

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

1.0 EXECUTIVE SUMMARY

1.1 The main purpose of this report is to update Members of Housing Services activity and the delivery of the Local Housing Strategy 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)
- Local Housing Strategy

RECOMMENDATIONS

Members are asked to consider the content of the report.

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2.0 INTRODUCTION

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3.0 RECOMMENDATIONS

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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 (HNDA) is carried out every 5 years which enables Scottish Government funding to be brought into Argyll and Bute primarily to deliver affordable housing. A comprehensive revision of the local HNDA was approved as “robust and credible” by the Scottish Government’s Centre for Housing Market Analysis in 2021. The previous LHS was also completed in 2021.

A fully revised LHS covering 2022-2027 has been developed in accordance with

Scottish Government guidance and local priorities as identified in the new HNDA. This sets out the vision for Argyll and Bute: ***“Everyone in Argyll & Bute has access to a suitable, high quality home which is affordable and located within a vibrant, sustainable and connected community.”*** This report will detail the housing activity taking place in Helensburgh and Lomond and progress against the LHS Action Plan.

4.2 HOUSING NEED AND DEMAND

HOMEArgyll WAITING LIST July 2021 – Active Applicants (excluding those with 0 points/no defined need)					
	Minimum Bedroom Size Required				TOTAL
	0/1beds	2beds	3beds	4+beds	
Helensburgh and Lomond	184	94	58	20	356

In addition there were 184 applicants for Helensburgh & Lomond who received nil points according to the Common Allocation Policy and therefore would be deemed to have no housing need.

For Helensburgh and Lomond as a whole the majority of applicants (52%) require one bedroom and 26% require 2 bedrooms.16% 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.

	HOMEArgyll Applicants	RSL Lets 2019/20 (All Landlords)	Pressure Ratio
Helensburgh and Lomond	356	87	4:1

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.

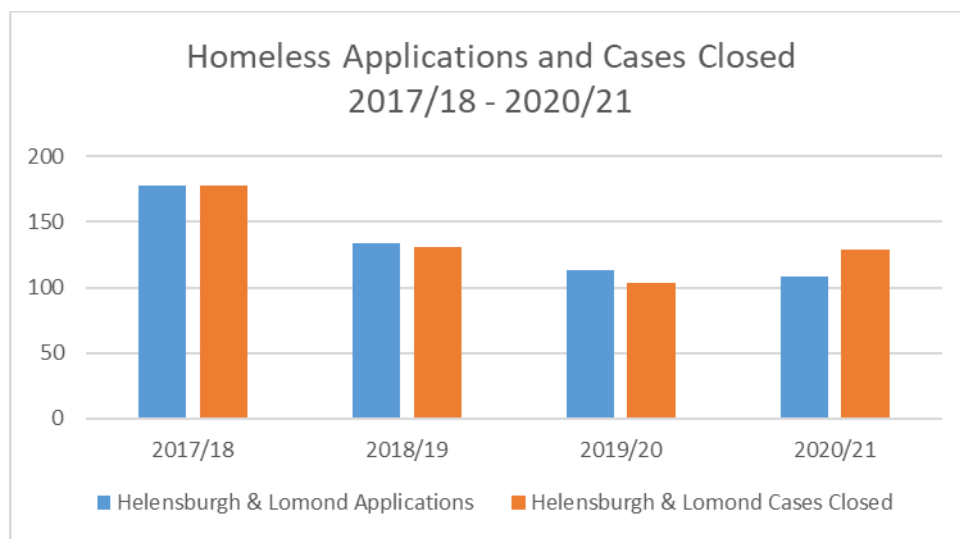
The fully revised Argyll & Bute HNDA 2021 takes account of a wide range of factors to determine existing need and future demand for new build housing, and demographic projections have a critical role in this assessment. Although the default population projections suggest a significant and continuous decline across Argyll and Bute, and consequently minimal or zero requirement for new build housing, the council has developed ambitious Housing Supply Targets based on an alternative, positive growth scenario for all areas. In this instance, 22% of the Argyll & Bute Housing requirement would be apportioned to Helensburgh & Lomond; and over the next 5 years this could amount to at least 320 new builds across all tenures for the HMA as a whole.

4.3 HOMELESSNESS

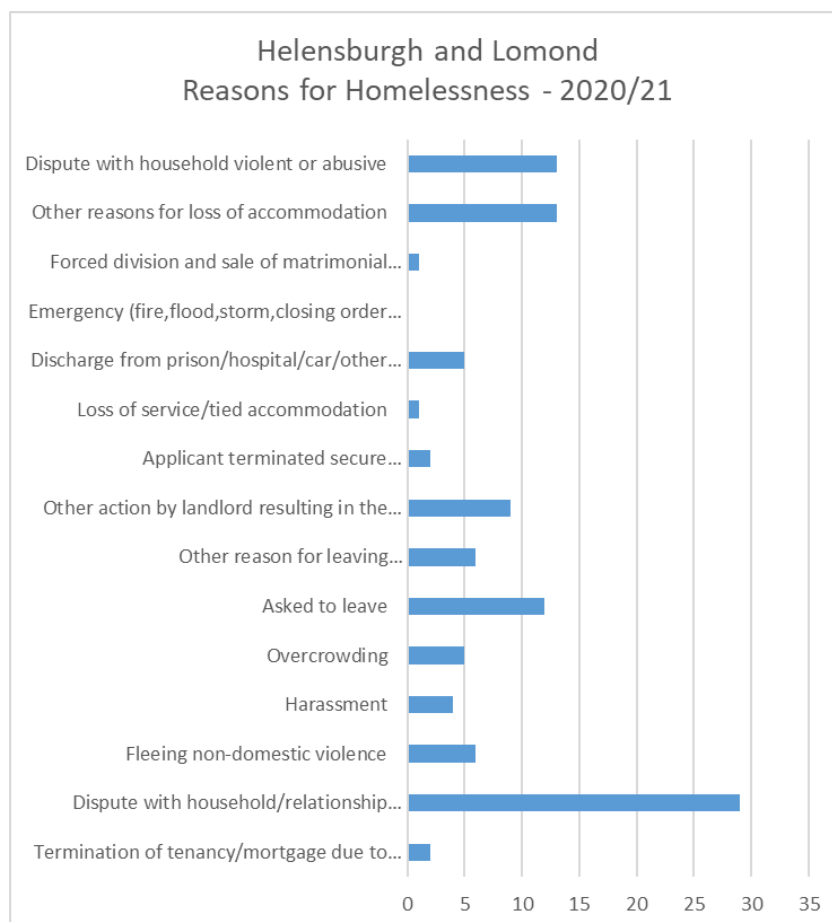
During 2020/21, there were 129 homeless cases closed in the Helensburgh and Lomond area. This is an increase of 25% (103 to 129) on the previous year.

The incidence of homelessness has also reduced in the Helensburgh and Lomond area over the last 4 years. There has been a decrease in homeless presentation of 39% (178 down to 108) during the 4 year period 2017/18 to 2020/21.

The figures below illustrate the number of homeless applications and cases closed for the period from 2017/18 to 2020/21.



The main reasons for presenting as Homeless last year were “disputes with family/relationship breakdown”, “Dispute with household non- violent or abusive”; and “Other reasons for loss of accommodation”. There were also a number of cases involving “violent or abusive disputes”; and also “asked to leave”.



Rough Sleeping

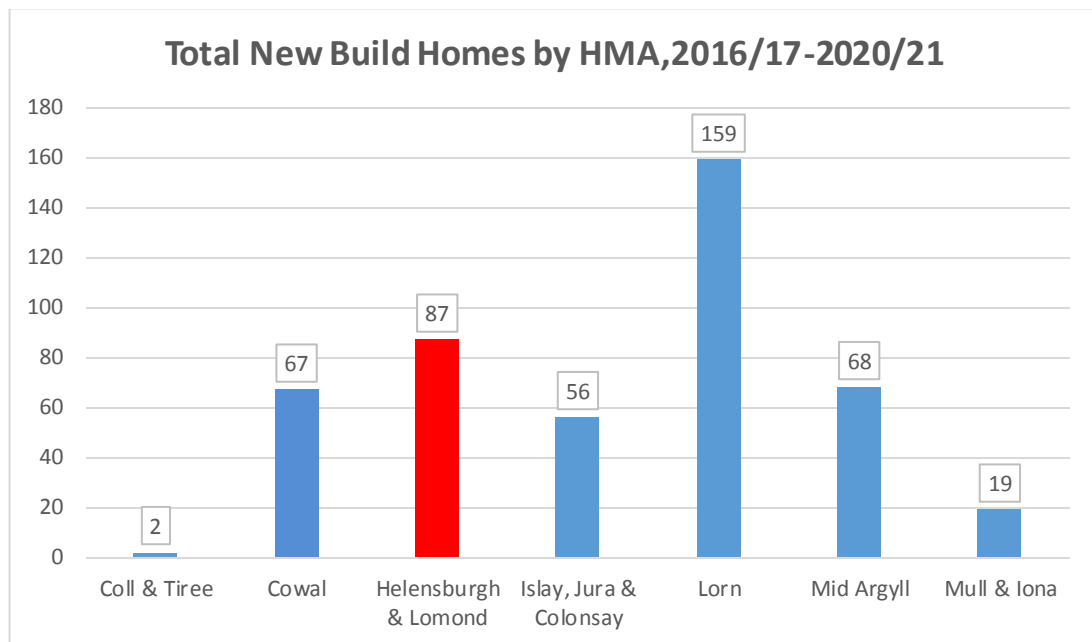
Helensburgh and Lomond experienced an increase in the incidence of rough sleeping over the same period last year, with 5 cases (+1) in total across the area reporting that they slept rough the night preceding their presentation and 6 (+2) reporting that they had slept rough in the 3 months preceding their homeless application.

AREA	Number of Rough Sleepers in 2020/21	
	Night Before Application	3 Months Prior to Application
Helensburgh and Lomond	5	6
Argyll & Bute	23	42

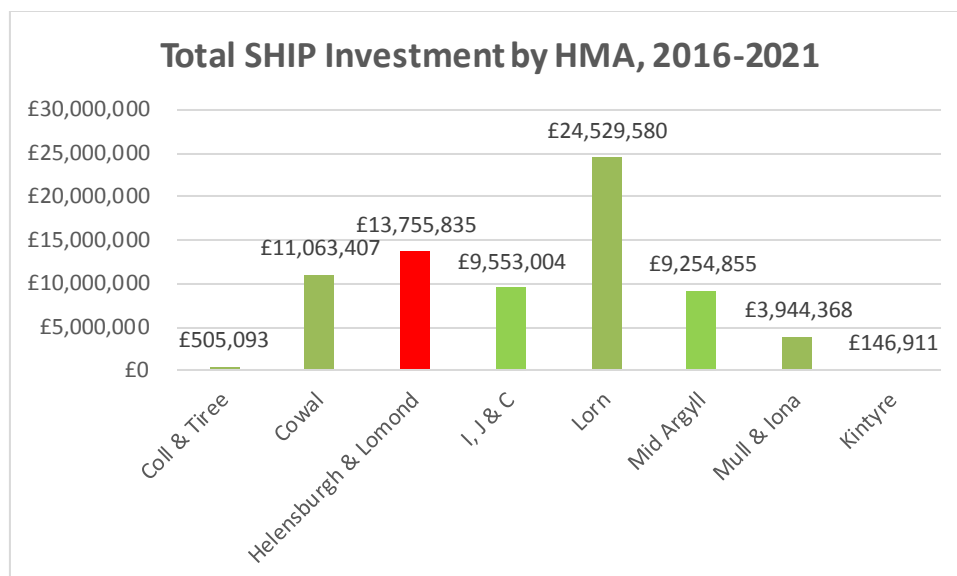
4.4 AFFORDABLE HOUSING SUPPLY

Due to a very challenging period for the construction sector under lockdown, and ongoing slippage in the new build programme due to disruption and shortages with materials and staffing, the Strategic Housing Investment Plan (SHIP) delivered no new affordable homes in Helensburgh and Lomond in 2020/21.

Cumulatively over the last 5 years of the 2016-2021 LHS, which is now completed, there have been 87 new affordable homes built in H&L via the SHIP. This amounts to 19% of the total SHIP completions in Argyll & Bute over these five years.



Over the last 5 years, SHIP investment in completed affordable housing projects has amounted to £13.755m in Helensburgh & Lomond; which also equates to around 19% of total SHIP investment in Argyll and Bute over that period.



SHIP Projects – Completed/Anticipated Completions in 2021/22

Site/Development	RSL	Units	Actual / Anticipated Date of Completion
Linn Walk, Garelochhead* (Passivhaus Model)	ACHA	10	June 2021*
Helensburgh (Sawmill Site)	Wheatley Group	36	Sept. 2022

* Project completed on schedule in June 2021.

In addition, further sites/projects in the Helensburgh and Lomond area which are progressing onsite or in early stages of development and will be programmed in the SHIP for completion in future years include:

Dunbritton	Helensburgh Golf Club (Main Site) – 60 units Helensburgh Golf Club (18 th Tee) – 16 units; Helensburgh, Jeanie Deans site, East King Street – 12 units Cardross – 37 units
ACHA	Garelochhead – 6 units
LINK	Rosneath currently “on hold” subject to review within 18-24 months

4.5 EMPTY HOMES

In 2020/21 there were 5 private empty homes brought back into use in H&L, amounting to 17% all the empty homes brought back into use across Argyll and Bute last year with 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.

Helensburgh & Lomond	Number of properties on Council Tax register	Empty Homes	Properties subject to 200% council tax levy	Total EMPTY
Council tax data as at 01.01.22				
Helensburgh & Lomond	12,252	110	103	213

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 Helensburgh & Lomond there are **209** 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 (**98**)
- Class 5A = Living or Detained elsewhere – e.g care home, hospital or prison (**15**)
- Class 6A = Deceased owners – where estate has not been settled (**84**)
- Class 7A = Dwellings Empty Under Statute – Closing or Demolition Order (**5**)

Second Homes

As at January 2022 there were 179 registered Second Homes in Helensburgh and Lomond. This figure represents 6% of the total number of Second Homes in Argyll and Bute.

4.6 PRIVATE SECTOR HOUSING GRANT – ADAPTATIONS

In 2020/21, there were 15 private sector properties adapted with PSHG aid in Helensburgh & Lomond, and a total of 17 individual adaptations installed.

PSHG ADAPTATION COMPLETIONS 2020 -2021							
HMA	Grant Value	Works Value	ADAPTATION INSTALLED				
			Ramp	Stairlift	Access	Bathroom Adaptation	Other
Helensburgh & Lomond	£61,112.44	£67,617.45	0	3	1	9	4

4.7 PRIVATE SECTOR HOUSING GRANT – REPAIRS AND IMPROVEMENTS

In 2020/21, there were a total of 8 PSHG repair and improvement grants completed in Helensburgh & Lomond, (across Argyll and Bute, the total was 16). Total cost of the works was £48,239.02, of which PSHG covered £18,446.62. This was 43% of the total repair grant awarded for Argyll & Bute last year.

4.8 ENERGY EFFICIENCY (HOME ENERGY EFFICIENCY PROGRAMME: AREA BASED SCHEME HEEP: ABS)

There were 252 energy efficiency measures installed across Argyll and Bute in 2020/21 via the HEEPS: ABS programme; and 40 (16%) were in the Helensburgh & Lomond administrative area.

In total, 36 properties were improved across the Helensburgh and Lomond area, at a total cost of £157,367. Grant aid in support of this work amounted to £148,758, almost 95% of the total costs.

Current estimates of Fuel Poverty are based on Home Analytics data (Scottish figure sourced from Scottish House Condition Survey):-

Area	Likelihood of Households in	
	Fuel Poverty	Extreme Fuel Poverty
Helensburgh	28%	16%
Lomond	30%	17%
Argyll and Bute	27%	15%
Scotland (SHCS Figure)	25%	12%

4.9 Local Housing Strategy (LHS) 2022-2027

As the strategic housing authority for Argyll and Bute, the Council has a statutory duty to develop, implement and monitor a Local Housing Strategy over a five-year planning cycle, based on a robust and credible Housing Need and Demand Assessment (HNDA) for the area. Following completion of the

previous Argyll and Bute LHS (2016-2021) last year, a comprehensive revision and update of the strategy has been approved by the council and is due to be formally launched in March 2022. The planning process was based on a robust process of consultation and stakeholder engagement, which has been acknowledged as an exemplar model for other local authorities by the Scottish Government, the CHMA, and the Scottish Housing Network LHS Forum.

The revised HNDA was approved as “robust and credible” by the Scottish Government’s CHMA in 2021, and this has informed the revised Housing Supply Targets set out in the new LHS. These targets are based on a positive demographic and economic growth scenario for Argyll & Bute and include ambitious and challenging Housing Supply Targets for the Helensburgh & Lomond HMA over the next 5 years and beyond. Progress with these targets and the new LHS Action Plan will be reported on an annual basis to this area committee.

5.0 CONCLUSION

- 5.1 This report provides the detail of the Council Housing Services team activity and an overview of the progress achieved with the Local Housing Strategy Action Plan 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 - Complies with approved SHIP and Local Housing Strategy.
- 6.2 Financial - none arising from this report.
- 6.3 Legal - we have a statutory duty to deliver statutory housing functions
- 6.4 HR – none.
- 6.5 Fairer Scotland Duty: positive in terms of delivering affordable housing.
- 6.5.1 Equalities - protected characteristics - none
 - 6.5.2 Socio-economic Duty - positive in terms of delivering affordable housing.
 - 6.5.3 Islands – positive in terms of delivering affordable housing on the islands
- 6.6. Climate Change – the strategy and housing service deliver positive impacts for energy efficiency and climate change.
- 6.7 Risk – none.

6.8 Customer Service – none.

Kirsty Flanagan, Executive Director with the responsibility for Development and Economic Growth

Policy Lead – Councillor Robin Currie
January 2022

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APPENDICES

Appendix 1 – Extract from LHS 2022 - 2027 (data as of 2020) Helensburgh & Lomond

**APPENDIX 1 – EXTRACT FROM LHS 2022 - 2027 (DATA AS OF 2020)
HELENSBURGH & LOMOND**



Helensburgh & Lomond

Population	25,670
Households	11,189
Dwellings	12,171
Ineffective Stock (%)	5%
RSL Stock	1,538
Waiting List Applicants	524
RSL Lets (2019/20)	122
Pressure Ratio	4:1
Lower Quartile House Price	£92,938
Lower Quartile Income	£19,508
LQ Affordability Ratio	4.8

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. The hinterland of Lomond falls within the Loch Lomond & Trossachs National Park planning area and this impacts on the operation of the local housing market. Over a quarter of house sales (27%) are to purchasers from elsewhere in Scotland. The area has consistently exhibited high average house prices however it also has one of the highest average household incomes of the HMAs in Argyll & Bute, and consequently affordability is actually relatively better than many areas, albeit still unaffordable to many local residents in absolute terms. 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 2015 and 2020. It also has the lowest proportion of second/holiday homes and vacant properties in the authority (5% of the total, albeit this is still above national levels; and levels may be higher in the National Park area of Lomond, which is seen as a significant concern for the Park Plan). There were 1,538 RSL homes in 2020, almost 18% of the Argyll & Bute total, and around 4 applicants for every available let. Over 25% of all homeless cases present here and around 21% of the HOMEArgyll waiting list are seeking to be rehoused in this area. The committed growth of the population serving the MOD naval base at Faslane, and the potential impact of ancillary family over time, is also a significant factor here that will impact on need and demand in the wider housing system.

Key issues for Helensburgh & Lomond HMA:
 Increasing the supply of affordable housing remains a priority for this area. Sustaining the strategic partnership with HMNB Clyde also continues to be essential to address accommodation needs.
 Delivering Housing Options services, providing Tenancy Support and pro-actively preventing homelessness remain primary goals.
 Ensuring appropriate specialist provision is available to meet the requirements of those with particular needs will also be important.