

# Argyll & Bute Council

## Housing Emergency Summit Report

### February 2024



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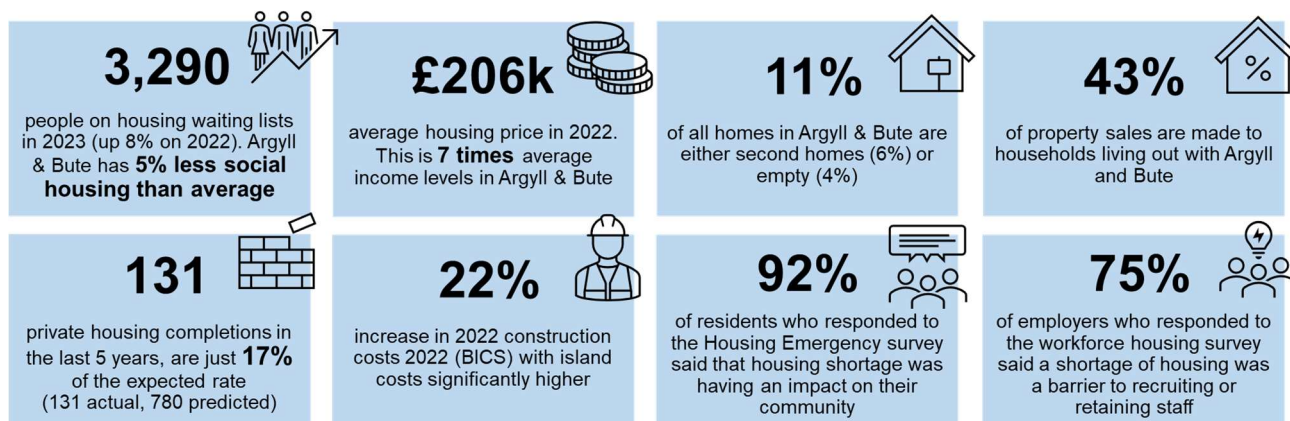
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## 1 Introduction

In June 2023, Argyll and Bute Council declared a Housing Emergency due to the acute shortage of housing in the area. This emergency is driven by a complex range of issues including rising house prices and rents, reducing household incomes, growing construction costs, a drop in the number of new homes being built, a shrinking private rented sector and a local population which is both ageing and declining. The scale of housing shortage and housing system pressure evident in Argyll & Bute is illustrated by the following statistics:



Declaring a housing emergency in Argyll & Bute is a call to action for government, public bodies and partners. It is intended as the catalyst to bring partners, stakeholders, investors and communities together to prioritise and commit to the collective action needed to tackle housing shortage. The Council are fully committed to working with partners to programme a broad range of activities, both in the short term and long term, to target this collective action where it is needed most.

To build and harness this collective action, a Housing Emergency Summit was held on Monday 27th November 2023 at the SAMS Campus, 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. Delegates attending the Emergency Housing Summit included:

- Senior decision makers in local and national public sector bodies including the NHS, Scottish Futures Trust and Highland & Islands Enterprise
- Senior decision makers in Argyll & Bute Council
- Housing developers both commercial builders and Housing Associations
- Representatives from the Community Housing Network
- Local business leaders and funding bodies
- Third sector organisations and support agencies.

The Housing Emergency Summit was designed to focus partnership activity on prioritising and programming emergency responses across the following four themes:



Summit delegates were presented with background information on the extent and nature of housing shortage, as well as potential solutions and interventions. Appendix A provides full details of the stakeholders who attended and participated in the Summit programme. In total, 92 delegates attended and participated in the Argyll & Bute Housing Emergency Summit.

This report details the outcomes of Summit activity including the shortlisting and appraisal of housing emergency responses and the collective partnership pledge to act on each response.

## 2 Background to Housing Emergency Summit

In advance of the Housing Emergency Summit, extensive analysis was prepared to evidence the extent and nature of the housing emergency in Argyll & Bute and to detail current planning and activity underway to tackle housing shortage. Partners were invited to explore this evidence and consider the extent of action and innovation needed to develop an appropriate emergency response, by engaging with the following interactive briefings:

<https://youtu.be/YHGcGm92ZDs?si=CSm6Pof609hwd02W>

[https://youtu.be/0f0uNOFmsIs?si=o3DSX8SOIF\\_-vI2P](https://youtu.be/0f0uNOFmsIs?si=o3DSX8SOIF_-vI2P)

[https://youtu.be/pl9-GMWbqel?si=o01q2eask\\_uOdF3Z](https://youtu.be/pl9-GMWbqel?si=o01q2eask_uOdF3Z)

<https://youtu.be/1Q37pQq62JQ?si=g4z6ROZfxKjwPO9e>

Briefings detailed the scale and complexity of housing emergency across each of the four Summit themes, stressing the need for brave and bold emergency responses to the following key issues:

### Market Homes: Key Issues

- In 2022/23, the average house price in Argyll & Bute (£219k) exceeded the Scottish average (£216k).
- House prices have increased by 26% in the last 4 years
- Just 1 in 4 households in Argyll & Bute can afford the average house price
- Rural house prices are 24% higher than urban areas with just 1% sales in rural areas
- In 2021/22, Argyll & Bute recorded the second lowest level of new housing completions of any local authority in Scotland at 31 completions per 10,000 households
- Argyll & Bute is the most expensive place to build in mainland Scotland (AHIP grant rate adjustment)
- Skills shortages and building site constraints are barriers to market housing development

### Affordable Homes: Key Issues

- There are c. 8,800 units of social housing, 18% of all stock which is 5% lower than Scotland
- Social rented stock has increased by just 3% (262 units) over the last 5 years
- Total vacancies in social housing have reduced by 20% since before the pandemic
- There are 6 applicants for every available social let in Argyll & Bute (10:1 in Coll & Tiree)
- In 2022/23, homeless applications were up by 28% on 2021/22, at 511 applications
- Whilst the SHIP programmes the delivery of 1,000 affordable housing units between 2023-28, there has been 3 consecutive years of underspend in the programme
- Home Argyll identifies significant demand for intermediate housing with limited delivery in the SHIP

## Workforce Homes: Key Issues

- The working age population in Argyll & Bute is projected to decrease by almost 30% by 2028
- 2/3 households believe young people are leaving their communities due to a lack of housing
- 77% of employers report that a shortage of housing is a contributing factor in recruitment and retention issues, with over 400 posts affected across 67 employers (6 posts per business)
- 90% of employers expect there to be a problem recruiting or retaining staff in the future
- 52% of employers have considered providing housing but discounted this because of financial constraints, a lack of homes to purchase and too much competition in the housing market
- Public sector employers report recruitment pressures impacting on the delivery of essential services

## Existing Homes: Key Issues

- Over 15% of Argyll & Bute's existing stock is not being utilised as a main residence including empty homes (4.4%), second homes (5.9%) and Short Term Lets (4.9%)
- Argyll & Bute records the highest level of second home ownership in Scotland
- 50% of households in Argyll & Bute cannot afford to access the housing market, with 43% of sales to households from out with the area
- For the first time in two decades, the private rented sector in Argyll & Bute is shrinking
- There is a mismatch between households and homes in the social housing sector with 56% requiring a 1-bedroom property (2,284) and just 268 1-bedroom homes available per annum

Furthermore, to identify and evidence the action that local communities and residents would prioritise to tackle housing shortage, an extensive online household survey was launched in October 2023, promoted across the Council's social media channels. To inform how the housing emergency should be tackled, the survey was intended to gather the views of local households enabling better understanding of how housing shortage affects their lives, livelihoods and communities. In total, 688 responses were provided by residents and community groups, providing essential evidence to be considered by delegates at the Housing Emergency Summit. Key headlines of this survey can be summarised as follows:

## Is housing shortage having an impact on your community?

92% of respondents suggested that housing shortage was having an impact on their community

This ranged from 65% of respondents in Helensburgh & Lomond to 98% in Mull & Iona

The key impacts of housing shortage include...



**Local businesses cannot recruit employees as they have nowhere to stay (73%)**



**People moving into my community are pricing local people out of the market (70%)**



**Local services (e.g. health services, schools, shops) have a shortage of people to do essential jobs due to a lack of housing (68%)**



**Young people are leaving my community due to a lack of housing options (68%)**

## Top 3 reasons that housing shortage is having a community impact include...

1. Not enough affordable/social homes to rent (80%)
2. Too many holiday homes/short term lets (70%)
3. House prices rising more than local incomes (62%)

Other reasons include...



**Limited housing options for families or working aged people (59%)**



**Local incomes are too low to afford rent or mortgage costs (55%)**



**Not enough new homes being built (46%)**



**Not enough quality private rented sector homes (43%)**



**Not enough homes to buy in the housing market (39%)**

## 92% of respondents thought there was a need for more housing to be developed in their community including...

1. Social housing/Housing Association homes (75%)
2. Housing for sale at low cost (65%)
3. Housing for young people/families (61%)
4. New homes for sale (39%)
5. Quality private rented housing (38%)



**The actions local households would like to see to tackle the housing emergency include:**

- **Building more homes for social rent (66%)**
- **Reducing the number of second homes and short term lets (64%)**
- **Providing more low-cost homes for rent or sale e.g. mid-market rent (62%)**
- **Develop more housing options for essential workers moving into Argyll & Bute (56%)**
- **Ensuring local people have priority for homes on the market not people moving into the area (55%)**

### 2.1 Call to Action: Building a Bold and Progressive Emergency Response

The housing emergency response arising from the Summit should build on the ambitious action plan currently under delivery within the Argyll & Bute Local Housing Strategy, as well as the work underway nationally to tackle housing shortage in rural areas.

National activity includes the recently published Scottish Government Rural and Islands Action Plan. The Plan sets out a range of actions to improve access to high quality affordable and market housing, enabling rural communities to live, work and thrive. The action plan includes:

- the delivery of 11,000 affordable homes in rural communities

- a £30M Rural and Island Housing Fund for community led housing, and £25M rural affordable homes funding for workforce housing
- new local authority powers to apply higher Council Tax rates for second homes, plus the extended use of rural housing burdens and reform to compulsory purchase legislation.

At a local level, the Argyll and Bute Local Housing Strategy outlines the vision and investment priorities for tackling housing need between 2022 and 2027, including:

- the delivery of 1,000 affordable homes over the next 5 years
- workforce housing projects in Tobermory and Bowmore,
- community-led housing models in Colonsay, Ulva, Ulva Ferry and Gigha
- the creation of a Rural Housing Body to enable the use of rural housing burdens
- plans for short term let control zones
- doubling the Council Tax on second homes.

Despite the opportunity and proactive local response, the call for action inspired by the Housing Emergency declaration acknowledges that the Council and partners need to go further to tackle the scale of housing shortage faced by local communities. As a result, the Summit called for partners to take bold and progressive action, inspiring extraordinary responses to an extraordinary challenge.



This means housing emergency responses must be innovative, bold, impactful and capable of achieving partner commitment to delivery

## 2.2 Pre-Summit Housing Emergency Workshops

To ensure that the Summit focused on the collective action partners must take to tackle housing shortage, delegates were invited to attend a programme of pre-Summit workshops focusing on each Housing Emergency theme. The focus of each workshop was to assess the barriers to tackling housing shortage and to generate ideas on potential solutions and interventions to increase supply.

Partners worked together to identify and assess housing emergency responses and interventions, defining a long-list of ideas and options. This options list formed the basis of scrutiny and option appraisal at the Emergency Housing Summit.






This approach ensured that the Housing Emergency Summit was firmly focused on building a collective response to the housing emergency in Argyll & Bute, not simply debating the issues that have caused it.



### 3 Housing Emergency Summit Programme

The purpose of the Housing Emergency Summit was to bring partners together to forge commitments aimed at tackling housing shortage which maximise resources, pursue innovation, coordinate planning and target delivery. The Summit event was therefore structured around the nature of the emergency response needed, critically appraising solutions to ensure that only the most impactful and deliverable action is prioritised for delivery. The aim of the Summit was to enable partners to pledge commitment to delivering housing emergency actions and to enable the delivery of an action plan aimed at tackling housing shortage.

The programme for Housing Emergency Summit was as follows:

 <p><b>Welcome &amp; Introduction</b> <b>10.00 – 10.30</b> Briefing session Housing Emergency: The evidence, the impact, and the need for action</p>	 <p><b>Partner perspectives on housing shortage</b> <b>10.30 – 11.10</b> Panel session Our emergency response: What needs to happen?</p>	 <p><b>Scoping solutions</b> <b>11.30 – 12.00</b> Interactive audience session Our emergency response: What's on and off the table?</p>	 <p><b>Appraising the emergency response</b> <b>12.00 – 13.00</b> <b>13.30 – 14.30</b> Interactive option appraisal workshops</p>	 <p><b>Partner pledge</b> <b>14.30 – 15.20</b> Commitments to delivery <b>Closing plenary</b> <b>15.20 – 15.30</b></p>
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Appendix B provides a full Housing Emergency Summit presentation materials detailing all plenary sessions.

The Summit commenced with introductions from the Leader of Argyll & Bute Council (Councillor Robin Currie) and from the Council's Head of Development and Planning (Fergus Murray). Opening remarks detailed evidence of housing shortage, its impact on Argyll & Bute's community and economy, and a call to collective action to build bold emergency responses and progressive partnership groups.

Opening remarks were followed by a panel session led by partners from Scottish Futures Trust, the Scottish Building Federation, Highlands and Islands Enterprise and Shelter Scotland, who provided perspectives on the housing emergency and suggestions on the extent and nature of emergency action that should be prioritised.

Summit delegates were then invited to test with whether emerging responses should be 'on the table' or 'off the table' as an initial reaction test to a sample of the options defined in pre-Summit workshops. Informed by this, a programme of interactive session were then facilitated where delegates were asked to systematically assess a long list of options generated to tackle the housing emergency across each of the four Summit themes. Each workshop involved shortlisting the most valuable emergency response options and then carrying out an interactive option appraisal to assess the extent to which each would be impactful and deliverable. Four interactive workshops were hosted simultaneously across two rounds, enabling all delegates to participate in two interactive option appraisals. The outcome of this option appraisal was the creation of a set of housing emergency action lists for each of the four Summit themes.

The final session of the Housing Emergency Summit involved asking partners to pledge commitment to tackling the housing emergency in Argyll & Bute by considering each emergency response action and pledging delivery support where appropriate. During this networking session, partners were urged to review the list of fellow delivery partners and make introductions and connections across fellow 'emergency responders' as the first stage building partnership networks aimed at tackling Argyll & Bute's housing emergency.

### 3.1 The Housing Emergency Response: Scoping Solutions

Following initial plenary sessions, delegates were asked to consider emerging housing emergency responses to determine which should be prioritised for inclusion within a Housing Emergency Action Plan. Using an interactive polling system, delegates were asked whether each emergency response should 'on the table' or 'off the table' in the strategic plan to tackle housing shortage.

The sample of solutions under consideration was generated across each of the four pre-Summit workshops and represented some of the most popular ideas emerging from the debates. The outcome of this initial reaction test was intended to assess the appetite for action across a range of delivery agendas and to gauge the extent of partner consensus on priorities for action.

The outcome of the interactive voting session was as follows:

Proposed Housing Emergency Solution	On the Table	Off the Table
Pursue a more flexible approach to infrastructure, roads and design requirements in rural and island housing developments	98%	2%
Dramatically increase the number of college places for construction skills development in Argyll & Bute	100%	0%
Deliver self-build plots and mortgages	86%	14%
Freedom to use Scottish Government housing funding more flexibly and as an allocation with local administrative control	92%	8%
Create a ring-fenced Infrastructure Fund for housing development	90%	10%
Pursue Council funded housing development of low-cost homes for rent or sale	79%	21%
Support mixed tenure community led housing development through asset transfer and delivery support	77%	23%
Pursue modern methods of construction to boost affordable housing delivery	94%	6%
Deliver more MMR and low-cost homes for sale via the SHIP	91%	9%
Deliver short term workforce housing options including modular, temporary and tiny	73%	27%
Extend the use of rural housing burdens across Housing Market Areas in Argyll & Bute to maintain primary occupancy and or affordability	92%	8%
Pursue Short Term Let control areas	66%	34%
Lobby the Scottish Government to create a private sector duty for large development projects to invest in workforce housing	66%	34%

**Table 3.1: Interactive polling outcomes for Housing Emergency Scoping Solutions session**

A majority of partners suggested that every housing emergency response should be 'on the table', with the top 5 most popular action points identified as follows:

- Dramatically increase the number of college places for construction skills development in Argyll & Bute
- Pursue a more flexible approach to infrastructure, roads and design requirements in rural and island housing developments
- Pursue modern methods of construction to boost affordable housing delivery

- Freedom to use Scottish Government housing funding more flexibly and as an allocation with local administrative control
- Extend the use of rural housing burdens across Housing Market Areas in Argyll & Bute to maintain primary occupancy and or affordability.

Partners were particularly supportive of options which focus on boosting construction industry capacity, protecting homes as 'principal residencies' and enabling more flexibility in the planning and delivery of new build homes.

Housing emergency solutions which were raised by partners but required further discussion to take forward included:

- Pursue Council funded housing development of low-cost homes for rent or sale
- Support mixed tenure community led housing development through asset transfer and delivery support
- Deliver short term workforce housing options including modular, temporary and tiny homes
- Pursue Short Term Let control areas
- Lobby the Scottish Government to create a private sector duty for large development projects to invest in workforce housing.

The final two solutions, focusing on Short-term Let controls and private sector housing contributions, show the greater hesitation of partners in balancing the needs of the housing system in Argyll & Bute with needs of the local economy.

Overall, this polling exercise offered positive evidence of the appetite to pursue bold interventions in tackling housing shortage in Argyll & Bute, and gave a good indication of the extent of partner consensus to drive new delivery partnerships. Following this initial reaction test, partners were then invited to join interactive breakout workshops to prioritise and then systemically appraise the long list of options defined to tackle housing shortage under each of the four housing emergency themes.

## 4 Housing Emergency Responses: Option Appraisal

As the Housing Emergency Summit was focused on a call to action to tackle housing shortage, the main purpose of the event was to bring expert partners together to systematically assess and agree the key activity that should be prioritised as the basis of Argyll & Bute's emergency response. To ensure that Summit discussion focused purely on the need for action, four pre-Summit partner workshops were held to discuss the extent and nature of housing emergency, the barriers to tackling housing shortage, and the ideas and options which should be considered to overcome these barriers. Each workshop was attended by subject matter experts, with the outcome of each, a long-list of ideas and options for tackling the housing emergency.

The Summit option appraisal sessions were designed to shortlist from this bank of options ensuring that a focused and manageable action list was defined which could then be subject to more detailed option appraisal. Using option appraisal techniques, each option was subject to outcome analysis, appraising both the scale of impact which could be achieved and its potential deliverability. The outcome of this appraisal was to define the most deliverable and impactful options in tackling housing shortage. These options were then prioritised as the basis of a partner pledge exercise where delegates, committed to supporting delivery and influencing change, would come together to commit their time, expertise and other resources to the implementation of each.

At the outset of each option appraisal workshop, delegates were asked to review the long list of options generated at pre-Summit workshops, working together to define whether options should be 'in-scope' or 'out of scope'. 'In scope' options would then be plotted on a matrix to assess the extent to which they were most or least deliverable (on the x-axis) and high or low impact (on the y-axis).

Options which were considered to be both high impact and most deliverable were elevated for consideration by partners for inclusion within the Housing Emergency Action Plan.

Delegates were given the opportunity to attend at two of the four interactive sessions, with two rounds of activity held across four workshops running simultaneously. The outcomes of each option appraisal session are detailed below.

### 4.1 Workshop 1: Enabling the Delivery of More Market Homes in Argyll & Bute

Partners in Workshop 1 began the session by critically assessing the long-list of options identified to enable the delivery of more market homes in Argyll & Bute. The in-scope/out scope exercise defined a clear shortlist of options with both Group 1 and 2 unanimously agreeing that they should be considered for inclusion within a more detailed option appraisal analysis. In scope options were seen as instrumental in overcoming delivery barriers to increasing speculative building in the area, with the need for more rural-centric planning regulations, infrastructure funding, construction training and Council capacity to progress planning approvals, seen as key interventions in achieving this.

Partnership activity to develop funding and investment models which could manage risk and enable infrastructure delivery, were also seen as essential as were the wider use of rural housing burdens on new build homes.

Full details of the 'in-scope'/'out scope' exercise, including partner rationale for each assessment is set out in Table 4.1 below:

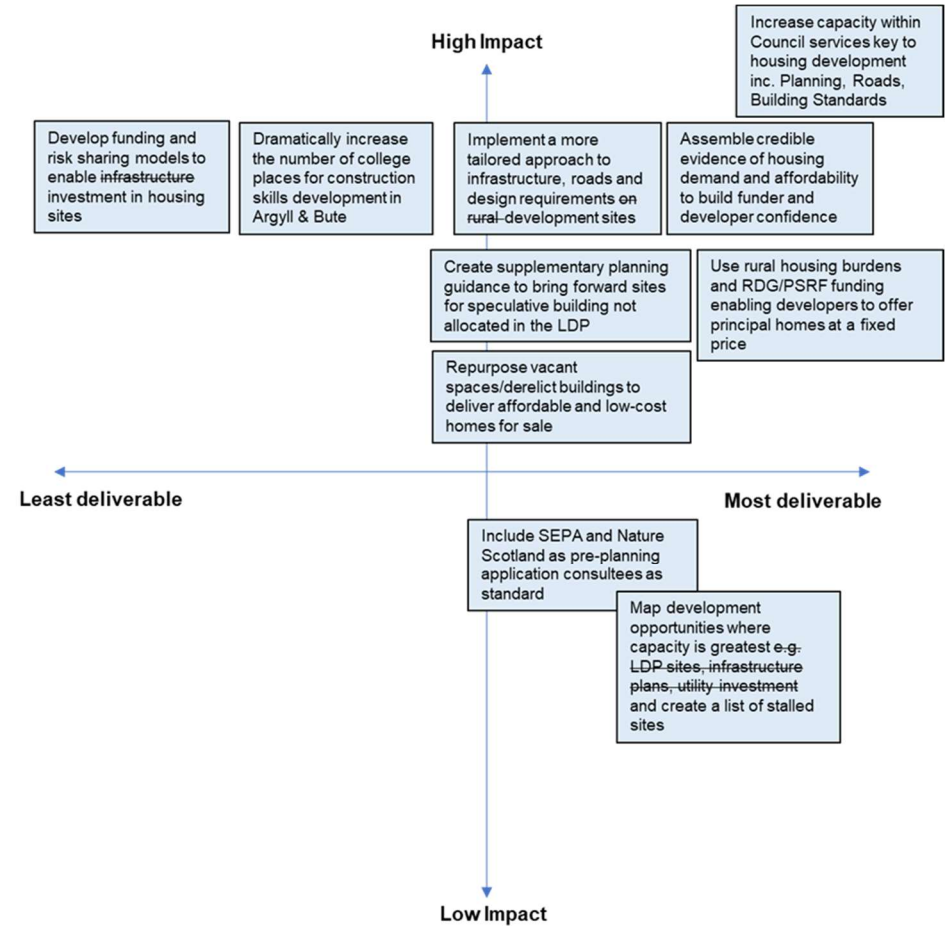
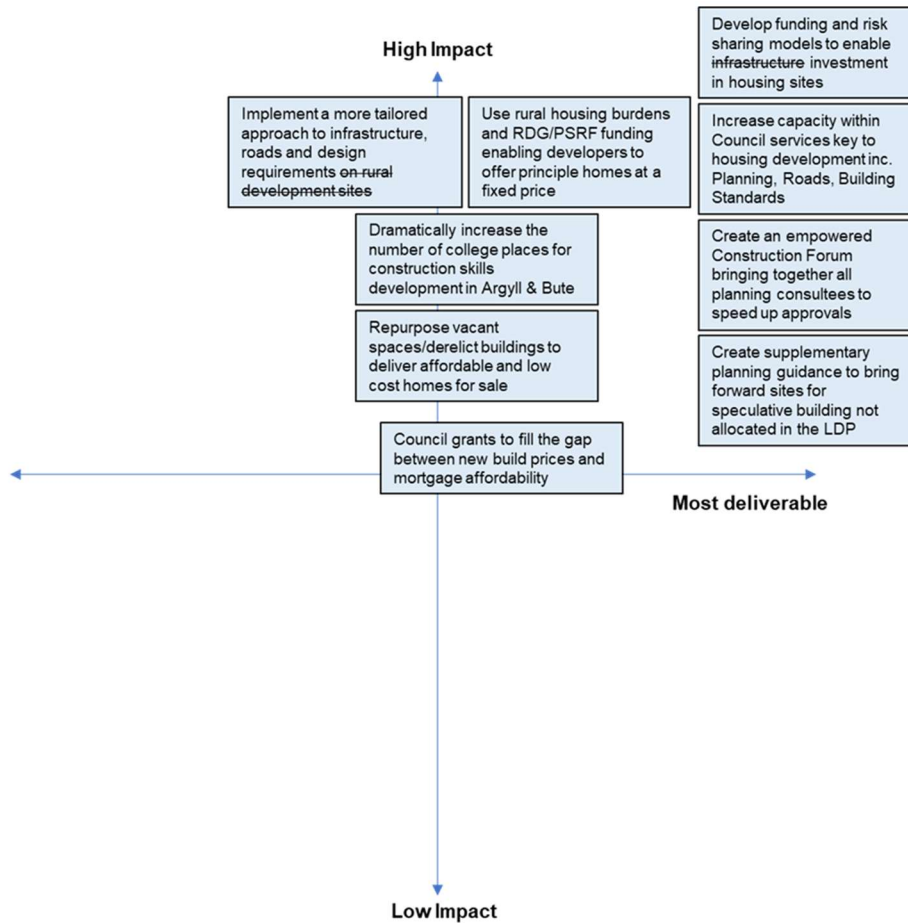
Workshop 1 Option List	In Scope	Out of Scope	Scoring rationale
Implement a more flexible approach to infrastructure, roads and design requirements on (rural)-development sites	IN	IN	Both groups unanimously agreed that this option was a major priority given the planning constraint barriers that are delaying and sometimes precluding development. Wording changed to 'implement' by Group 1 (accepted by Group 2). Also removed reference to 'rural' sites as this could apply to any development in Argyll & Bute
Assemble credible evidence of housing demand and affordability to build funder and developer confidence	OUT	IN	Priority for Group 2 as this was seen as a foundation action which would be essential in enabling developer confidence. Group 1 viewed this as a business as usual activity which could be usefully integrated into the LHS
Increase capacity within Council services key to housing development inc. Planning, Roads, Building Standards	IN	IN	Major priority for both Groups and seen as a major factor in addressing development approval delays - "This is the big problem, solve this and that's half the battle", "There's no continuity, you deal with one officer and then they're unavailable and then you're starting from scratch with someone else", "We need to be creative with the recruitment offer we make - if that needs to include accommodation, then that's what should be offered"
Dramatically increase the number of college places for construction skills development in Argyll & Bute	IN	IN	Seen as having a major impact on enabling more market supply by both groups but not a short term solution to the emergency faced. Nevertheless, this is a crucial action to build sustainability in the local construction industry longer term, and needs to be pursued
Use the CITB Impact Fund to enable industry-led solutions to stimulate development	OUT	OUT	Low level priority for both groups - The scheme is seen as being very challenging to access and unlikely to have the scale of impact needed
Include SEPA and Nature Scotland as pre-planning application consultees as standard	OUT	IN	Priority for Group 2. Group 1 would simply add SEPA and Nature Scot into the statutory consultees who will collaborate in the proposed Construction Forum
Implement a Rural & Island Housing Standard including specific infrastructure, roads and design standards	OUT	OUT	Popular in both Groups (this is perceived as a major barrier to market development) but seen as duplication of first option on implementing a more flexible approach to development requirements
Create an empowered Construction Forum bringing together all planning consultees to speed up approvals	IN	OUT	Group 1 viewed this option at having much potential in "creating a culture which is 'will do' towards development and crucial in forging relationships that will speed up the development approval process. Seen by Group 2 as 'yet another planning group?'

Create a list of stalled developed sites for consideration by a Housing Delivery Task Force	OUT	OUT	Group 1 viewed this option as 'business as usual' ("is this not precisely what the housing land process should be doing?"). Group 2 saw this option as useful foundation activity to drive better collaboration in seeking development approvals and merged both options
Map development opportunities where capacity is greatest and create a list of stalled development sites	OUT	IN	
Develop funding and risk sharing models to enable infrastructure investment in housing sites	IN	IN	Seen by both Groups as having major potential in unlocking development constraints, with SFT and Scottish Government support to blend funding sources and create partnership development agreements seen as crucial
Repurpose vacant spaces/derelict buildings to deliver affordable and low cost homes for sale	IN	IN	Both Groups unanimously agreed this option should be in scope as it has the potential to deliver a stronger impact than new build development. This is in relation to cost, unit numbers and environmental impact.
Compel utility companies to complete Island Community Impact Assessments on infrastructure plans	OUT	OUT	Perceived as useful but unlikely to have major short-term impact on the scale of emergency faced. Group 1 suggested that the inclusion of utility companies within a collaborative construction forum could encourage a shift to this practice
Use rural housing burdens and RDG/PSRF funding enabling developers to offer principal homes at a fixed price	IN	IN	Seen as a useful mechanisms by both groups in de-risking speculative development and also ensuring new build units are retained as principal homes
Create supplementary planning guidance to bring forward sites for speculative building not allocated in the LDP	IN	IN	In-scope for both Groups with high levels of support from market developers. Given the development cycle associated with LDP timescales, this option would enable identified sites to be released for speculative development
Deliver self-build plots and mortgages	OUT	OUT	Seen by both groups as useful but with a limited impact on the housing emergency response in the short term
Council grants to fill the gap between new build prices and mortgage affordability	IN	OUT	Group 1 viewed this option as in-scope and as a useful approach in building developer confidence and enabling the delivery of principle homes. Group 2 however questioned its value - "if the problem we're facing is a lack of speculative development, then how will offering mortgage support help? People don't need a mortgage on homes that aren't being built in the first place"

Council under-writing or pre-purchase of private speculative market housing in remote rural areas	IN	OUT	Group 1 viewed this option as in-scope and as a useful approach in building developer confidence and enabling the delivery of principal homes. Again, Group 2 questioned its value as a catalyst for more speculative development
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**Table 4.1: Workshop 1 ‘In Scope’/’Out Scope’ options for Enabling the Delivery of More Market Homes in Argyll & Bute**

Each Group then used ‘in-scope’ options to assess the extent to which suggested actions were both impactful and deliverable. The outcomes of this impact exercise is detailed below:





Using the outcomes of the option appraisal session, and focusing on actions screened as having the potential to be both impactful and deliverable, a list of actions was developed as the basis of developing the Housing Emergency Action Plan to 'enable the delivery of more market homes' as follows:

1. Implement a more flexible approach to infrastructure, roads and design requirements on development sites
2. Increase capacity within Council services key to housing development inc. Planning, Roads, Building Standards
3. Dramatically increase the number of college places for construction skills development in Argyll & Bute
4. Develop funding and risk sharing models to enable infrastructure investment in housing sites
5. Repurpose vacant spaces/derelict buildings to deliver homes for sale or rent
6. Use rural housing burdens and RDG/PSRF funding enabling developers to offer principal homes at a fixed price
7. Create supplementary planning guidance to bring forward sites for speculative building not allocated in the LDP
8. Create an empowered Construction Forum bringing together all planning consultees to speed up decision making.

## **4.2 Workshop 2: Enabling the Delivery of More Affordable Homes in Argyll & Bute**

Partners in Workshop 2 began the session by critically assessing the long-list of options identified to enable the delivery of more affordable homes in Argyll & Bute. The in-scope/out scope exercise defined a clear shortlist of options with both Group 1 and 2 unanimously agreeing that they should be considered for inclusion within a more detailed option appraisal analysis.

In scope options were seen as instrumental in overcoming delivery barriers to Strategic Housing Investment Plan delivery, including improving infrastructure planning, planning policy and master-planning development and more flexibility in funding management. Enabling the delivery of more community led housing and intermediate housing projects were also identified as important delivery activities.

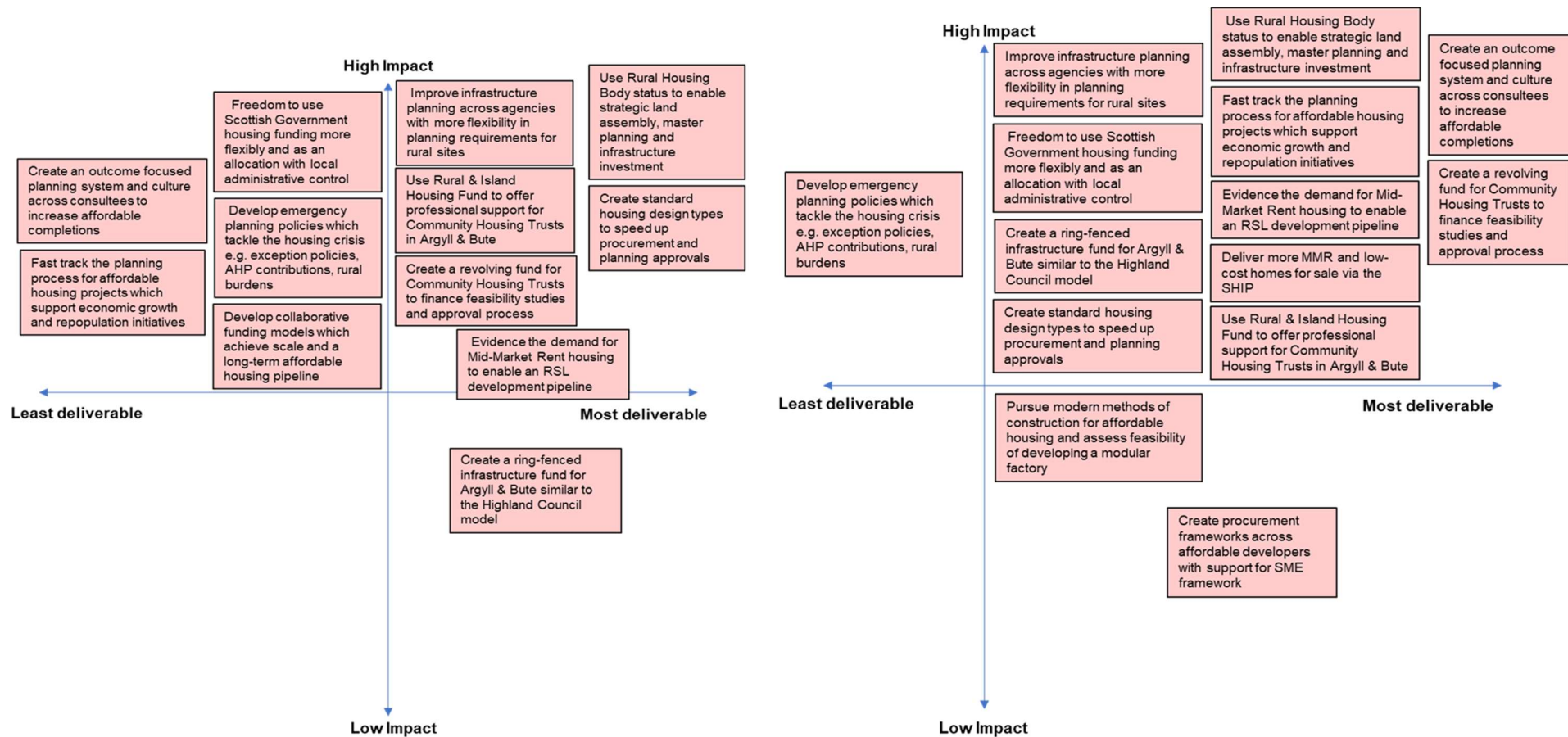
Full details of the 'in-scope'/'out scope' exercise, including partner rationale for each assessment are set out in Table 4.2 below:

Workshop 2 Option List	In Scope	Out of Scope	Scoring rationale
Develop collaborative funding models which achieve scale and a long-term affordable housing pipeline	IN	OUT	Group 1 agreed that there was a need to test further innovative funding mechanisms to enable more affordable homes to be built but scored it as least deliverable as part of the matrix. Partners in Group 2 did not include this within scope as it was suggested that the issue was more to do with land assembly and testing this option would not produce fast results.
Create standard housing design types to speed up procurement and planning approvals	IN	IN	Consensus in both Group 1 and 2 that the development of standard housing types could help deliver change and speed up procurement and planning processes. It could fast-track design stages and is proven to work in the private sector so therefore is deliverable.
Create procurement frameworks across affordable developers with support for SME engagement	OUT	OUT	Group 1 felt that procurement frameworks were already in place and barriers were as a result of contractors choosing to tender for more profitable sites (in the central belt). Group 2 agreed that it would be difficult to change legislation and barriers were more about contractor appetite.
Create a ring fenced infrastructure fund for Argyll & Bute similar to the Highland Council model	IN	IN	Both Group 1 and 2 agreed this would provide more flexibility and target resources. However, it was noted that the Ring Fenced Budget was not always successfully implemented in Highland Council. It was also highlighted in Group 2 that the Scottish Housing Fund could be applied more flexibly.
Improve infrastructure planning across agencies with more flexibility in planning requirements for rural sites	IN	IN	Both Group 1 and 2 noted that one of the greatest obstacles was lead in times for infrastructure and agreed a more collaborative approach across agencies could significantly improve timescales.
Pursue modern methods of construction for affordable housing and assess feasibility of developing a modular factory	IN	OUT	Majority of partners in Group 1 felt that modern methods were being piloted with lessons still to be learned, therefore there is a degree of risk with this activity. Group 2 stated that there would be difficulties in the short to medium term to find a site and base a factory in Argyll & Bute. There were mixed views in Group 2, particularly from the Modular Construction Sector asserting that this action could have a significant impact on delivery.
Create an outcome focused planning system and culture across consultees to increase affordable completions	IN	IN	Both Group 1 and 2 were in favour of a more collaborative outcome focused approach to avoid silo working and speed up processes. Group 1 thought that this would take longer to deliver while Group 2 ranked this as both high impact and most deliverable.
Freedom to use Scottish Government housing funding more flexibly and as an allocation with local administrative control	IN	IN	Both Group 1 and 2 agreed that more freedom to use SG housing fund could target resources more to a local and community level but acknowledged it would require legislative change which could be time consuming and less deliverable.

Fast track the planning process for affordable housing projects which support economic growth and repopulation initiatives	IN	IN	Both Group 1 and 2 agreed that in theory this could assist with delivery of more homes with Group 1 suggesting it would be less deliverable than Group 2. Group 1 highlighted that this activity could impact on the delivery of more market homes which were also important
Use Rural Housing Body status to enable land assembly, master planning and infrastructure investment	IN	IN	Partners in Group 1 and 2 agreed that as Rural Housing Body status has now been confirmed by the Scottish Government, that this option should be taken forward as a key priority to assist with land assembly.
Develop emergency planning policies which tackle the housing crisis e.g. exception policies, AHP contributions, rural burdens	IN	IN	Both Groups 1 and 2 agreed that there is a need to review all planning policies in the context of the Housing Emergency declaration in Argyll & Bute to ensure they are targeted at the delivery of more affordable homes and that gaps are identified and addressed.
Create a revolving fund for Community Housing Trusts to finance feasibility studies and approval process	IN	IN	Partners in Group 1 and 2 who had been involved in Community-led Housing Models agreed that a revolving fund could assist with scaling up the development of affordable housing by Community Development Trusts
Use Rural & Island Housing Fund to offer professional support for Community Housing Trusts	IN	IN	Partners in Group 1 and 2 who have been involved in community-led development agreed that funding for professional support could have a significant impact. However, both Groups felt that the options for revolving funding and professional support should be one activity.
Support mixed tenure community led housing development through asset transfer and delivery support	OUT	OUT	Group 1 felt that the was already being delivered and Group 2 did not choose this to be in scope.
Deliver more MMR and low-cost homes for sale via the SHIP	IN	IN	Agreed that this option was required, but that a requirement to evidence the demand for MMR as an initial action is essential.
Evidence the demand for Mid-Market Rent housing to enable an RSL development pipeline	IN	IN	There was agreement that there was a need for more detailed analysis of the demand for MMR to help inform future provision across Argyll & Bute. Both Group 1 & 2 agreed that both options should be one activity with delivery building on a better understanding demand.
Develop a Joint Venture model for Council Building for Rent and Sale (CBRS) in partnership with market developers	OUT	OUT	Neither Group 1 or 2 put this option in scope as partners considered it would take too long to implement due to legal uncertainty and furthermore would be unlikely to work in Argyll & Bute

**Table 4.2: Workshop 2 ‘In Scope’/‘Out Scope’ options for Enabling the Delivery of More Affordable Homes in Argyll & Bute**

Each Group then used ‘in-scope’ options to assess the extent to which suggested actions were both impactful and deliverable. The outcomes of this impact exercise is detailed below:



Using the outcomes of the option appraisal session, and focusing on actions screened as having the potential to be both impactful and deliverable, a list of actions was developed as the basis of developing the Housing Emergency Action Plan to 'enable the delivery of more affordable homes' as follows:

- 1 Create standard housing design types to speed up procurement and planning approvals
- 2 Create a ring fenced infrastructure fund for Argyll & Bute similar to the Highland Council model
- 3 Improve infrastructure planning across agencies
- 4 Freedom to use Scottish Government housing funding more flexibly and as an allocation with local administrative control
- 5 Fast track the planning process for affordable housing projects which support economic growth and repopulation initiatives
- 6 Use Rural Housing Body status to enable land assembly, master planning and infrastructure investment
- 7 Develop emergency planning policies which tackle the housing crisis e.g. exception policies, AHP contributions, rural burdens
- 8 Create a revolving fund for Community Housing Trusts to finance feasibility studies and approval process
- 9 Use Rural & Island Housing Fund to offer professional support for Community Housing Trusts
- 10 Evidence the demand for Mid-Market Rent housing to enable an RSL development pipeline.

### **4.3 Workshop 3: Enabling the Delivery of More Homes for Argyll & Bute's Workforce**

Partners in Workshop 3 began the session by critically assessing the long-list of options identified to enable the delivery of more workforce housing in Argyll & Bute. The in-scope/out scope exercise defined a clear shortlist of options with both Group 1 and 2 unanimously agreeing that they should be considered for inclusion within a more detailed option appraisal analysis.

These options were seen as instrumental in overcoming delivery barriers to enabling the supply of workforce housing including building evidence of housing need across employment sectors, improving strategic planning, and supporting the delivery of short term, temporary and seasonal workforce housing options. Creating opportunities for workforce housing via building reuse and Mid-Market Rent delivery models were also identified as important delivery activities.

Full details of the 'in-scope'/'out scope' exercise, including partner rationale for each assessment are set out in Table 4.3 below:

Workshop 3 Option List	In Scope	Out of Scope	Scoring rationale
Work with LAR Housing Trust to increase the delivery of workforce housing in Argyll & Bute	IN	OUT	Group 1 were keen to explore using the LAR model but noted this can also be delivered by other agencies and providers
Assess potential of student accommodation model and nomination agreements to deliver workforce housing	OUT	IN	Group 2 noted this type of model is not suitable for relocating families. Both Groups noted they would like to see the delivery of more tied housing that is linked to employment although that can create complexities when people change employer.
Deliver seasonal and temporary workforce accommodation using short term occupancy agreements	IN	IN	Both Groups felt this could free up permanent housing for full time residents. There is currently no legal basis for Short Term Occupancy agreements in Scotland so this would need a different mechanism. Pursuing this option would show there is demand for this type of housing.
Develop a strategic approach to evidencing the need for workforce housing in the public sector	IN	IN	Group 1 emphasised the need to understand where the data gaps are, why this insight is needed and who would use it, but acknowledged it does underpin all the other actions. Lots of information is already available but perhaps not widely shared. Group 2 stressed the need for Argyll & Bute specific evidence as this would help with funding bids. It was suggested this activity is more about about continuing with the evidence gathering that already exists rather than developing new data.
Develop an HMO partnership model which enables employers to invest in workforce housing units	OUT	OUT	Both Groups agreed that this is not a long term sustainable housing solution or a desirable option for working age households.
Match empty home owners to essential workers and provide interim rent payments during improvement period	OUT	IN	Group 1 suggested that this option would essentially reward owners who fail to invest and maintain their homes. There are better uses for public sector funding
Deliver emergency workforce housing options including the use of modular, temporary and tiny homes	IN	IN	Group 1 were keen to remove the reference to temporary housing. Both Groups were supportive of using the Glasgow Commonwealth Games approach where housing legacy was created from temporary homes. This option requires fast track planning to work and there would be a need to house construction workers first who can then build the rest.

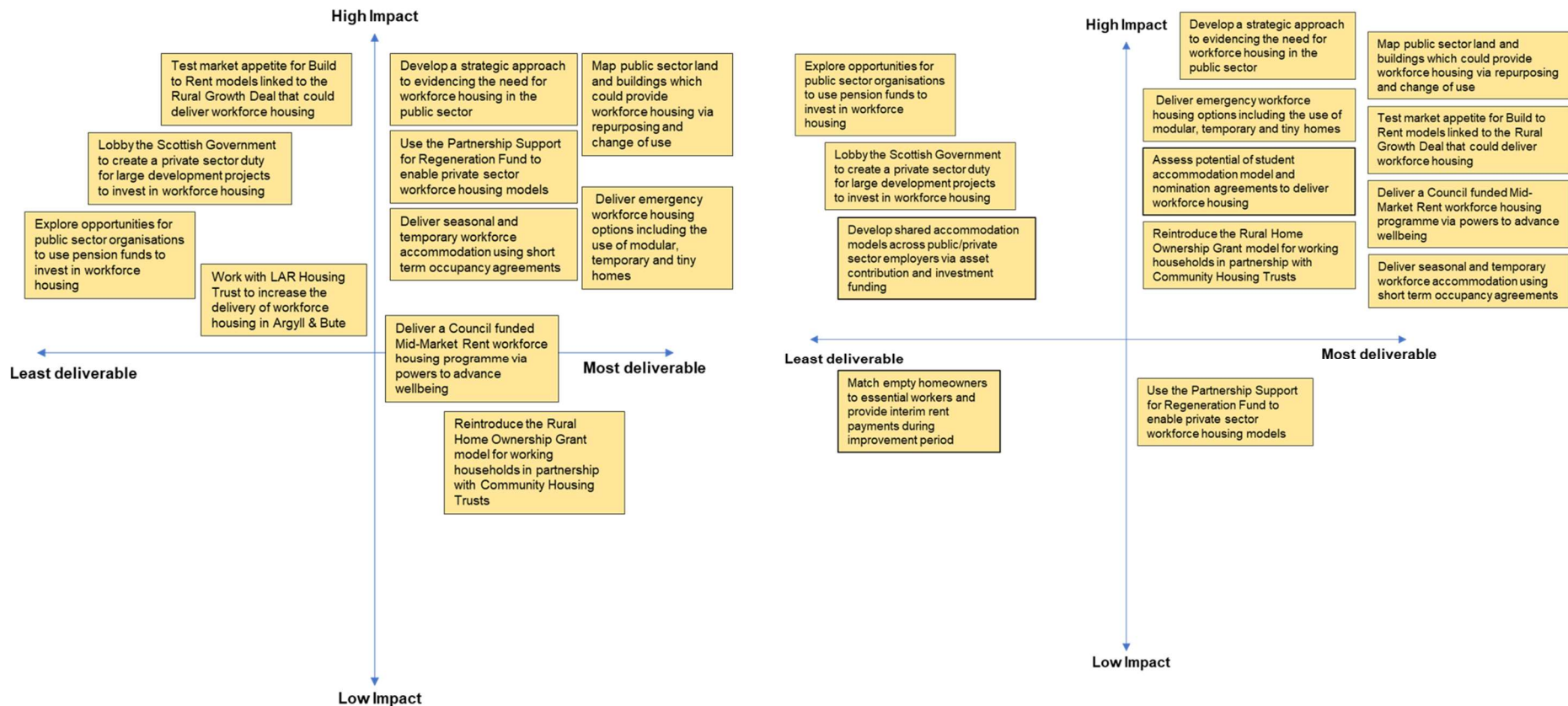
Deliver a Council funded Mid-Market Rent workforce housing programme via powers to advance wellbeing	IN	IN	Group 1 noted this option should not just focus on Council funded development but use wider partners. It was noted however that reduced subsidy levels could be detrimental to this. Group 2 suggested that the demand for MMR is linked to market failure. We need to understand and demonstrate clearly where there is demand. The LAR approach could be considered as a delivery model.
Explore opportunities for public sector organisations to use pension funds to invest in workforce housing	IN	OUT	Group 1 noted that public and private sector organisations should be considered for the use of pension funds. Group 2 observed that this option would be rating reliant. It was suggested that funding is not the biggest barrier to delivery and that there are other funding mechanisms available to support the delivery of workforce housing.
Create a rural resettlement fund to enable households to relocate to Argyll & Bute	OUT	OUT	Partners in Group 1 reported that this option had been tried and tested before and didn't deliver the outcomes needed, in fact "it needs to be off the board completely". Group 2 partners also referred to a previous model which was considered too restrictive – "it wasn't inter regional so didn't support those wishing to move within Argyll & Bute". Those moving to the area needed to have a job offer before accessing support.
Map public sector land and buildings which could provide workforce housing via repurposing and change of use	IN	IN	Partners suggested this option should consider not just public sector land and buildings but private sector too and that it needs to be part of a wider master planning approach. Land mapping is in progress in Argyll & Bute but needs completion. It should be noted that there are positive climate change implications but that landfill costs/disposals may be a barrier especially on islands.
Use the Partnership Support for Regeneration Fund to enable private sector workforce housing models	IN	IN	This mechanism currently exists but needs better promotion. Group 2 suggested that there is a need for a better understanding of the capabilities and potential scale that could be delivered from this funding scheme. It was noted that there is an example in the south of Skye recently that would be worth reviewing but that it was likely that limited funds would be available and sole use for workforce housing may be a barrier.
Reintroduce the Rural Home Ownership Grant model for working households in partnership with Community Housing Trusts	IN	IN	Whilst supportive, Group 1 noted that this option would need to deliver a redesigned scheme as previous versions were an 'administrative nightmare' and too restrictive. There is a potential to pilot this model in Tiree and work with Crofting Commission. Group 2 asserted that a just reintroduction of RHOG was needed and could combine with local housing burdens to safeguard affordable homes for working age households.
Develop shared accommodation models across public/private sector employers via asset contribution and investment funding	OUT	IN	Group 2 were supportive of this option noting it could maximise existing funding if partners could blend from different sources.

Lobby the Scottish Government to create a private sector duty for large development projects to invest in workforce housing	IN	IN	Whilst both Groups were supportive, Group 2 noted this option could stifle investment. It should also be noted that employers are already interested in helping to solve the problem so they can secure the workforce they need. Perhaps this option is more about community benefit clauses attached to planning rather than a duty?
Develop a social enterprise company focused on developing and maintaining workforce housing	OUT	OUT	Partners suggested that the last thing needed is another group to be set up and governed. RSLs already have powers to do this.
Test market appetite for Build to Rent models linked to the Rural Growth Deal that could deliver workforce housing	IN	IN	Whilst both Groups were supportive of this option, it was noted that this activity was already progressing in Argyll & Bute
Unblock the ready to go sites stopped as a result of infrastructure constraints	IN	N/A	This option was added as new workforce housing solution in the Group 1 workshop



**Table 4.3: Workshop 3 'In Scope'/'Out Scope' options for Enabling the Delivery of More Homes for Argyll & Bute's Workforce**

Each Group then used 'in-scope' options to assess whether suggested actions were both impactful and deliverable. The outcomes of this impact exercise is detailed below:



Using the outcomes of the option appraisal session, and focusing on actions screened as having the potential to be both impactful and deliverable, a list of actions was developed as the basis of developing the Housing Emergency Action Plan to 'enable the delivery of more homes for Argyll & Bute's workforce' as follows:

- 1 Deliver seasonal and temporary workforce accommodation using short term occupancy agreements (SFT focus)
- 2 Develop a strategic approach to evidencing the need for workforce housing in the public sector
- 3 Deliver emergency workforce housing options including the use of modular, temporary and tiny homes
- 4 Deliver a Council funded Mid-Market Rent workforce housing programme via powers to advance wellbeing
- 5 Map Identify public sector land and buildings which could provide workforce housing via repurposing and change of use
- 6 Use the Partnership Support for Regeneration Fund to enable private sector workforce housing models
- 7 Reintroduce the Rural Home Ownership Grant model for working households in partnership with Community Housing Trusts.

#### **4.4 Workshop 4: Making the Best Use of Existing Homes in Argyll & Bute**

Partners in Workshop 4 began the session by critically assessing the long-list of options identified to enable better use of existing homes in Argyll & Bute. The in-scope/out scope exercise defined a clear shortlist of options with both Group 1 and 2 unanimously agreeing that they should be considered for inclusion within a more detailed option appraisal analysis. In scope options were seen as instrumental in making the best use of existing homes in Argyll & Bute through enabling building reuse and refurbishment, plus improving housing options through allocation policy development and specialist housing models. Reducing the number of ineffective homes in Argyll & Bute and creating opportunities to maximise the number of existing dwellings for use as a primary occupancy was also seen as central to maximising the impact of existing homes in the area.

Full details of the 'in-scope'/'out scope' exercise, including partner rationale for each assessment are set out in Table 4.4 below:

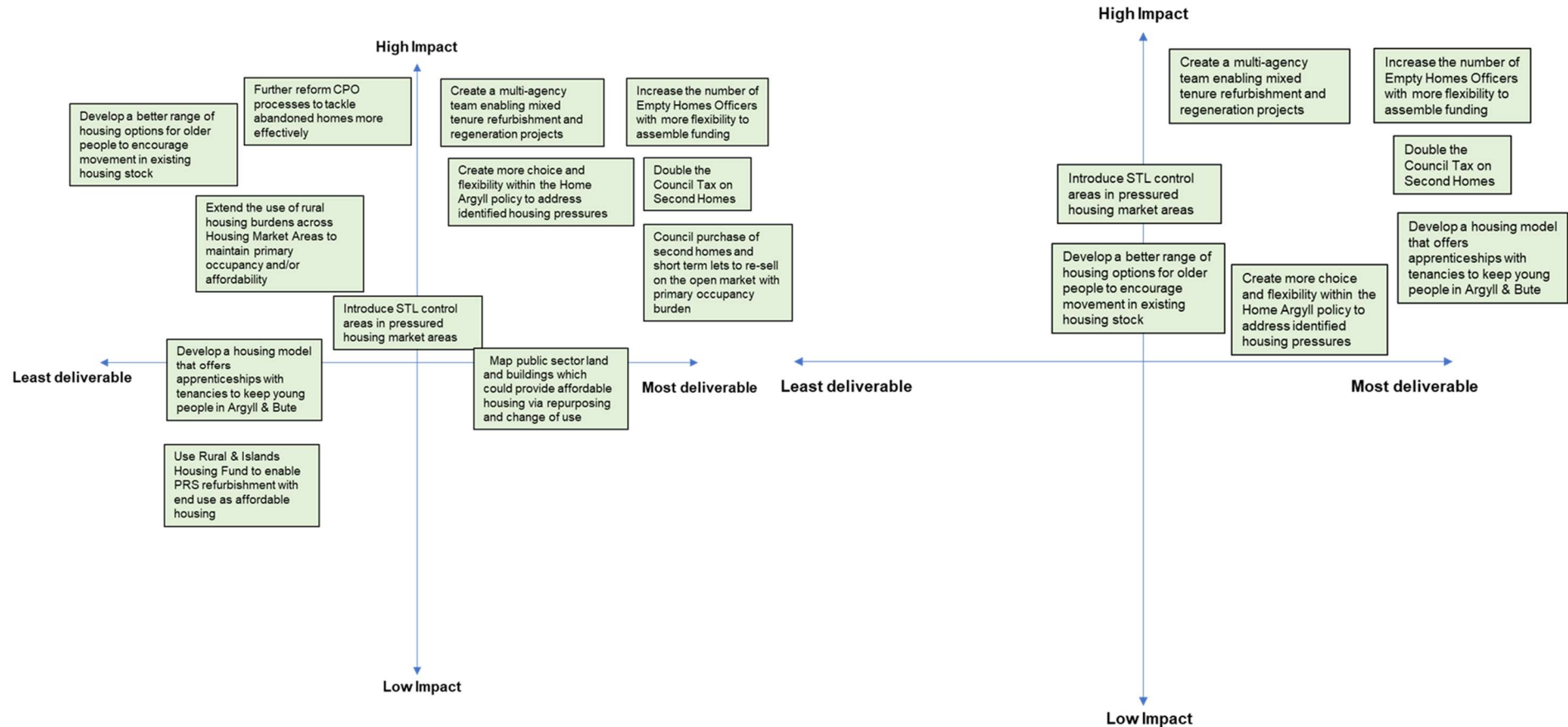
Workshop 4 Option List	In Scope	Out of Scope	Scoring rationale
Further reform CPO processes to tackle abandoned homes more effectively	IN	IN	Both Group 1 and 2 unanimously agreed the CPO process is long, laborious and urgently needs to be reviewed. This is also the case for Compulsory Sales Orders too.
Create a multi-agency team enabling mixed tenure refurbishment and regeneration projects	IN	IN	Partners agreed that this option needs more than just a single multi agency team - it needs collaboration across all partners, owners and geographies. The right partners must be in the room contributing to investment decisions, including a multi-agency approach to net zero compliance issues
Reduce disabled grant title conditions from 10 to 5 years to improve take up of adaptations	OUT	OUT	Option not perceived to assist with the housing emergency by either Group 1 or 2
Use Rural & Islands Housing Fund to enable PRS refurbishment with end use as affordable housing	IN	IN	Whilst some partners questioned providing funding to private landlords ('it should be their responsibility to carry out the work required'), the counter-argument suggests that we need to retain and support private landlords. The struggle to achieve national standards in older properties is forcing landlords leave the sector. Partners agreed for the need to lobby government to review the taxation framework for the PRS, as well as property standards.
Reintroduce an equity loans scheme to enable property improvements in private sector homes	OUT	OUT	The general view in both Groups was that most households are vary about considering equity loans particularly in such an unstable economic period and that this option would not be effective
Adapt void or long term empty RSL stock to meet accessibility standards	OUT	OUT	Partners noted that there are not many long term void properties and that property buy backs may work better rather than converting hard to let homes. Furthermore, not all empty properties may be suitable for adaptations or extensions e.g. flats.
Develop a housing model that offers apprenticeships with tenancies to keep young people in Argyll & Bute	IN	IN	This option was positively received by both Group 1 and 2. Partners agreed that more flexibility is needed in the allocations policy to do this but that this could be put in place quickly. It was noted that partnership working between social landlords and further education institutions would be instrumental in making this option a success
Create more choice and flexibility within the Home Argyll policy to address identified housing pressures	IN	IN	This option is already in progress (e.g. allowing single applicants to be offered 2 bed properties). Having said that, partners suggested further flexibility would allow other actions to be introduced i.e. the apprenticeship/home scheme

Increase the number of Empty Homes Officers with more flexibility to assemble funding	IN	IN	This option was assessed as in scope for both Group 1 and 2. The work of the empty homes team is recognised as making a significant impact in bringing properties back into use in Argyll & Bute and the more resources involved the better. This option is already underway by Argyll & Bute Council
Develop a better range of housing options for older people to encourage movement in existing housing stock	IN	IN	Despite a discussion around housing for older people in Oban which is difficult to let, partners acknowledged that this option could be successful if demand is evidenced. Both Group 1 and 2 were keen to progress this option, not just focusing on sheltered or amenity housing but also other adapted properties. It was also acknowledged that further discussion is needed around incentive to move schemes for current tenants who are under occupying their tenancy to allow them to move on and free up family accommodation
Introduce STL control areas in pressured housing market areas	IN	IN	This option was assessed as in scope for both Group 1 and 2 although both groups were clear that a completely evidenced based approach to restrictions would be necessary. It was acknowledged that this analysis is underway with data is being gathered to determine which areas should be considered as future control zones.
Double the Council Tax on Second Homes	IN	IN	Partners noted that this option will be implemented from April 2024, but questions remain over how will this impact on the housing system and whether further increases can be considered
Develop a coordinated advice, finance and support model to encourage PRS landlords to enter and remain in the sector	OUT	OUT	This option was assessed as out of scope for both Group 1 and 2. Partners noted that this options does not represent the real problem facing the PRS which is driven by the taxation framework for landlords and the condition and energy standards imposed on the sector by the Scottish Government. Landlords are struggling to achieve property standards given the current economics of the PRS.
Council purchase of second homes and short term lets to re-sell on the open market with primary occupancy burden	IN	IN	Whilst partners were very supportive of this option, it was noted that it is already being delivered to a degree with RSL's buying back homes through open market purchases to achieve a majority share in common dwellings.
Enable second homeowners to offer seasonal or temporary accommodation options to essential workers	OUT	IN	Questions were raised by Group 1 over how this option would work including the needs for licenses, policies and leasing agreements. Group 2 were more supportive of this idea but question how could this could be achieved given that short assured tenancies have been replaced by private residential tenancies.

Map public sector land and buildings which could provide affordable housing via repurposing and change of use	IN	IN	Group 2 suggested adding 'private' as well as public to enhance the potential impact of this option.
Extend the use of rural housing burdens across Housing Market Areas to maintain primary occupancy and/or affordability	IN	IN	Both Group 1 and 2 were supportive of this option and achievement of rural housing body status for Argyll & Bute Council should make the deliverability of this option high.

**Table 4.: Workshop 3 'In Scope'/'Out Scope' options for Enabling the Delivery of More Homes for Argyll & Bute's Workforce**

Each workshop Group then used 'in-scope' options to assess whether suggested actions were both impactful and deliverable. The outcomes of this impact exercise is detailed below:



Using the outcomes of the option appraisal session, and focusing on actions screened as having the potential to be both impactful and deliverable, a list of actions was developed as the basis of developing the Housing Emergency Action Plan to 'make the best use of existing homes in Argyll & Bute' as follows:

- 1 Further reform CPO processes to tackle abandoned homes more effectively
- 2 Create a multi-agency teams enabling mixed tenure refurbishment and regeneration projects
- 3 Develop a housing model that offers apprenticeships with tenancies to keep young people in Argyll & Bute
- 4 Create more choice and flexibility within the Home Argyll policy to address identified housing pressures
- 5 Increase the number of Empty Homes Officers with more flexibility to assemble funding
- 6 Develop a better range of housing options for older people to encourage movement in existing housing stock
- 7 Map public sector land and buildings which could provide affordable housing via repurposing and change of use
- 8 Introduce STL control areas in pressured housing market areas
- 9 Double the Council Tax on Second Homes
- 10 Council purchase of second homes and short term lets to re-sell on the open market with primary occupancy burden.

## 5 Housing Emergency Partner Pledges

As the Housing Emergency Summit was intended as a partnership call to action, the most important aspect of the event focused on a partner pledge activity. Following the appraisal and priority assessment of options, delegates were invited to review the shortlist of housing emergency actions and to commit their planning and delivery support to those they were most keen to see implemented.

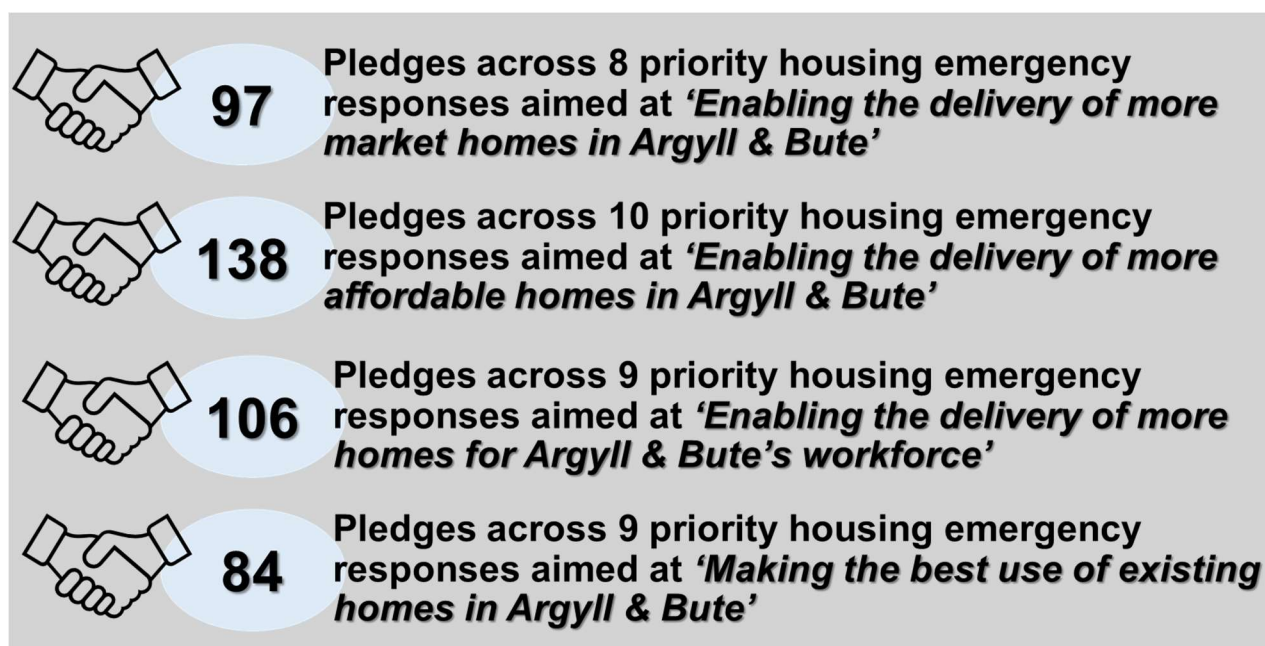
The shortlists of housing emergency actions were presented on exhibition boards for delegate review. Partners were invited to review each shortlist and to place a partner pledge sticker against the actions they were most committed to delivering.

Partners were also encouraged to network during this interactive session, identifying fellow delivery partners who could form new partnership groups working on specific programmes as part of the wider Housing Emergency Action Plan.

The outcomes of this session are detailed in Appendix C which sets out partner pledges against each housing emergency action.

Undoubtedly this exercise proved to be successful in building strong partnership networks focused on the collection action needed to tackle the housing emergency in Argyll & Bute.

**In total, 425 partnership pledges were received across four Housing Emergency themes including:**



These partnership pledges will inform the delivery of a Housing Emergency Action Plan which details the activity, timescales, committed resources and partnership networks associated with each action.



## 6 Housing Emergency Summit Outcomes & Next Steps

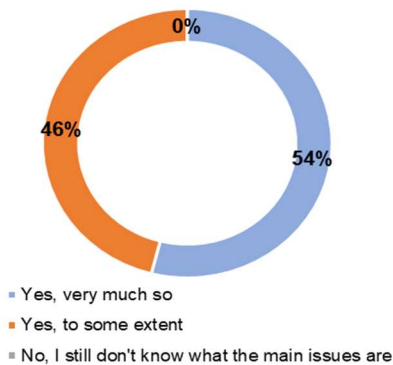
The Argyll & Bute Housing Emergency Summit was the first event of its kind in Scotland. It was designed to bring partners together as a response to the Council’s call to action to tackle housing shortage. The Summit acknowledged the scale and impact of the housing emergency on Argyll & Bute’s communities and economy and encouraged partners to commit to collective action across a diverse partnership of house builders, landlords, funders, business leaders and public sector bodies.

To that end, partnership delivery planning prioritised the implementation of 39 housing emergency actions aimed at tackling housing shortage.

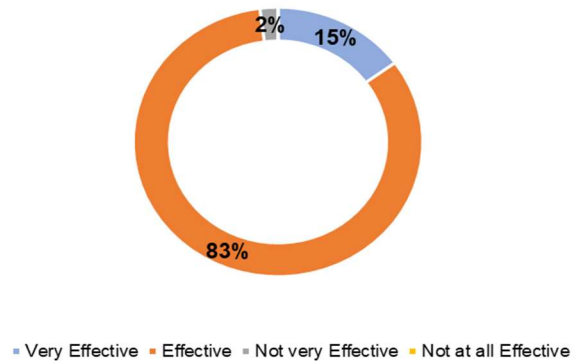
Furthermore, over 400 partnership pledges were made by delegates committed to taking the bold and progressive action needed to address the housing emergency.

At the close of the Summit, partners were invited to share their views of the extent to which the event created a positive start to the process of collectively tackling the housing emergency in Argyll & Bute. Using an interactive polling tool, partners were invited to evaluate the outcomes achieved and offer their expectations for the future. The outcomes of this evaluation exercise is detailed below:

**Has today’s event improved your understanding of the Housing Emergency response that partners need to take?**



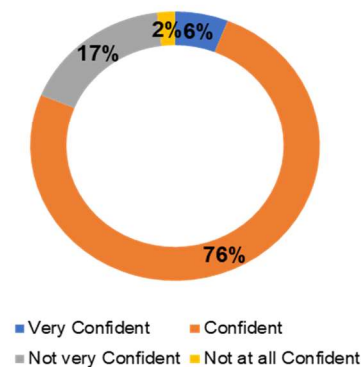
**How effective has today’s event been in scoping solutions and forging commitments to tackling housing shortage?**



**How would you rate today’s event in encouraging the development of partnerships to tackle housing shortage?**



**Based on today’s Summit, how confident are you that Housing Emergency solutions can tackle housing shortage ?**



These evaluation outcomes suggest that the Summit was successful in coordinating the collective and bold action needed to tackle housing shortage, as follows:

- 100% of Summit delegates leaving with an improved understanding of the housing emergency response needed to tackle housing shortage
- 97% of Summit delegates satisfied that the Summit has been successful in scoping solutions and forging partnerships
- 88% Summit delegates rating new partnership development opportunities as 'excellent' or 'good'
- 93% of Summit delegate showing some confidence that the emergency responses identified can tackle housing shortage.

The outcomes of the Housing Emergency Summit will be used to develop an Action Plan as the basis of ongoing planning, activity, investment and partnership. Housing Emergency Action points will be refined, partnership commitments focused, timescales proposed, and resources commitment scoped in early 2024.

A final version of the Argyll & Bute Housing Emergency Action will be launched across Housing Summit partners by Spring 2024.