

**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:-

- Declaration of a Housing Emergency
- Argyll and Bute Housing Housing Summit
- 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 - Energy Efficiency Scotland: Area Based Scheme(EES:ABS)
- Local Housing Strategy

2.0 RECOMMENDATIONS

2.1 Members are asked to consider the content of the report.

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3.0 INTRODUCTION

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- Local Housing Strategy

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5.0 DETAIL

5.1 As the Strategic Housing Authority, the Council has a series of important statutory housing functions to fulfil. A Housing Need 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 December 2021. The Council also produces a Local Housing Strategy (LHS) every 5 years. Full Council approved the LHS 2022-27 in December 2021. It is subject to annual updates, which are published on the Housing Strategy pages of the Council

website.

The LHS has been developed in accordance with Scottish Government guidance and local priorities as identified in the 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 details the housing activity taking place in the Helensburgh & Lomond area.

5.2 DECLARATION OF A HOUSING EMERGENCY

In June 2023, following a report to the Environment, Development and Infrastructure Committee, Argyll and Bute Council became the first local authority to declare a housing emergency. A number of key statistics informed the emergency:

- In 2023 there were just under 3,300 people on social rented housing waiting lists, representing an increase of 8% since the previous year.
- The average housing price in 2022 was £206,000 which is 7 times the average income level in Argyll and Bute.
- 11% of all homes are ineffective stock, with 6% second homes and 4% empty.
- 42% of the property sales are made to people living out with the Argyll and Bute area.
- There were 131 private house completions in the last 5 years representing only 17% of the expected rate.
- Construction costs have seen a 22% increase in 2022 with island construction costs significantly higher. This trend is continuing currently.
- 92% of residents responding to the Housing Emergency survey said that housing shortage was having an impact on their community
- Of employers who responded to the workforce housing survey, 75% said a shortage of housing was a barrier to recruiting or retaining staff

5.3 ARGYLL AND BUTE HOUSING EMERGENCY SUMMIT

An action within the committee report was to hold an Argyll and Bute Housing Emergency Summit in response to the housing emergency, and this took place on the 27th November 2023 at the SAMS campus in Oban. The purpose of the Summit was to bring partners together to forge commitments aimed at tackling housing shortage by maximising resources, pursuing innovation, coordinating planning and targeting delivery capacity.

An Action Plan is currently being developed and it is anticipated that this will be refined and presented to members in the next few months.

5.4 HOUSING NEED AND DEMAND

HOMEArgyll WAITING LIST November 2023 – Active Applicants (excluding those with 0 points/no defined need)					
	Minimum Bedroom Size Required				TOTAL
	0/1beds	2beds	3beds	4+beds	
Helensburgh and Lomond	255	116	94	29	494

In addition there were 207 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 23% require 2 bedrooms. 19% 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.

Applicants per available RSL Let (Pressure Ratios)

	HOMEArgyll Applicants	RSL Lets 2022/23 (All Landlords)	Pressure Ratio
Helensburgh and Lomond	494	94	5:1

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 HNSA 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.

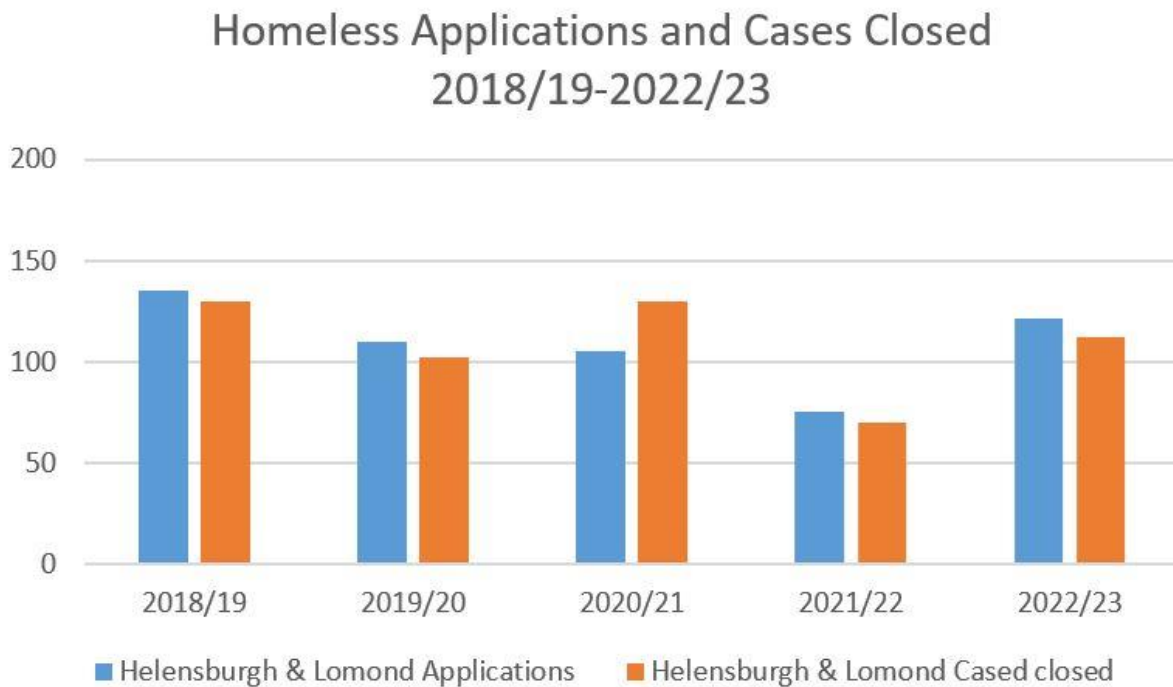
5.5 HOMELESSNESS

The incidence of homelessness increased in the Helensburgh and Lomond area in 2022/23. There has been an increase in homeless presentation of 60%.

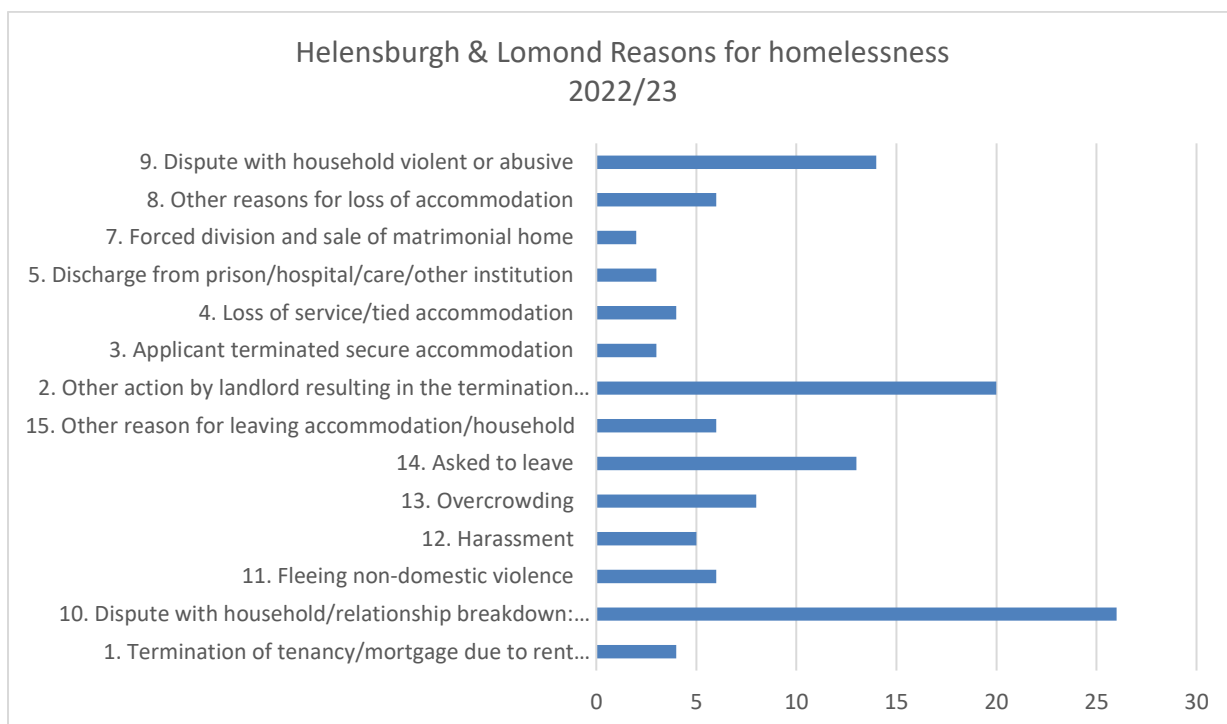
During 2022/23, there were 112 homeless cases closed in the Helensburgh and

Lomond area. This is an increase of 60% on the previous year.

The figures below illustrate the number of homeless applications and cases closed for the period from 2018/19 to 2022/23.



The main reasons for presenting as Homeless last year were “Asked to Leave”, “Dispute with household/relationship breakdown non-violent or abusive”; and “Other action by landlord resulting in the termination of the tenancy”. There were also a number of cases involving “violent or abusive disputes”.



Rough Sleeping

Helensburgh and Lomond experienced slight decrease in the incidence of rough sleeping over the same period last year, with 7 cases (+2) in total across the area reporting that they slept rough the night preceding their presentation and 2 (-4) reporting that they had slept rough in the 3 months preceding their homeless application.

AREA	Number of Rough Sleepers in 2022/23	
	Night Before Application	3 Months Prior to Application
Helensburgh and Lomond	7	2
Argyll & Bute	26	36

5.6 AFFORDABLE HOUSING SUPPLY

This continues to be a very challenging period for the construction sector and there is ongoing slippage in the new build programme due to disruption and shortages with materials and staffing. The Strategic Housing Investment Plan (SHIP) delivered 36 new affordable homes in Helensburgh & Lomond in 2021/22.

RSL	PROJECT	Units	Funding
Loretto	Sawmill Field, Helensburgh	36	£4,582,512

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) – 62 units; 2028/29 Helensburgh Golf Club (18 th Tee) – 16 units; 2025/26 Helensburgh, Jeanie Deans site, East King Street –12 units; 2024/25 Cardross – 25 units; 2026/27 Succoth phase 2 – 12 units; 2028/29
ACHA	East Clyde Street – 14 units; 2025/26 Kilcreggan – 10 units; 2026/27
LINK	Rosneath - 49 units; 2025/26

5.7 EMPTY HOMES

In 2022/23 there were **10** private empty homes brought back into use in H&L, amounting to **24%** all the empty homes brought back into use across Argyll and Bute last year with assistance of the Empty Homes Officer (41).

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 November reports.

Helensburgh & Lomond Council tax data as at 01.11.23	Number of properties on Council Tax register	Empty Homes	Properties subject to 200% council tax levy	Total EMPTY
Helensburgh & Lomond	12,417	110	129	239

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 **223** properties which are empty and exempt from Council Tax. The categories for empty properties include:

- Class 2A = Unoccupied dwelling – under renovation (**8**)
- Class 4A = Properties recently occupied but now empty and unfurnished (**87**)
- Class 5A = Living or Detained elsewhere – e.g care home, hospital or prison (**15**)
- Class 6A = Deceased owners – where estate has not been settled (**102**)
- Class 7A = Dwellings Empty Under Statute – Closing or Demolition Order (**5**)
- Class 13A= Repossessed dwelling (**1**)
- Class 19A= Difficult to let separately (**5**)

Second Homes

As at November 2023 there were **199** registered Second Homes in Helensburgh and Lomond. This figure represents **7%** of the total number of Second Homes in Argyll and Bute (3,052).

Self-Catering Properties

As at March 2023 there were there were **196** self-catering lets on the Rates register in the Helensburgh & Lomond area **8%** of the Argyll and Bute total (2,341).

5.8 PRIVATE SECTOR HOUSING GRANT – ADAPTATIONS

In 2022/23, there was a total of 13 individual adaptations installed in Helensburgh & Lomond with PSHG aid.

PSHG ADAPTATION COMPLETIONS 2022-23									
HMA	Grant Value	Works Value	ADAPTATION INSTALLED						
			Ramp	Stairlift	Access	Bathroom Adaptation	Wash & Dry unit	External Drainage Connection	Hoist
Helensburgh & Lomond	£ 63,311.16	£ 73,770.96	0	3	1	8	1	0	0
TOTALS	£ 63,311.16	£ 73,770.96	0	3	1	8	1	0	0

5.9 PRIVATE SECTOR HOUSING GRANT – REPAIRS AND IMPROVEMENTS

In 2022/23, there were a total of 18 PSHG repair and improvement grants completed in Helensburgh & Lomond, (across Argyll and Bute, the total was 57). Total cost of the works was £218,962 of which PSHG covered £85,825.

5.10 ENERGY EFFICIENCY (ENERGY EFFICIENT SCOTLAND: AREA BASED SCHEME (EES:ABS))

There were 53 energy efficiency measures installed across Helensburgh & Lomond in 2022/23 via the EES: ABS programme.

In total, 38 properties were improved across the area, at a total cost of £234,296. Grant aid in support of this work amounted to £216,538.

Current estimates of Fuel Poverty are based on Home Analytics data (Scottish figure sourced from The Scottish Fuel Poverty Advisory Panel)

Area	Likelihood of Households in	
	Fuel Poverty	Extreme Fuel Poverty
Helensburgh & Lomond	32%	29%
Argyll and Bute	30%	25%
Scotland (SHCS Figure)	34%	23%

5.11 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.

The Local Housing Strategy is subject to annual updates and the 2023 update can be found in the Housing Strategy pages of the Council website (<https://www.argyll-bute.gov.uk/sites/default/files/2023LHSupdate>)

6.0 CONCLUSION

- 6.1 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. The scale of the challenge is shown in statistical evidence and the declaration of the Housing Emergency and the subsequent Housing Emergency Summit has shown that many concerns are common across agencies and communities.

7.0 IMPLICATIONS

- 7.1 Policy - Complies with approved SHIP and Local Housing Strategy.
- 7.2 Financial - none arising from this report.
- 7.3 Legal - we have a statutory duty to deliver statutory housing functions
- 7.4 HR – none.
- 7.5 Fairer Scotland Duty: positive in terms of delivering affordable housing.
- 7.5.1 Equalities - protected characteristics - none
- 7.5.2 Socio-economic Duty - positive in terms of delivering affordable

- housing.
- 7.5.3 Islands – positive in terms of delivering affordable housing on the islands
- 7.6 Climate Change – the strategy and housing service deliver positive impacts for energy efficiency and climate change.
- 7.7 Risk – none.
- 7.8 Customer Service – none.
- 7.9 The Rights of the Child (UNCRC) – the housing activity described in the report will deliver affordable housing for families with children

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

**Councillor Robin Currie
Police Lead for Strategic Development**

January 2024

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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.