**1,531**
Average Household Income (CACI Paycheck, 2019)	**£42,772**

TOTAL RSL STOCK BY SETTLEMENT & LANDLORD, 2019

HMA	Key	Dunbritton	ACHA	Bield	LINK	Totals	% of Total
Arrochar		36	29			**65**	**4%**
Cardross		7	77			**84**	**6%**
Garelochead		62	108			**170**	**11%**
Helensburgh	9	288	598	41		**936**	**61%**
Kilcreggan		2	29			**31**	**2%**
Luss			5		30	**35**	**2%**
Rhu		6	56			**62**	**4%**
Rosneath		47	101			**148**	**10%**
Total	**9**	**448**	**1,003**	**41**	30	**1,531**	**100%**