Delivering a housing system that makes a strong contribution to thriving and sustainable communities and economic growth
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Note on Abbreviations:

The following abbreviations have been used in certain tables throughout the report for ease of formatting and to promote legibility:

A & B  Argyll and Bute
ABC  Argyll & Bute Council
C & T  Coll and Tiree
H & L  Helensburgh and Lomond
I, J & C  Islay, Jura & Colonsay

Additional abbreviations used consistently in the report include:

ABAN  Argyll & Bute Advice Network
ACHA  Argyll Community Housing Association
AHSP  Affordable Housing Supply Programme
ALienergy  Argyll, Lomond & the Isles Energy Agency
APAG  Area Property Action Group
BTS  Below Tolerable Standard
CARS  Conservation Area Regeneration Scheme
CHR  Common Housing Register (i.e. HOME Argyll)
C&R  Care & Repair
CTR  Council Tax Register
DHA  Dunbritton Housing Association
ECO  Energy Company Obligation
EESSH  Energy Efficiency Standard for Social Housing
EEF  Energy Efficiency Forum
GDP  Gross Domestic Product
GVA  Gross Value Added
HaTAP  Homeless & Temporary Accommodation Pressure
HEEPS: ABS  Home Energy Efficiency Programmes Scotland: Area Based Schemes
HES  Home Energy Scotland
HL1  Homeless Statistics Form (Scottish Government)
HMA  Housing Market Area
HMP  Housing Market Partnership
HNDA  Housing Needs & Demand Assessment
HST  Housing Supply Targets
H&SCP  Health & Social Care Partnership
LDP  Local Development Plan
LHA  Local Housing Allowance
LHS  Local Housing Strategy
MAPPA  Multi-Agency Public Protection Arrangements
MECOPP  Minority Ethnic Carers of People Project
NRS  National Records of Scotland
OT  Occupational Therapist
PLR  Private Landlord Register
PREVENT1  Scottish Government Housing Options Statistics Form
PRS  Private Rented Sector
PSHG  Private Sector Housing Grant
RSL  Registered Social Landlord (i.e. Housing Association)
RTB  Right To Buy
SHF  Strategic Housing Fund
SHIP  Strategic Housing Investment Plan
SHQS  Scottish Housing Quality Standard
SOA  Single Outcome Agreement
SNS  Scottish Neighbourhood Statistics
SST  Scottish Secure Tenancy
THI  Townscape Heritage Initiative
WHHA  West Highland Housing Association
Local Housing Strategy 2016-2021

FOREWORD

This Local Housing Strategy (LHS) sets out Argyll and Bute council’s ambitious vision for housing over the next five year period from 2016 to 2021 which is

“A housing system that makes a strong contribution to thriving and sustainable communities and supports economic growth”

Housing is fundamental to the health and well-being of our local communities and every resident of Argyll and Bute has a stake in this strategy and in the future of the area. The preparation of the strategy has involved pro-active engagement with a wide range of partners and stakeholders, as well as detailed consultation with our local communities. The results reflect the diverse views and priorities of the people of Argyll & Bute.

This strategy builds on the very positive achievements of the previous LHS over the last five years, however, we continue to face significant challenges including public sector resource constraints; the integration agenda for Health and Social Care and the ongoing welfare reform; and the implications of a declining and ageing demography, combined with an uncertain economic environment, which all impact on housing circumstances and the lives of individuals in the area.

The strategy is closely aligned with the Single Outcome Agreement for the area and also reflects national housing and regeneration priorities as well as aiming to address local need and demand. We believe that the LHS will help to address these issues and to ensure that Housing Services contribute to a positive, vibrant and inclusive future for Argyll and Bute.

Councillor Robin Currie
Policy Lead for Community and Culture, Gaelic and Strategic Housing

November 2016
1.1 The Purpose of the LHS

The LHS sets out the vision of Argyll and Bute Council and our partners for the future of housing across all tenures and types of accommodation taking account of national priorities as well as local needs. The main purpose of the strategy is to:

- Set out a shared understanding of the need and demand for all types of housing, and for related services such as housing support, now and in the future;
- Set out actions and targets to improve the standard and condition of housing;
- Provide clear strategic direction for housing investment;
- Focus on the outcomes required to achieve the vision

The strategy must:

- Contribute to national priorities
- Provide clear links to local strategic & plans
- Set out the approach to meeting our legal duties
- Reflect the views & contributions of stakeholders
1.2 The Strategic Framework

1.2.1 National Priorities
In 2011 the Scottish Government produced a detailed Housing and Regeneration Outcomes Framework which linked to the National Outcomes for Scotland and the overarching purpose of the Scottish Government. This builds on their key document “Homes Fit for the 21st Century”, which set out the vision and action plan for housing up to 2020. All local housing strategies must support this vision and contribute to the national outcomes.

**HOUSING AND REGENERATION OUTCOMES FRAMEWORK**

<table>
<thead>
<tr>
<th>Housing Vision</th>
<th>All people in Scotland live in high quality, sustainable homes that they can afford and that meet their needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regeneration Vision</td>
<td>A Scotland where our most disadvantaged communities are supported and where all places are sustainable and promote well-being</td>
</tr>
</tbody>
</table>

**National Outcomes**

| We live longer, healthier lives | We live in well designed, sustainable places where we are able to access the amenities and services we need | We have strong, resilient and supportive communities where people take responsibility for their actions and how they affect others |

**National Housing and Regeneration Outcomes**

<table>
<thead>
<tr>
<th>A well-functioning housing system</th>
<th>High quality sustainable homes</th>
<th>Homes that meet people’s needs</th>
<th>Sustainable communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability &amp; choice</td>
<td>Safe</td>
<td>Accessing a home</td>
<td>Economically sustainable</td>
</tr>
<tr>
<td>Homes people can afford</td>
<td>Warm</td>
<td>Keeping a home</td>
<td>Physically sustainable</td>
</tr>
<tr>
<td>Growth of supply</td>
<td>Resource efficient</td>
<td>Supporting independent living</td>
<td>Socially sustainable</td>
</tr>
<tr>
<td></td>
<td>Promote well-being</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Scottish Government Website

1.2.2 There is also a wide range of national legislation and policy agendas which will influence the direction of the LHS. This includes (among many others):

- Scottish Planning Policy (SPP) and the Land Use Strategy
- Private Rented Housing (Scotland) Act 2011
Local Housing Strategy 2016-2021

- Age, Home & Community: a strategy for Housing Scotland’s Older People 2012 – 2021
- Scotland’s Sustainable Housing Strategy
- The Climate Change (Scotland) Act 2009
- Public Bodies (Joint Working Act) 2014
- Welfare Reform Agenda

1.2.3 Links to the local strategic planning framework

It is important that the LHS should be closely aligned with the Single Outcome Agreement (SOA) and Community Plan for Argyll and Bute, as well as supporting a range of other local plans and strategies.

<table>
<thead>
<tr>
<th>SOA vision</th>
<th>Argyll and Bute’s economic success is built on a growing population</th>
</tr>
</thead>
<tbody>
<tr>
<td>The economy is diverse and thriving</td>
<td>We have infrastructure that supports sustainable growth</td>
</tr>
<tr>
<td></td>
<td>Education, skills &amp; training maximises opportunities for all</td>
</tr>
<tr>
<td></td>
<td>Children &amp; young people have the best possible start</td>
</tr>
<tr>
<td></td>
<td>People live active, healthy &amp; independent lives</td>
</tr>
<tr>
<td></td>
<td>People live in safer &amp; stronger communities</td>
</tr>
</tbody>
</table>

Local outcomes

Source: Argyll & Bute Community Plan & Single Outcome Agreement 2013-23

The LHS has been purposely developed to support this SOA vision, and while housing is located primarily under SOA Outcome 2, in respect of infrastructure, the housing sector will make a significant contribution in general across all of these local outcomes. In addition, there are a number of thematic or sectoral plans, policies and strategies which will intersect with the LHS, as outlined below.

- **Argyll & Bute Local Development Plan (Adopted March, 2015)** - The overall vision for Argyll and Bute is one of an economically successful, outward looking and highly adaptable area, which enjoys an outstanding natural and historic environment, where all people, working together, are able to meet their full potential and essential needs, locally as far as practicable, without prejudicing the quality of life of future generations. Particularly pertinent to the LHS are KEY OBJECTIVES A and F: A - There is an urgent need to reverse static or falling populations in some of our Main Towns and Key Settlements by making them better places to live particularly for economically active families. Objective - To make Argyll and Bute’s Main Towns and Key Settlements increasingly attractive places where people want to live, work and invest; F – Key challenge: That we can deliver all our housing needs in places where people want to live. Objective - To meet our future housing needs, including affordable, throughout Argyll and Bute;
Loch Lomond & Trossachs National Park Local Development Plan - The proposed LDP for the national park sets out high level outcomes on Conservation, Visitor Experience and Rural Development. The latter, in particular relates to the LHS and states that “In the National Park businesses and communities thrive and people live and work sustainably in a high quality environment”. The approach to housing focuses on delivering more housing in towns and villages, including the areas of Cowal and Lomond which fall within the Argyll & Bute local authority boundaries, that will help more people to stay in the Park and help create more sustainable communities, supported by a good range of services and facilities.

Argyll & Bute Economic Development Action Plan - This 5-year action plan states that: “Realising our potential together, Argyll and Bute will unlock the opportunities offered by its significant, sustainable economic assets for the benefit of its communities and the competitiveness and security of the Scottish and EU economies”. Sustainable economic development will be based on an Argyll & Bute that is competitive, connected, collaborative and compelling. Housing has a vital role to play in delivering this economic plan.

Integrated Health & Social Care Strategic Plan 2016-2018 - The Strategic Plan provides a "road map" for how health and social care services will be organised and provided in this area to meet the vision – “Helping the people in Argyll and Bute live longer, healthier, independent lives”. A Housing Contribution Statement (HSC) is a statutory requirement for this plan, and the housing sector will be a key partner in the integrated agenda. Certain housing functions are required to be delegated to the new integrated body, and other issues will be highly pertinent. These include adaptations, housing support, and specialist forms of accommodation.

1.2.4 Legal duties and services

Local authorities and their partners (including housing associations and other service providers) are required to address a wide range of issues which include

- Reducing homelessness
- Providing housing support
- Improving property conditions and energy efficiency; and
- Tackling fuel poverty

1.3 Strategy Development and Partnership Working

1.3.1 The development and implementation of the LHS is overseen by the Argyll & Bute Strategic Housing Forum which is a multi-agency partnership of housing experts and key professionals, administered by the Council’s Housing Services and chaired by an elected council member who is policy lead for
strategic housing, Gaelic, community and culture. The Council no longer has a landlord function but retains a statutory role as the strategic housing authority for Argyll and Bute. It works closely with a range of local and national partners to plan and deliver housing and related services across the authority area. The Forum meets quarterly and core partners include:

- Housing Associations (ACHA, Fyne Homes, West Highland, Dunbritton)
- The Scottish Government (Housing Supply Division)
- Planning Services – Council & Loch Lomond & Trossachs National Park
- Health & Social Care Partnership
- Argyll & Bute Care and Repair
- Tenants Panel
- Economic Development
- Scottish Water

1.3.2 A wide range of key stakeholders were involved in a series of dedicated workshops, conferences and review days at which the strategic vision, outcomes and priorities for the LHS were considered and agreed. An intensive, structured Options Appraisal exercise was facilitated by independent consultants Arneil Johnson and this established the action plan for addressing the identified priorities. The Option Appraisal process was adopted to provide a constructive and inclusive approach to evaluation and prioritization of potential actions, allowing partners and stakeholders to engage meaningfully and effectively in the decision-making process. Each of the identified options for action was assessed against the following criteria: does the option assist in the delivery of the LHS vision? Can the option be funded or resourced? Is the action capable of being delivered? Can outcomes associated with this option be measured? A formal action plan was developed based on the weighted results. A report summarizing the formal methodology and outputs of this process is available from the council. Throughout the development process a wide range of stakeholders were engaged directly and indirectly; formally and informally; on specific aspects and on the wider strategy as a whole. These stakeholders include:

- Energy Efficiency agencies (such as Alienergy, Home Energy Scotland and a wide range of local projects)
- National or specialist RSLs such as Bield, Trust, Cairn, and Key Housing
- Support services (such as HELP, KYES, Carr Gomm, Argyll & Bute Mediation Services, Women’s Aid)
- Argyll and Bute Advice Network (a wide range of information & advice providers such as CAB)
- Private developers/construction sector representatives, landlords and land owners;
- MOD Naval Base representation; and
- Many local community groups (Trusts, Community Councils etc.)

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1.3.3 The figure below summarises the LHS development process and highlights in particular the central role of consultation and stakeholder engagement. There is a statutory obligation for local authorities to consult on the proposed local housing strategy on a continuous and cyclical basis, and at every stage of the planning process.

**Figure 1: The LHS Development Process**

1.3.4 The early development stages involved reviewing the Housing Market Areas (HMAs) and completing a comprehensive Housing Need and Demand Assessment (HNDA). These are summarised in Chapter 2 of this strategy; and the final HNDA report is available in full on the Council website together with detailed supporting technical papers. The HMAs were approved by the Strategic Housing Forum in November 2014 and the HNDA was formally awarded “robust and credible” status by the Scottish Government’s Centre for Housing Market Analysis in July 2016.

1.3.5 The previous LHS has been closely monitored on an annual basis from 2011 to 2015, and a final evaluation of the outcomes and outputs over the five year planning period was completed in 2016. This confirms that significant progress has been achieved over that period, and also highlights remaining challenges for the new strategy. The evaluation is summarised overleaf.
## 1.4 Summary Evaluation of the LHS 2011-16

1.4.1 The previous strategy focused on a vision of

"Realising the potential of our communities by ensuring that people have access to affordable, sufficient and suitable housing in Argyll & Bute."

Underpinning this were 4 key priorities:-

<table>
<thead>
<tr>
<th>AIMS</th>
<th>Positive Achievements</th>
<th>Remaining Challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. To facilitate access to sufficient and affordable housing</td>
<td>• A generous supply of land for housing was identified over the 5 years, and effective sites were delivered</td>
<td>• Promoting good design and addressing infrastructure constraints to maximise delivery of new homes - mixed success to date &amp; infrastructure constraints in particular remain key obstacles to many projects</td>
</tr>
<tr>
<td></td>
<td>• Effective forward planning activity across partner agencies helped to maximise availability of housing</td>
<td>• Capacity of local construction sector has emerged as a potential issue</td>
</tr>
<tr>
<td></td>
<td>• A healthy SHIP programme and significant investment were sustained despite economic constraints &amp; public sector spending restrictions</td>
<td>• Continued system imbalances - housing shortfalls in key areas; while other areas exhibit low demand &amp; surpluses</td>
</tr>
<tr>
<td></td>
<td>• Effective access to existing housing stock was improved – positive success re Empty Homes policy in particular</td>
<td></td>
</tr>
<tr>
<td>2. To reduce the incidence of homelessness</td>
<td>• Housing Options approach successfully implemented with positive impact on levels of homelessness</td>
<td>• Need to monitor RSL allocations to homeless &amp; ensure effective case closure timescales for homeless applicants</td>
</tr>
<tr>
<td></td>
<td>• Housing Support effectively delivered to vulnerable households to prevent homelessness</td>
<td>• Expand awareness of housing options approach so that it is embedded in housing advice by all agencies across the area</td>
</tr>
<tr>
<td></td>
<td>• Quality homelessness services continued to be delivered, meeting key indicators of success &amp; high levels of customer satisfaction</td>
<td></td>
</tr>
<tr>
<td>AIMS</td>
<td>Positive Achievements</td>
<td>Remaining Challenges</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 3. To support people with particular needs to live independently in their own homes | • Specialist provision – in the form of extra care/amenity accommodation & care/support services – increased & effectively delivered  
• Existing homes enhanced to meet special needs, with aids & adaptations; telecare; and improved accessibility  
• Targeted information & advice assisted households to meet particular needs in a planned way | • Partnership working & early joint action has improved but more is required at strategic & operational levels to ensure the objectives of the Housing Contribution Statement are achieved  
• The implications of the Integrated Health & Social Care Partnership – and housing’s role – need to be clarified and addressed |
| 4. To improve the quality and condition of housing                  | • SHQS compliance in RSL sector maximised  
• Partnerships/Forum established to enable improvements in the condition & energy efficiency of stock (EEF, APAGs, C&R etc.)  
• Targeted information, advice & assistance available to encourage owners to repair & maintain their homes  
• A number of sub-standard properties improved | • Fuel Poverty; has increased despite investment & targeted initiatives.  
• Common repair issues in mixed tenure schemes remain problematic  
• A number of properties continue to fall into disrepair annually; and negotiations with a proportion of owners remain challenging |

1.5 Consultation and Stakeholder Engagement

1.5.1 In addition to the regular meetings of the Strategic Housing Forum and other scheduled partnership sessions, which all fed into the review and revision of the LHS, a series of dedicated LHS events was arranged in 2015-16 with key partners and wider stakeholders. A summary outcome report on this process and the results is available on the council website. This involved a stakeholder conference, thematic workshop sessions and a detailed option appraisal exercise attended by a diverse selection of individuals and organisations. Key issues, priorities and outcomes were agreed in a democratic and transparent process; and a specific action plan was developed in accordance with approved criteria. The results were then subject to wider consultation for an eight week period over February-March 2016. The feedback from this general consultation was very positive, with around 80-90% of respondents agreeing or strongly agreeing with the key elements of the proposed LHS framework. General comments as well as any negative feedback were considered in drafting the finalised strategy, and the ultimate vision, outcomes and action
Local Housing Strategy 2016-2021

plan directly reflect the whole consultative process and the expressed views of our stakeholders.

1.5.2 While responses from the consultation and stakeholder engagement were wide-ranging, diverse and occasionally contradictory, a general consensus was evident and the key messages are embodied in this strategy. A random and anonymised sample of comments is noted below as illustration

```
“Address population decline by providing attractive, appropriately sized and affordable housing to meet current needs and attract new residents to the area.”

“Housing solutions needs to be developed in conjunction with economic solutions to help people secure employment and make housing available to more people.”

“I believe that Argyll and Bute Council needs to prioritise new housing in the higher demand areas, at the moment resources are spread too thin and there seems to be a misguided notion that we need to build in rural areas. […] If we want to bring employers and new business to Argyll we need to concentrate on building homes in the major towns not miles from the urban centres.”

“The housing strategy has to link not only to development plan, but also transport plan. We have too many communities that are isolated because majority of residents are older and have given up driving, but local bus services etc. inadequate. Access to services via public transport is a key point in keeping people in their own homes.”

“More focus on energy advice, how to support tenants to switch providers, to assist people in fuel poverty.”

“The Council has done a lot of good research on condition and energy efficiency of properties together with detail on fuel poverty. There is an opportunity to use this information to try and influence Government policy, especially with respect to fuel poverty in rural areas.”

“Actions are realistic and reflect the needs of the local and wider community.”

“Make it a plan that actually works and gives hope to those in need.”
```

1.5.3 Further extensive consultation and stakeholder engagement was carried out previously for the preparation of the HNDA and this has also informed the final strategy. This work included interviews, workshops and focus group sessions with over 1,000 Private Landlords, Tenants and Letting Agents; around 1,500 older residents and their representative agencies; individual Gypsy/Travellers;
and persons with learning disabilities, carers and service providers; amongst others. This activity has also been critical in underpinning the equalities impact assessment for the LHS.

1.6 **Equalities and the Equality Impact Assessment (EqIA)**

1.6.1 The Council has a statutory obligation to ensure that all its functions and activities are exercised in full compliance with the requirements of the Equalities Act 2010, and it has also made its own firm commitment to tackle issues of inequality and exclusion across Argyll and Bute and to carry out equality impact assessments for its policies, plans and strategies. A full EqIA of the LHS is available online and this summarises how the Council has addressed and sought to mainstream issues of equality so far in developing housing policy, and it also refers to issues that have been raised in previous consultations. It is our view that the LHS has been developed in full accordance with the principles of equality and diversity and actively promotes inclusion and that it has a fundamental role to play in the delivery of improved services to all people to ensure that everyone is treated with respect and has equal opportunities to access housing and support suitable for their needs.

1.6.2 We will continue to monitor and report on the equalities impact of the LHS over the next five years, with a focus on the nine protected characteristics of the Equality Act, which include disability, age, gender, race, religion and belief, sexual orientation, maternity and pregnancy, gender reassignment, and marriage or civil partnership as far as data allows. Where evidence of any negative impact on a particular section of the local population is identified, appropriate action will be implemented to redress the situation.

1.7 **Strategic Environmental Assessment (SEA)**

As the “Responsible Authority” in the terms of the Environmental Assessment (Scotland) Act 2005, the Council has a duty to determine whether the LHS will have significant environmental effects and therefore whether a full SEA is required. To that end, applying the relevant criteria as set out in Schedule 2 of the Act, the Council carried out a pre-screening of the draft LHS and under Section 8 (1) of the Act, and in consultation with the SEA Gateway, and informally with Scottish Environment Protection Agency, it was agreed that the strategy is unlikely to have significant environmental effects. Within the hierarchy of plans and strategies relating to the LHS, the key documents requiring full SEA are the Local Development Plans of the Council and the National Park. This screening report and formal determination is available on request from the Council housing offices.
1.8 Strategic Vision & Outcomes 2016-2021

The LHS reflects, and directly flows from, the SOA and the overarching community planning vision for the area as a whole; aiming to promote economic growth and help to reverse population decline. Based on the outputs of the strategic development process, and the stakeholder consultation, partners therefore approved the following vision for this LHS:

**The Strategic Housing Vision**

*A housing system in Argyll & Bute that makes a strong contribution to thriving and sustainable communities and supports economic growth*

Underpinning this vision are four key priorities for the strategy:

<table>
<thead>
<tr>
<th>HOUSING SUPPLY</th>
<th>HOUSING OPTIONS</th>
<th>SPECIALIST PROVISION</th>
<th>STOCK CONDITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>To facilitate access to sufficient, suitable and affordable housing across all tenures</td>
<td>To promote individual housing options to meet housing need</td>
<td>To enable people to live independently in their own homes</td>
<td>To regenerate communities through improving the quality, condition and energy efficiency of housing</td>
</tr>
</tbody>
</table>

- **Housing Supply** will support SOA Outcomes 1 (the economy is diverse and thriving) and 2 (we have infrastructure that supports sustainable growth);
- **Housing Options and Specialist Provision** will support SOA Outcomes 4 (children & young people have the best possible start) and 5 (people live active, healthy & independent lives);
- **Stock Condition** will support SOA Outcomes 5 and 6 (people live in safer & stronger communities)
2.1 Housing Market Areas (HMAs)

The local authority area comprises a range of complex geographies but for strategic planning purposes 9 distinct Housing Market Areas (HMAs) have been identified:

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2 The methodology for defining HMAs is set out in detail in “HNDA Technical Paper 01”, 2014, available on the council website at: www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0
### Figure 2.1: Housing Market Areas (HMAs)

<table>
<thead>
<tr>
<th>HMA</th>
<th>Population</th>
<th>Households</th>
<th>Dwellings</th>
<th>H'holds as % of Dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bute</td>
<td>6,410</td>
<td>3,387</td>
<td>4,200</td>
<td>80.6%</td>
</tr>
<tr>
<td>Coll &amp; Tiree</td>
<td>839</td>
<td>403</td>
<td>632</td>
<td>63.8%</td>
</tr>
<tr>
<td>Cowal</td>
<td>14,650</td>
<td>7,139</td>
<td>8,284</td>
<td>86.2%</td>
</tr>
<tr>
<td>Helensburgh &amp; Lomond</td>
<td>26,170</td>
<td>10,811</td>
<td>11,660</td>
<td>92.7%</td>
</tr>
<tr>
<td>Islay, Jura &amp; Colonsay</td>
<td>3,437</td>
<td>1,646</td>
<td>2,109</td>
<td>78.0%</td>
</tr>
<tr>
<td>Kintyre</td>
<td>7,767</td>
<td>3,469</td>
<td>3,851</td>
<td>90.1%</td>
</tr>
<tr>
<td>Lorn</td>
<td>16,333</td>
<td>7,160</td>
<td>7,989</td>
<td>89.6%</td>
</tr>
<tr>
<td>Mid Argyll</td>
<td>9,382</td>
<td>4,759</td>
<td>5,515</td>
<td>86.3%</td>
</tr>
<tr>
<td>Mull &amp; Iona</td>
<td>3,062</td>
<td>1,351</td>
<td>1,833</td>
<td>73.7%</td>
</tr>
<tr>
<td>Argyll &amp; Bute</td>
<td>88,050</td>
<td>40,125</td>
<td>46,073</td>
<td>87.1%</td>
</tr>
</tbody>
</table>

Sources: 2011 Census; Argyll & Bute Council Tax Register
2.2 Argyll and Bute – Local Context

2.2.1 Population - Between 2001 and 2014, counter to the national trend, the population in Argyll and Bute fell by 4%, from 91,300 to 87,660. Almost 15% of the local population are aged 16 to 29 years while 31.4%, are aged 60+ (compared to 18.3% and 24% respectively in Scotland). Key population changes include a 29% decrease in the number of children between 2001 and 2013 and a 6% decline in the working age cohort. Conversely, the pensionable age cohort increased by 14% over the same period.

Figure 2.2: Population Changes by Broad Age Cohort, 2001-2013

If current trends continue, then the population is projected to decline significantly, to 75,183 by 2037 which would be 13.5% lower than the 2012 baseline estimate (compared to 8.8% increase for Scotland’s population). All age groups are projected to experience significant declines over this period, apart from the 65+ age ranges; with those aged 75+ in particular increasing by almost 73%. These projected changes will be driven mainly by net outmigration and natural change (mortality outweighing fertility rates).

2.2.3 Households - In 2014, there were an estimated 40,857 households in Argyll and Bute, up by 4.6% since 2001. However, recently the trend has reversed and it is projected that the total number of households will reduce to 38,001 by 2037, a 6% decrease on the 2012 baseline figure (compared to 17% increase for Scotland). Single adults and couples are the main household types (36% and 35% of all households respectively) and the number of single person households is set to increase by 10% over the next 25 years, while families with children will decrease by 36%. This is summarised in the following figure.

3 The Argyll & Bute Housing Need & Demand Assessment 2016 provides extensive detail and analysis of the local housing system; demographic and economic trends; and other issues. All data sources and methodologies are fully explicated and referenced in the report which is available at: www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0
2.2.4 The decreasing and ageing population is likely to change the ideal mix of housing provision; and developments which allow older households to downsize (in the private sector as well as social rented sector) can have multiple benefits such as: releasing existing stock suitable for family occupation; providing capital to fund higher living standards in retirement; and more suitable accommodation for older people that reduces the burdens on the care system. Increased availability of affordable family-sized homes is likely to provide one of the key attractions to potential migrants to Argyll and Bute. It is evident from current population profiles and projections that natural, internal trends (e.g. mortality over birth rates) cannot mitigate the significant population decline, and promoting net in-migration is the only real solution. Housing must play a role in supporting this policy objective.

2.2.5 Economy – Over 87% of local employment is service-based, particularly within the Public Services sector (local government, administration, education and health accounts for 35% of jobs). The private sector is dominated by small businesses and the area has almost double the percentage of self-employed workers compared to Scotland. The majority of businesses are classed as “micro-businesses” with fewer than 9 employees. Unemployment rates are below the national average, however there are high levels of seasonal and part-time employment, and many workers are required to hold down multiple jobs. It is predicted that Argyll and Bute will see a major decline in the working age population between 2012 and 2037 (-29% compared to a marginal decline of -3.7% in Scotland as a whole). In 2015, the average household income in Argyll and Bute was 3.7% lower than the Scottish average.

2.2.6 The housing sector has an important contribution to make to the sustainability and growth of the local economy, particularly in terms of helping small to medium sized businesses attract and retain sufficient staff to grow; and to ensure that the essential incoming workers necessary to help sustain fragile rural communities can access suitable, affordable accommodation in
appropriate locations. This means, in addition to addressing immediate and backlog needs, the development strategy and housing management policies must facilitate aspirational growth in the supply of housing for young families and working age households. There is a danger that lower housing needs assessments, predicated on declining population and economic trends, will lead to a self-fulfilling spiral of downward investment which in turn further stifles potential household formation and in-migration. It is important that housing investment is maximised and innovative funding models and sources of investment are proactively pursued.

2.3 Housing Stock

2.3.1 There was an estimated 47,404 dwellings in Argyll and Bute in 2013, an increase of 6.3% since 2003. A quarter of the stock is located in Helensburgh & Lomond; 18% is in Cowal; and just over 17% in Lorn. According to the 2011 Census, around 13% of the stock is deemed “ineffective” i.e. unavailable to meet local needs; comprising second/holiday homes or long-term vacant properties. This is more than three times the national level (4%). The rate of annual house building (all tenures) has fluctuated in recent years, however there was a marked increase in completions in 2013/14 over the previous two years and the outturn was the highest since the market crash in 2008.

FIGURE 2.4: New housing supply, 2004/5 - 2013/14

Source: Scottish Neighbourhood Statistics

2.3.2 Tenure - Owner occupation remains the predominant tenure within Argyll & Bute and at 66.5% of all occupied households is higher than the national average of 61.9%. The Private Rented Sector is also higher than the national average (12.5% compared to 11.1%), while the RSL sector is below the national average. Between 2001 and 2011, the owner occupied sector increased slightly while the social rented sector declined notably and the private rented sector was relatively stable, as illustrated below.
2.3.3 The Social Rented Sector - The social rented sector in Argyll & Bute is mainly provided by the HOME Argyll partnership, which consists of:

- Argyll Community Housing Association, (the largest RSL in the authority and the transfer vehicle which took ownership of the ex-council stock in 2006);
- Dunbritton Housing Association (primarily operating in the Helensburgh & Lomond area of Argyll and Bute, as well as in the neighboring West Dumbarton authority);
- Fyne Homes (the second largest Housing Association in Argyll and Bute, primarily operating in Cowal, Bute and Mid Argyll areas); and
- West Highland Housing Association (which focuses on the Lorn and the Isles area, and in 2014 became a partner within the national Link association group).

Other national and specialist RSLs operate across Scotland, and have some properties in Argyll and Bute; the most significant being Bield. In 2015, there were an estimated 8,366 properties in this sector - an overall decline since 2001, due primarily to the Right To Buy (RTB) programme which saw approximately 50% of the original council stock, being sold off. Latterly, this declining trend has been reversed, following the impact of Pressured Area Designation and legislative changes to remove the RTB; and in recent years the losses to the RSL stock have been offset by the relatively healthy programme of new build affordable housing that the RSLs, in conjunction with the Council and the Scottish Government, have been able to sustain, as detailed below.
2.3.4 The main RSL provision is located in Lorn (18%), Helensburgh & Lomond (17.6%), and Cowal (17.2%); and around a third of the stock comprises one-bedroom properties (in this context, “0 beds” refers to bedsits/studio apartments).

2.3.5 **Waiting List Demand** - In 2015, there were almost 3,000 applicants on the waiting List; of which 2,577 were active. Of these, 1,840 (71%) were on the general list; 170 (6.6%) were on the homeless list; and 567 (22%) were on the transfer list. Excluding transfer applicants for this purpose, there were 1,672 valid applicants for analytical purposes. On average, there have been 800-900 RSL lets per annum within the HOMEArgyll stock in recent years. In 2014/15, the figure was actually 911 lets (non-HOMEArgyll RSL lets brought this figure up to around 1,000). Helensburgh & Lomond had the majority of available lets (20% of the total); while Lorn and Cowal both had approximately 18% of the lets in that year. In terms of size, 2 bedroom units accounted for almost half
(47%) of the total lets while single bedroom properties (including bedsits/studios) accounted for almost 37%. Comparing waiting list demand with available lets (pressure ratios) provides a provisional indication of potential imbalances in supply and demand and can highlight areas experiencing housing pressures. Overall, there are around 2 applicants per available let in Argyll and Bute, i.e. a pressure ratio of 2:1 however this varies considerably by HMA as the following graph illustrates.

Figure 2.8: Waiting List and Lets within Argyll & Bute, 2014/15

![Graph showing waiting list and lets in Argyll & Bute, 2014/15.]

Source: Council analysis of HOMEArgyll Waiting List 2015

2.4 The Argyll and Bute Housing Market – While Argyll and Bute remains a relatively distinct housing market for strategic planning purposes, only 61.5% of sales are purchased by persons already located within the area. Links with immediate neighbouring authorities are relatively weak however, only 2% of purchasers originate in these areas, and the influence of external purchasers tends to be more widely dispersed.

Figure 2.9: House Sales by Origin of Purchaser (market containment)

![Pie chart showing house sales by origin.]

Source: Register of Sasines 2009-2013

2.4.1 The annual volume of house sales in Argyll and Bute was actually in steep decline even prior to the market crash in 2008, but since 2009 there has been a gradual stabilisation in the level of sales activity and even a slight increase recently. The total sales in 2013 were up by 22% on the 2009 total.
2.4.2 **House Prices** - The period from 2001 to 2008 saw substantial price inflation (the average price in Argyll & Bute rose by 125%) followed by a significant decline then a period of stabilisation and relative recovery. However, the latest figures for 2015/16 suggest prices have actually decreased again. Local prices are well below national average prices; with houses being around 10% cheaper in Argyll & Bute and flats being over 23% cheaper than Scotland. The average price of a flat in Argyll & Bute did increase marginally last year while the national price fell by over 7%.

### TABLE 2.1: Average House Prices by House Type, 2016

<table>
<thead>
<tr>
<th>Area</th>
<th>House Type</th>
<th>Jan-Mar 2016</th>
<th>Jan-Mar 2015</th>
<th>Annual Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argyll &amp; Bute</td>
<td>Detached</td>
<td>£210,531</td>
<td>£235,955</td>
<td>-10.8%</td>
</tr>
<tr>
<td>Scotland</td>
<td>Detached</td>
<td>£236,249</td>
<td>£267,375</td>
<td>-11.6%</td>
</tr>
<tr>
<td>Argyll &amp; Bute</td>
<td>Semi detached</td>
<td>£134,741</td>
<td>£139,692</td>
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</tr>
<tr>
<td>Scotland</td>
<td>Semi detached</td>
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<td>£164,032</td>
<td>-8.5%</td>
</tr>
<tr>
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<td>Terraced</td>
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<td>£119,335</td>
<td>-18.5%</td>
</tr>
<tr>
<td>Scotland</td>
<td>Terraced</td>
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<td>£141,298</td>
<td>-10.5%</td>
</tr>
<tr>
<td>Argyll &amp; Bute</td>
<td>Flat</td>
<td>£98,593</td>
<td>£97,700</td>
<td>0.9%</td>
</tr>
<tr>
<td>Scotland</td>
<td>Flat</td>
<td>£122,801</td>
<td>£132,606</td>
<td>-7.4%</td>
</tr>
</tbody>
</table>


2.4.3 **Affordability** - In general a price to income ratio of 3.5 might be deemed affordable and sustainable in terms of financing a mortgage; the table below suggests that overall, prices are not affordable to local households. The HNDA analysis suggests in fact that over 67% of local households cannot afford the average house price in Argyll and Bute and 37% cannot afford the lower quartile price (often seen as the entry level point for first-time buyers).

### TABLE 2.2: Affordability by HMA (Mean Prices to incomes) 2013

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Price</th>
<th>Affordability Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>£32,882</td>
<td>£146,266</td>
<td>4.5</td>
</tr>
<tr>
<td>2015</td>
<td>£33,336</td>
<td>£157,765</td>
<td>4.7</td>
</tr>
</tbody>
</table>

Source: CACI Paycheck & Register of Sasines 2014-15
2.5 Housing Market Areas – Summary Indicators & Issues

**BUTE**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Value</th>
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<td>Population</td>
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<tr>
<td>Households</td>
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<tr>
<td>Dwellings</td>
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<tr>
<td>Ineffective stock</td>
<td>813</td>
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<tr>
<td>RSL Stock</td>
<td>1,099</td>
</tr>
<tr>
<td>Waiting List</td>
<td>127</td>
</tr>
<tr>
<td>Annual Lets</td>
<td>126</td>
</tr>
<tr>
<td>Pressure Ratio</td>
<td>1:1</td>
</tr>
<tr>
<td>Average House Price</td>
<td>£98,591</td>
</tr>
<tr>
<td>Average Income</td>
<td>£26,694</td>
</tr>
<tr>
<td>Affordability</td>
<td>3.7</td>
</tr>
</tbody>
</table>

**Bute HMA** is one of the least contained housing markets in Argyll and Bute, with only 46% of house sales going to local residents. Almost 34% of purchasers originate elsewhere in Scotland. Nevertheless, despite the lowest average household income in Argyll & Bute, it is by some way the most affordable area in the authority with a local average price to income ratio of 3.7. Due to a demolition/reconfiguration programme, it is the only area to have seen an actual decline in total dwellings – down by over 2% between 2003 and 2013, despite over 100 new build RSL homes completed since 2004/5. Over 19% of the general stock is unavailable to meet local need i.e. second/holiday homes or long-term vacant. In 2015, there were 1,099 RSL homes, which is over 13% of the total social rented sector in Argyll & Bute; and there are indications of potential over-supply in this sector, with relatively high annual turnover, areas of low demand, and the main landlords sustaining a number of voids within their stock.

**Key issues for Bute HMA:**

The main focus for Bute will be on maintaining, repairing, improving and managing the existing stock, across all tenures.

There is currently no evidence of need for additional, subsidised affordable housing for social rent and any new build should be concentrated in the private sector.

Tackling fuel poverty, improving energy efficiency and targeting Housing Options advice and assistance remain priorities; as does supporting those with particular needs to remain independent in their home or within the community as far as possible.
Coll & Tiree constitute the smallest HMA in the authority, and are most affected by house purchasers from out with the area – less than a third of sales are to local residents. Average house prices have been among the highest in Argyll & Bute (albeit the number of sales are very small) and this area has been the least affordable to local households with a price-to-income affordability ratio of 5.9. Between 2003 and 2013, the total number of dwellings on the islands increased by almost 11%. Proportionately, this HMA has the highest level of ineffective stock in Argyll & Bute, by far, with over two thirds being second/holiday homes or long-term vacant properties. In 2015 there were 58 social rented homes, which amounts to less than 1% of the total RSL sector in the authority. Demand for RSL properties is numerically low but given limited turnover in existing stock the pressure ratio is relatively high at 6:1.

Key issues for Coll & Tiree HMA:

There is evidence of some unmet need on these islands which small-scale development of affordable housing for social rent could help to address.

The requirement for some form of specialist provision, particularly on Tiree, will also be pursued in partnership with the integrated Health & Social Care Partnership.

Fuel poverty and energy efficiency also remain priorities for this area.
Cowal is projected to see the highest rate of population and household decline of any HMA in Argyll and Bute if current trends continue. It is the mainland housing market most influenced by house purchasers from out with Argyll and Bute – only 50% of sales in the area are to local residents. Average house prices have actually been lower than most other HMAs in Argyll and Bute in recent years, while household incomes are roughly average for the authority, making this the second most affordable housing market area within the authority. Between 2003 and 2013 the total dwelling stock increased by over 5%, and currently Cowal accounts for around 18% of the authority’s housing. At the time of the last census almost 14% of the dwelling stock was deemed ineffective to meet local needs, i.e. second/holiday homes and long-term vacant properties. Over the last decade 135 new RSL homes were completed in the area, bringing the total social rented stock in 2015 to 1,436 which is 17% of the Argyll and Bute total. There are approximately 2 waiting list applicants for every available let, and over 17% of all homeless cases are located here; therefore it is evident that despite recent development activity and ongoing population decline, a degree of unmet need remains.

**Key issues for Cowal HMA:**

Although the rate of population decline would suggest that a surplus supply might be generated from within existing housing stock and therefore the need for new build would be minimal; nevertheless there are ongoing levels of unmet need in terms of long waiting lists and relatively high homelessness, and a judicious, strategically planned programme of new build could in fact help to support economic growth and reverse the population decline.

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

Key issues for Helensburgh & Lomond HMA:

- Increasing the supply of affordable housing is a priority for this area.
- Developing the strategic partnership with HMNB Clyde will also be essential to address accommodation needs.
- Delivering Housing Options services, providing Tenancy Support and proactively preventing homelessness remain primary goals.
ISLAY, JURA & COLONSAY HMA combines three distinct islands for strategic planning purposes. The overall population fell by around 6% between the 2001 and 2011 censuses, although individual island trends varied considerably: Colonsay actually increased by 15% and Jura by 4%. The total number of households for the three islands also fell by 2.4%, although again this varied by individual island, with Colonsay’s total households increasing by 35% and Jura’s by 4.5%. Islay generally has seen continuous decline. The islands are not particularly contained housing markets with only 57% of house sales going to local purchasers. The area has the highest rate of overseas purchasers in Argyll & Bute (4% of all sales). Affordability is an issue, with a price-to-income ratio of 4.8, above the Argyll and Bute average and well above the standard affordability threshold. Between 2003 and 2013 there was a significant increase in the total number of dwellings (over 7% growth) and currently the islands account for over 4% of the total stock in the authority. However, almost 22% of the stock comprises second/holiday homes or long-term vacant properties and is consequently unavailable to meet local need. In 2015 there were around 445 social rented homes which was over 5% of the total RSL sector in Argyll & Bute. Numerically, waiting lists may be small however turnover in the stock is also limited, therefore the pressure ratio is relatively high with 5 applicants for every available let.

**ISLAY, JURA & COLONSAY**

- Population: 3,437
- Households: 1,646
- Dwellings: 2,109
- Ineffective stock: 463
- RSL Stock: 445
- Waiting List: 105
- Annual Lets: 20
- Pressure Ratio: 5.1

Affordability

- Average House Price: £133,477
- Average Income: £27,977
- Affordability: 4.8

**Key issues for Islay, Jura & Colonsay HMA:**

Small-scale developments of affordable housing will benefit the sustainability and economic growth of the island communities. Tackling fuel poverty and improving energy efficiency are priorities. Ensuring appropriate specialist provision is available to meet the requirements of those with particular needs will also be important.
KINTYRE HMA covers the Kintyre peninsula south of Tarbert and for planning purposes also incorporates the Isle of Gigha. It is actually the most contained Housing Market within the authority; over 68% of all house sales are to local residents and only 15% of sales are to purchasers from elsewhere in Scotland, the lowest rate of any HMA. Although local household incomes are amongst the lowest in the authority area, so too are average house prices and consequently, while a proportion of local residents are unable to afford on the open market, the affordability ratio is far less excessive than other areas. Kintyre accounts for 9% of the total dwelling stock in the authority, and this has seen only marginal growth over the last decade with an increase of 2.6% which is the lowest rate of increase of any HMA (apart from Bute which saw an actual decline in stock). The area also has a relatively low level of ineffective stock, though at 10% of the total this is still well above national levels. In 2015, there were 1,144 RSL homes in this area accounting for 14% of Argyll & Bute’s total stock of social rented housing. Turnover is high relative to the waiting list, and supply actually outstrips demand therefore, there are no immediate plans for further development in this area.

Key issues for Kintyre HMA:

The focus in this area will be on repairing, maintaining, improving and managing existing stock; and any new build developments should be concentrated in the private market.

Tackling fuel poverty and improving energy efficiency remain priorities.

The provision of Housing Options advice and information; Tenancy Support; and ensuring sufficient specialist provision remains available to meet the requirements of those with particular needs will also be important.
LORN HMA is centred on Oban and includes a number of the small, inner isles such as Easdale, Luing and Lismore. Despite the influence of in-migrants, it remains one of the more contained housing markets with 64% of house sales going to local residents. Only 4% of purchasers originate from elsewhere in Argyll & Bute and around 20% are from elsewhere in Scotland. Average house prices are comparatively high and affordability remains an issue, with a relatively high price-to-income ratio of 4.8. There has been significant development activity in recent years, and the total dwelling stock increased by 13% between 2003 and 2013, the highest mainland rate in the authority. Lorn has over 17% of the total housing stock in Argyll and Bute. However, over 10% of the stock comprises second/holiday homes and long-term vacant properties. With 1,505 RSL homes in 2015 the area also has the highest provision of social rented stock - 18% of the authority total. Nevertheless, this area still has the largest waiting list in Argyll and Bute as well as the highest level of homelessness (28% and 27% respectively of the authority totals) and HNDA analysis suggests that this area has by far the greatest level of backlog need.

Key issues for Lorn HMA:

Increasing the supply of affordable housing remains the critical priority for this HMA

The provision of Housing Options advice and information; and targeted Tenancy Support will also be important.

Fuel poverty is an issue and improving energy efficiency will be important too.

Ensuring sufficient specialist provision (accommodation, adaptations, support services etc.) is available to meet the requirements of the ageing population and those with particular needs will also be key.
Local Housing Strategy 2016-2021

**MID ARGYLL**
- Population: 9,382
- Households: 4,759
- Dwellings: 5,515
- Ineffective stock: 756
- RSL Stock: 971
- Waiting List: 155
- Annual Lets: 109
- Pressure Ratio: 1.1
- Average House Price: £139,142
- Average Income: £32,670
- Affordability: 4.3

**MID ARGYLL HMA** stretches from Inveraray to Lochgilphead and Tarbert and is the centre for much of the public sector employment opportunities in the authority, including Council headquarters. Around 62% of house sales in the area are to local residents, but over 7% are to purchasers from elsewhere in Argyll & Bute, the highest rate of internal movement within the authority. 18% of purchasers come from elsewhere in Scotland and over 10% originate elsewhere in the UK. This area tends to have higher than average income levels and consequently the price-to-income affordability ratio is lower than most other HMAs. The total number of dwellings has increased significantly in recent years, with a 10% rise between 2003 and 2013. Currently the area accounts for over 11% of the authority total. However, around 14% of the stock comprises second/holiday homes and long-term vacant properties and is therefore unavailable to meet local needs. In 2015 there were 971 RSL homes in the area, almost 12% of the sector total for Argyll & Bute. While turnover is relatively healthy in the RSL stock, over 9% of the total waiting list is seeking to be rehoused here and over 15% of homelessness is located in this HMA. HNDAs analysis suggested that around 14% of backlog need is also located in Mid Argyll.

**Key issues for Mid Argyll HMA:**

A strategic programme of new build affordable housing will help to sustain economic growth and address unmet need in the area.

The provision of Housing Options advice and information; targeted Tenancy Support; and assistance to tackle fuel poverty and improve energy efficiency; and ensuring sufficient specialist provision is available to meet the requirements of those with particular needs will also remain key targets.
**MULL & IONA**

<table>
<thead>
<tr>
<th>Population</th>
<th>3,062</th>
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<tbody>
<tr>
<td>Households</td>
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<td>Dwellings</td>
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<td>Ineffective stock</td>
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<td>RSL Stock</td>
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<td>Average Income</td>
<td>£31,417</td>
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<tr>
<td>Affordability</td>
<td>5.8</td>
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</tbody>
</table>

**MULL AND IONA** are combined for planning purposes as one HMA. As a housing market area, these islands exhibit the lowest level of self-containment in the authority area apart from Coll & Tiree, with only 41% of house sales going to local purchasers. Around 19% of properties are bought by persons from elsewhere in Scotland; and a third of all sales are to purchasers originating elsewhere in the UK, by far the highest proportion of any HMA in Argyll and Bute. Mull & Iona tend to have the highest house prices in Argyll & Bute, well above the average for the authority as a whole and 86% higher than Bute for example; and along with Coll & Tiree this is the least affordable housing market for local residents. This area has also seen the highest rate of growth in total stock, by far, of any HMA in the authority – an increase of 18% from 2003 to 2013; although this still amounts to less than 4% of the total dwellings in Argyll & Bute. There is also a much higher proportion of ineffective stock here, according to the 2011 Census, than any other HMA, apart from Coll & Tiree, with second/holiday homes and long-term vacant properties making up 26% of the total. The social rented sector totalled 237 homes in 2015, less than 3% of the sector total for Argyll & Bute as a whole and around 13% of the total housing stock on the two islands. There are around 3 or 4 applicants for every available let in the area, and certain settlements exhibit higher pressure ratios.

**Key issues for Mull & Iona HMA:**

A small-scale programme of new build affordable housing will help to sustain remote island communities.

Tackling fuel poverty and improving energy efficiency remain key targets; and ensuring sufficient specialist provision is available to meet the requirements of those with particular needs will also be important.
2.6 THE RURAL DIMENSION AND RURAL-PROOFING THE STRATEGY

People on the fringe – The unique character of Argyll and Bute which makes it such an attractive and rewarding area in which to live and work, also presents a number of challenges which can make the delivery of rural housing extremely problematic. When considering inequalities and particular housing or support needs in general, it is often overlooked that the rural population can be subject to their own particular forms of discrimination or exclusion.

Argyll & Bute is a highly rural area with many small communities, often separated by water. The size of the area and population dispersion requires multiple facilities for service delivery to ensure services are delivered close to users and communities. The distance between main settlements and use of ferry services create challenges in terms of reliability, time and cost of travel.

Access to the area and to key services are perennial challenges.

Many of our communities are very isolated and risk collapsing, as population changes take effect. The geography of Argyll and Bute cannot be changed so the challenge is how to maximise the advantages it offers and minimise the impact of any real or perceived obstacles.

See Chapter 3 for further details on the challenges and strategic responses to the issue of rural housing.
2.7 HOUSING MARKET CONTEXT SUMMARY – KEY ISSUES

DEMOGRAPHY
- Decreasing population and number of households
- Less young people and persons of working age
- More older people
- More smaller and single person households

ECONOMY
- Fragile economic base
- Reliance on public sector - constraints on investment
- High levels of part-time, seasonal and multiple employment
- Local average incomes below the national average
- Gross weekly pay falling compared to national increases

AFFORDABILITY
- Local house prices exceed local incomes
- Volume of market sales remain low following the economic recession
- High levels of private sales to non-resident purchasers
- Increasing number of local households unable to afford market prices and private rents

HOUSING STOCK
- Highest levels of “ineffective stock” in Scotland i.e. second/holiday homes and long-term vacant properties
- Significant levels of disrepair and poor condition
- Generally, long waiting lists for social rented stock
- Mismatch in supply and demand - in terms of size, type and location of stock
- Higher than average levels of fuel poverty
3.0 Introduction

This chapter focuses on the provision of sufficient, affordable housing of all types and tenures to meet identified need and demand; and to stimulate future growth in the resident population of Argyll and Bute. The primary strategic objective is to increase the supply of affordable housing, not only through a programme of targeted new build but also by maximising the effective use of existing stock. This will contribute to the improvement of our town centres as well as helping to sustain fragile rural communities. To achieve this, we will need to secure sufficient financial resources and a generous supply of effective land for housing development.
3.1 Progress with the LHS 2011-16

3.1.1 The previous LHS set a target of 550 new affordable homes by March 2016, and this was successfully delivered through effective partnership working between the Council, RSLs, the Scottish Government, planners, private developers, and local communities. The main mechanism for delivery was the Strategic Housing Investment Plan (SHIP), and the primary resources included the Scottish Government’s Affordable Housing Supply Programme (with over £42.036m invested over the last five years), the Council’s Strategic Housing Fund (a total of £11.8m invested to date), plus RSL investment via their private finance borrowing capacity. The majority of the new build homes were for social rent, delivered by local housing associations, however a small proportion were made available for other forms of subsidised tenure: such as mid-market rent, low cost home ownership and shared equity.

3.1.2 There were 460 general needs new homes (83%) and 94 purpose-designed specialist provision (17%). The majority of these new homes were provided by local RSLs: ACHA, Fyne Homes, Dunbritton, and West Highland (in association with Link Housing Association). In addition, Bield provided 14 units and there were also 25 other affordable units delivered by private developers or individuals via various public subsidy mechanisms (such as Rural Home Ownership Grants; Rural Homes for Rent; Open Market Shared Equity, amongst others).

3.1.3 Almost one quarter of the new builds (130) were located in mainland Lorn and 121 were in Mid Argyll; while 114 were in Helensburgh & Lomond; and 62 were in Cowal. 33 were on Mull; 34 in Kintyre; 28 on Islay, Jura & Colonsay; 25 on Bute; and 2 were on Coll & Tiree. (There were an additional 3 Rural Housing Ownership Grants; one Open Market Shared Equity home; and one Help To Buy home in locations across the authority area.)
3.1.4 Over the course of the previous LHS, successful implementation of the Empty Homes Policy, and pro-active interventions by the dedicated Empty Homes Officer, and other Housing Services staff, have enabled owners to bring around 288 vacant properties back into use.

**TABLE 3.9: Empty Homes brought back into use with Council assistance**

<table>
<thead>
<tr>
<th>Argyll and Bute</th>
<th>2012/13</th>
<th>2013/14</th>
<th>2014/15</th>
<th>2015/16</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Homes</td>
<td>19</td>
<td>60</td>
<td>136</td>
<td>73</td>
<td>288</td>
</tr>
</tbody>
</table>

Source: Argyll & Bute Council Management Records & Council Tax Register
3.2 Housing Need and Demand and Housing Supply Targets

3.2.1 The LHS is underpinned by a Housing Need and Demand Assessment (HNDA) which estimates the number of additional homes that will be required to meet both existing and future need and demand. The HNDA also captures information on the operation of the housing system to assist in the development of policies on new supply, management of existing stock and the provision of housing-related services. It provides a robust, shared and agreed evidence-base for housing and land use planning and ensures that both the LHS and Local Development Plans are based upon a common understanding of existing and future housing requirements. It is a purely factual evidence base, upon which subsequent housing and planning policy decisions and interpretations are founded. In particular, the HNDA provides the evidence on which Housing Supply Targets (HSTs) are based. While it is expected that there is a clear alignment between the HNDA and the HST, the two are not the same and are therefore not expected to match. The HST takes the HNDA as its starting point, but policy and practical considerations will also inform the level of housing to be delivered over a defined period. Local housing need and demand is driven primarily by demographic and economic trends, plus estimates of existing or backlog need. The Argyll and Bute HNDA 2016 sets out the evidence for the new build housing over the next 5–10 years, and provides a breakdown of the need for:-

a) **PRIVATE MARKET HOUSING** – includes accommodation for:
   - Owner occupation
   - Private Renting

b) **AFFORDABLE HOUSING** - The only official definition comes from Scottish Planning Policy which defines affordable housing as:
   “housing of a reasonable quality that is affordable to people on modest incomes… affordable housing may be:
   - social rented accommodation,
   - below-market rented accommodation,
   - shared ownership,
   - shared equity,
   - discounted low cost housing for sale including plots for self-build, and
   - low-cost housing without subsidy”.

3.2.2 The assessment of additional housing required over the next five and ten years, is dependent on a number of assumptions; in particular the estimate of households in existing or backlog need; and the future need which will be determined primarily by the demographic trends in population and
households. The 2016 HNDA report estimated a backlog of around 400–650 households in housing need who could require a new build solution (the majority of households in need, e.g. waiting list applicants, could have that need met either in situ or within the existing housing system, and therefore there would not be a net requirement for additional units). Combining this estimate of current need with variant future households projections, allows us to model total need and demand, initially over the next 5 years.

3.2.3 The baseline projection for Argyll & Bute, as a whole, is for significant population and household decline. However, certain HMAs, such as Lorn and the Isles, are likely to see continued growth; and this, together with the estimated number of households in existing or backlog need, will still result in a modest requirement for additional housing in the short term i.e. over the five year planning period of this LHS. It is estimated that the baseline need for affordable housing is likely to be around 60 units per annum while there could be a need for around 56 additional private market units. This is a very conservative, minimum projection and does not reflect the strategic vision and policy objectives of the Argyll & Bute Housing Market Partners.

3.2.4 To inform the Housing Supply Targets for the LHS and LDP, more aspirational scenarios were also run within the HNDA Tool, based on reversing the population decline and promoting household growth. In addition, a slightly higher estimate of existing or backlog need was used in line with the professional housing partnership’s understanding of the local market and housing system. These give significantly higher outputs than the HNDA Principle and Low scenarios.

Table 3.1: Estimated New Build Rates for Variant Scenarios

<table>
<thead>
<tr>
<th>Variant Scenarios</th>
<th>Annual Need</th>
<th>5 Year Cumulative Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Affordable</td>
<td>Private Market</td>
</tr>
<tr>
<td>1. Low</td>
<td>31</td>
<td>47</td>
</tr>
<tr>
<td>2. Main/Principle</td>
<td>60</td>
<td>56</td>
</tr>
</tbody>
</table>

Argyll & Bute HNDA Tool Outputs (Alternative Scenarios)
3.2.5 While scenarios 3 and 4 do not fall within the baseline “robust and credible” framework of the HNDA, the Council and its partners believe these, and in particular the stabilising/modest growth scenario, provide more realistic and strategically valid figures on which to base the Housing Supply Targets for the LHS and LDP. In setting these targets, the strategic housing and planning authorities have given full consideration to a range of additional key factors which may have a material impact on the pace and scale of housing delivery including:

- a) economic factors which may impact on demand and supply
- b) capacity within the construction sector
- c) the potential inter-dependency between delivery of market and affordable housing at the local level
- d) availability of resources
- e) likely pace and scale of delivery based on completion rates
- f) recent development levels
- g) planned demolitions
- h) planned new and replacement housing or housing brought back into effective use.

3.2.6 The HST should cover all tenures and set out the expected broad split between market and affordable housing. It should normally be expressed over a period of 5 and 10 years in line with the planning timeframes associated with LHS and Local Development Plans (while guidance also recommends projecting need over a 20 year period, it is felt that in the context of Argyll & Bute’s current declining demographic trends, the robustness of longer term projections would be invalid and not particularly meaningful).

The overall HST for Argyll & Bute has therefore been set as follows:

**Table 3.2: LHS Housing Supply Targets**

<table>
<thead>
<tr>
<th></th>
<th>Argyll &amp; Bute</th>
<th>Annual</th>
<th>5 Year Total</th>
<th>10 Year total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total HST</strong></td>
<td></td>
<td>240 - 300</td>
<td>1,200 - 1,500</td>
<td>2,400 - 3,000</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td></td>
<td>110-130</td>
<td>550-650</td>
<td>1,100-1,300</td>
</tr>
<tr>
<td>Private Market Housing</td>
<td></td>
<td>130-170</td>
<td>650-850</td>
<td>1,300-1,700</td>
</tr>
</tbody>
</table>

3.2.7 These are ambitious and challenging targets in the context of recent completion rates, constrained construction sector capacity, and identified resources. The targets are more than double the baseline HNDA estimates i.e. the Low and Principle scenarios; and they also include a significant allowance for planning “generosity” which will support the strategic growth and sustainability agenda. Disaggregating the HST by HMA, partners proposed that the spatial distribution of new developments should generally aim to deliver the following proportionate outcomes:
Table 3.3: Estimated HMA Targets

<table>
<thead>
<tr>
<th>HMA</th>
<th>Cumulative Proportion of HST (%)</th>
<th>HST (all tenures) 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lorn</td>
<td>31%</td>
<td>465</td>
</tr>
<tr>
<td>Helensburgh &amp; Lomond</td>
<td>23%</td>
<td>345</td>
</tr>
<tr>
<td>Mid Argyll</td>
<td>19%</td>
<td>270</td>
</tr>
<tr>
<td>Cowal</td>
<td>9%</td>
<td>135</td>
</tr>
<tr>
<td>Islay, Jura &amp; Colonsay</td>
<td>4.6%</td>
<td>75</td>
</tr>
<tr>
<td>Mull &amp; Iona</td>
<td>4.6%</td>
<td>75</td>
</tr>
<tr>
<td>Kintyre</td>
<td>4%</td>
<td>60 (private sector only)</td>
</tr>
<tr>
<td>Bute</td>
<td>4%</td>
<td>60 (private sector only)</td>
</tr>
<tr>
<td>Coll &amp; Tiree</td>
<td>1%</td>
<td>15</td>
</tr>
<tr>
<td>Argyll &amp; Bute</td>
<td>100%</td>
<td>1,500</td>
</tr>
</tbody>
</table>

These targets reflect the relative levels of unmet need in each HMA, as well as the potential opportunities for economic growth, and also take account of the strategic imperative to reverse population decline and support sustainability of fragile communities. The geographic split is deemed to be proportionate, realistic and deliverable, in terms of land availability.

3.3 Delivering the Housing Supply Targets

3.3.1 Subsidised affordable housing is mainly delivered via the Strategic Housing Investment Plan (SHIP). An updated SHIP for Argyll & Bute will be approved in 2016 and will set out both planned and potential proposals for new build projects across the authority area. The current programme identifies opportunities for around 630 new units, with scope for a further 130 additional units at least, to be completed over the next 5 years. Some of these projects are merely notional at this stage, and may not proceed, however there is also scope for additional projects to be brought forward to enhance the current programme. This level of development would require significant additional resources beyond the funding currently approved.

3.3.2 SHIP Investment

The Scottish Government funds new build developments primarily via the Affordable Housing Supply Programme (AHSP) while additional funding is required to complement this investment, and in Argyll and Bute this includes a significant contribution from the council’s Strategic Housing Fund (SHF) as well as housing association investment drawn from private sector borrowing. Core investment over the life of the previous LHS and SHIP (exclusive of RSL’s private finance), along with the annual completions, are summarised in the following table.
Local Housing Strategy 2016-2021

Table 3.4: SHIP INVESTMENT & COMPLETIONS 2011-16

<table>
<thead>
<tr>
<th>Year</th>
<th>Scottish Govt. AHSP* (£(m))</th>
<th>ABC SHF (£(m))</th>
<th>SHIP Completions: Affordable New Build Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011/12</td>
<td>11.680</td>
<td>1.98</td>
<td>81</td>
</tr>
<tr>
<td>2012/13</td>
<td>6.987</td>
<td>0.16</td>
<td>93</td>
</tr>
<tr>
<td>2013/14</td>
<td>7.203</td>
<td>4.9</td>
<td>165</td>
</tr>
<tr>
<td>2014/15</td>
<td>7.133</td>
<td>1.75</td>
<td>163</td>
</tr>
<tr>
<td>2015/16</td>
<td>6.568</td>
<td>2.99</td>
<td>52</td>
</tr>
<tr>
<td>Totals</td>
<td>39.571*</td>
<td>11.78</td>
<td>554</td>
</tr>
</tbody>
</table>

*excludes £1.75m Housing Infrastructure Loan Fund

3.3.3 In March 2016 revised Resource Planning Assumptions (RPA) for the Affordable Housing Supply Programme were announced. The minimum RPA from the Scottish Government’s core development funding stream for Argyll & Bute for 2016/17 has been increased by 78%, from £6.216m to £11.075m. This is in support of the Government’s enhanced targets to deliver at least 50,000 new homes over the next five years. Beyond 2016/17, RPAs have also been set at enhanced levels as indicated in Table 3.5 below.

**TABLE 3.5: RESOURCE PLANNING ASSUMPTIONS 2016-2020 (£m)**

<table>
<thead>
<tr>
<th>Argyll &amp; Bute</th>
<th>2016/17</th>
<th>2017/18</th>
<th>2018/19</th>
<th>2019/20</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum RPA</td>
<td>£11.075</td>
<td>£8.860</td>
<td>£6.645</td>
<td>£4.430</td>
<td>£31.01</td>
</tr>
</tbody>
</table>

In addition, adjustments to the AHSP benchmark grant levels were also confirmed; with the average grant in rural Argyll & Bute rising from £59k per unit to £72k per unit. Higher subsidies are available for developments meeting specified “greener” standards of construction or in remoter, rural locations.

3.3.4 A crude calculation suggests that this level of funding could deliver around 430 new affordable homes over the planning period, however achieving the significantly increased level of first year spend may prove challenging, given the lead in time usually required for promoting projects. Over recent years, the council has provided grants of £25k per unit to “top-up” the government grant, but in light of the increased AHSP benchmark by £13k it has agreed to reduce this grant by an equivalent amount. This means that, while the overall investment available to housing associations will remain unchanged, the council will be able to support the delivery of more units and maximize the impact of its resource contribution. Following a period of restricted access to private finance, due to the risk-adverse environment within which private lenders have been operating since 2008, RSLs are now reporting much improved circumstances for borrowing.

3.3.5 A key principle of this LHS, therefore, will be to maximise the investment available for new build developments across this range of funding sources; and to proactively explore additional or alternative mechanisms for delivery of affordable homes where possible. Full details of individual sites for
development and programmed projects can be found in the Argyll & Bute SHIP 2016-21 and the regular Strategic Local Programme updates.

3.4 Land Supply and the Local Development Plans

3.4.1 Land is the other major resource required to ensure delivery of an effective development programme. There is a requirement for LDPs to be closely aligned with the LHS, and in particular to provide a “generous” supply of effective sites to address the HST. The primary requirement is to ensure that the land supply is sufficient to deliver the robust and credible baseline HNDA estimate. Given the particularly low baseline projections in Argyll & Bute, this is more than comfortably addressed in the adopted plans. In fact, there is sufficient provision to meet not only the baseline and the enhanced, adjusted HST, but also to provide for around 20% surplus over the next 10 years.

3.4.2 The Council’s LDP Written Statement, adopted in March 2015, proposes for Argyll and Bute “a place that can offer a wide range of housing choice in places with modernised essential services and infrastructure, with a focus on larger scale growth in: Oban; the Dunbeg Corridor; Tobermory; Rothesay; Dunoon; Helensburgh; Cardross; Campbeltown; Lochgilphead/Ardrishaig; Tarbert; Bowmore; and Inveraray. In addition, in an effort to support rural growth points throughout the authority area, a network of Key Rural Settlements has been identified where medium and small scale developments are encouraged on appropriate sites.

3.4.3 It is important to note that, in line with the findings of the HNDA, not all of these main towns and key settlements have a requirement for additional affordable housing, and in certain areas (such as Rothesay and Campbeltown for instance) any new provision will be targeted primarily for private market housing.

3.4.4 Argyll & Bute Council’s current LDP has sites allocated with a capacity for 4,077 units. Some of these have already been developed or partially developed, however, there is more than sufficient capacity remaining to meet the proposed requirement for 1,200 - 1,500 new homes over the next 5 years or 2,400-3,000 over ten years (assuming a continued annual target of c. 245-300 units). In fact, given the diminishing annual requirement, beyond the first five years the total target is likely to reduce. (Based purely on the main HNDA projection, for around 116 new build units per annum, there is significantly greater capacity in the LDP which would allow for a more than generous land requirement). Moreover, there are 133 additional allocations in the Cowal and Lomond areas of the Loch Lomond & Trossachs National Park which will enhance the available supply of land even if a number of existing allocations in either LDP are deemed ineffective and ultimately removed from future adopted plans.

3.4.5 The following table summarises completions over the last five years by HMA and nature of site i.e. LDP allocation/Potential Development Area or windfall
The provision of windfall sites has made a major contribution to overall outputs and is likely to more than double capacity.

<table>
<thead>
<tr>
<th>Area</th>
<th>Allocation/PDA</th>
<th>Windfall</th>
<th>Total</th>
<th>% on allocation/PDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argyll &amp; Bute</td>
<td>439</td>
<td>928</td>
<td>1,367</td>
<td>32%</td>
</tr>
<tr>
<td>Bute</td>
<td>18</td>
<td>37</td>
<td>55</td>
<td>33%</td>
</tr>
<tr>
<td>Coll &amp; Tiree</td>
<td>2</td>
<td>25</td>
<td>26</td>
<td>4%</td>
</tr>
<tr>
<td>Cowal</td>
<td>13</td>
<td>146</td>
<td>159</td>
<td>8%</td>
</tr>
<tr>
<td>Helensburgh &amp; Lomond</td>
<td>52</td>
<td>109</td>
<td>161</td>
<td>32%</td>
</tr>
<tr>
<td>Islay, Jura &amp; Colonsay</td>
<td>2</td>
<td>60</td>
<td>62</td>
<td>3%</td>
</tr>
<tr>
<td>Kintyre</td>
<td>4</td>
<td>106</td>
<td>110</td>
<td>4%</td>
</tr>
<tr>
<td>Lorn &amp; Inner Isles</td>
<td>180</td>
<td>233</td>
<td>413</td>
<td>44%</td>
</tr>
<tr>
<td>Mid Argyll</td>
<td>115</td>
<td>120</td>
<td>235</td>
<td>49%</td>
</tr>
<tr>
<td>Mull &amp; Iona</td>
<td>54</td>
<td>92</td>
<td>146</td>
<td>37%</td>
</tr>
</tbody>
</table>

3.4.6 In terms of LDP site allocations and capacity, the following table summarises the current provision and the proportionate distribution by HMA. However, it should be noted that these figures include sites that have already been completed or partially developed. On the other hand, as illustrated in the previous table, the LDP Allocations/PDAs have historically only constituted around a third of eventual developments and therefore it is a reasonable assumption that actual developments could be significantly higher.

<table>
<thead>
<tr>
<th>Area</th>
<th>Allocation/PDA</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argyll &amp; Bute</td>
<td>4,077</td>
<td>100%</td>
</tr>
<tr>
<td>Lorn &amp; Inner Isles</td>
<td>1,110</td>
<td>27.2%</td>
</tr>
<tr>
<td>Helensburgh &amp; Lomond</td>
<td>967</td>
<td>23.7%</td>
</tr>
<tr>
<td>Mid Argyll</td>
<td>570</td>
<td>14.0%</td>
</tr>
<tr>
<td>Cowal</td>
<td>521</td>
<td>12.8%</td>
</tr>
<tr>
<td>Kintyre</td>
<td>326</td>
<td>8.0%</td>
</tr>
<tr>
<td>Mull &amp; Iona</td>
<td>298</td>
<td>7.3%</td>
</tr>
<tr>
<td>Islay, Jura &amp; Colonsay</td>
<td>176</td>
<td>4.3%</td>
</tr>
<tr>
<td>Bute</td>
<td>69</td>
<td>1.7%</td>
</tr>
<tr>
<td>Coll &amp; Tiree</td>
<td>40</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

3.4.7 Affordable Housing Policies

The Council and Loch Lomond and the Trossachs National Park have developed Affordable Housing Policies within their LDPs, which support the objectives of the LHS and which are designed to encourage private developer.
contributions to meet identified need where required. In designated HMAs, there will be an affordable housing quota for private developments depending on the scale and number of units involved. This requirement can be met through direct provision onsite, alternative provision elsewhere, or via payment of commuted sums which will be re-invested through the mechanism of the council’s Strategic Housing Fund. Generally, onsite provision in partnership with an RSL will be the preferred option but flexibility in terms of tenure and model of delivery will be a key principle, and will be dependent on local needs.

3.5 Sustainable Places

3.5.1 Well-designed, sustainable places increase both physical and mental well-being of residents, and housing has a key role to play in this. Housing helps to shape, maintain and support sustainable places and communities, through both the provision of high quality development and of effective associated services. Sustainable communities are generally characterised as those that have a range of services, housing types and people, which promote interaction and integration and create positive, diverse neighbourhoods. They are places designed around people, not cars, encouraging creative activity and social interaction by providing easy access to both cultural amenities and green space. They can make use of green infrastructure to deliver environmental and quality of life benefits. Sustainable communities help to improve safety by increasing the number of people who use local facilities and generating a real sense of community. They are sustainable places, environmentally, socially, physically and economically. The benefits of well-designed places that include green spaces for recreational and social use are widely recognised as having a positive impact on the health and well-being of both individuals and communities. A key objective of this LHS is to set out a clear approach to support the development and maintenance of sustainable communities through the delivery of good quality, sustainable housing. This informs our overarching vision and is underpinned by the positive, complementary role that specific tenures will play, both now and over the longer term. Critical synergies will be achieved across the LHS and Local Development Plans, particularly via development standards designed to support sustainable place-making. These standards are set out in the council’s sustainable design guides covering small scale and larger housing development; Argyll and Bute’s built heritage; and sustainable materials and technologies. The guidance is available at: https://www.argyll-bute.gov.uk/planning-and-environment/design-guides

Within Argyll and Bute, sustainable places will include the regeneration of Town Centres as well as Rural Housing; and the following paragraphs set out our approach to both.

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4 See the Scottish Government’s report `Green Infrastructure: Design and Place-making’ (2011) for further details and definitions.

5 See Scotland’s policy statement on architecture and place, “Creating Places”; and “Designing Streets”, published by the Scottish Government in March 2010
3.5.2 **Argyll and Bute’s Town Centres and Regeneration**

Supporting our most disadvantaged communities and creating places which are sustainable and promote well-being is the cornerstone of the Scottish Government’s approach to regeneration. To deliver success, a holistic approach is required that addresses the social, economic and physical needs of our communities. (Key national reference documents published by the Scottish Government include: “Achieving a Sustainable Future: The Regeneration Strategy”, 2011, and “The Town Centre Action Plan” agreed in 2013). Local authorities are encouraged to consider the “town centre first” principle, and the role that town centre housing can play in meeting local need and demand as well as promoting and prioritising housing opportunities to support vibrant town centres.

3.5.3 In line with the national policy direction, Argyll and Bute Council has made a firm commitment to support town centre living as it recognises the influence that increased residential use can have on improving the vitality of urban centres. A densely populated hub with a mixture of uses can offer efficiencies in services, energy, transport connections and also improve the perception of community safety. Within this local authority, Campbeltown, Helensburgh, Oban, Rothesay, Dunoon, and Lochgilphead are classed as the main towns, and their regeneration is seen as vital to furthering economic growth while sustaining a wide range of housing choices for local residents.

3.5.4 The steady population decline this authority has experienced over the last decade has had a detrimental effect on the economic prospects of local town centres. However, a number of significant regeneration projects have helped to bring substantial area improvements, in particular the Council’s CHORD scheme, which secured investment of c. £30 million into town centre and waterfront regeneration in Argyll and Bute’s largest town centres (excluding Lochgilphead). For example, Campbeltown’s Kinloch Road project has now been completed and included a re-development of the area featuring new affordable homes, provided by ACHA, while linking the waterfront, town centre and a wide range of services. Similarly, Rothesay Townscape Heritage Initiative (THI) has been responsible for revitalising the historic town centre as grants have assisted property owners with structural and external repairs to bring their properties back into a good state of repair. In order to keep this kind of momentum going, more areas will need to be identified which would benefit from the same attention.

3.5.5 Over the period of the previous LHS, Argyll and Bute’s town centres have already undergone significant regeneration, including new build housing units which have helped to facilitate the growth of town centre living. Around 330 new affordable housing units were developed across all town centres (approximately two thirds of the total affordable new build) in the last 5 years; with potentially up to 379 additional units in the pipeline over the next 5 years.
3.5.6 Over the life of this LHS a number of Capital Regeneration projects are planned which could generate, and benefit from, synergies with Housing. These will include ongoing CHORD work in the main towns; Conservation Area Regeneration Schemes (CARs) such as Inveraray, Rothesay, Campbeltown and Dunoon; projects supported via the Townscape Heritage programme; the Lorn Arc regeneration scheme; and other local and area wide regeneration priorities. Key areas of potential economic growth have been identified in Lorn, linked to the development of the Dunbeg corridor and the possible establishment of a university campus located in the Oban area; while longer term aspirations to secure the siting of the first UK Spaceport at Machrihanish, Kintyre would also involve close liaison and strategic planning with the housing sector.

3.5.7 Rural Housing

Rural housing needs are very dispersed and inherently small in number compared to urban areas, while official waiting lists often do not reflect the true extent of the need in this context. Rural homelessness is often hidden, unreported or displaced through migration. Pockets of deprivation and need can co-exist with high average incomes and so highly localised issues can be masked. Poverty indicators such as car ownership used to measure deprivation are not applicable in rural areas and generate misleading results and perceptions. Potential issues in the rural context commonly include:

- Small dispersed numbers - making it difficult to quantify needs in statistically valid research and making economies of scale difficult to achieve and therefore increasing costs;

- High development costs - arising from remote locations; poor infrastructure; and higher land and transport costs;

- Sustainability agenda - public transport/ local service provision is crucially interrelated with housing. Environmental sustainability is also important - new rural housing should be made more environmentally sustainable, and its long-term running costs must be made more affordable, without this reducing its initial affordability (to buy or rent); and existing rural housing has to be made more sustainable at reasonable cost;

- Funding considerations and historic grants system - the diverse and often fairly complex patchwork of public funding grants that have been available to help with the provision of rural housing in recent years are difficult to plan for and to promote and by their nature usually focused on very small, one-off projects. Public funds must effectively be deployed in rural areas to increase the supply and quality of affordable housing. Appropriate grant schemes or other financial mechanisms should be promoted;
Urban-centric focus of many mechanisms, policies and systems - many of the new proposals and schemes which are being promoted by the Scottish Government and funding bodies, such as Open Market Shared Equity or Mid-Market Rent, are not necessarily appropriate, practical or viable out with the main population centres of the country. The launch of a dedicated Rural Housing Fund, announced in 2016, may help address some of these issues.

Affordability – in addition to the differential incomes available (and costs applicable) in rural communities, a number of other factors prevent the housing that is available in particular local communities being affordable for the people who most need it – in particular the market in second and holiday homes. It is important to explore effective ways of ensuring that housing that is affordable when first put on the market (for rent or for sale) remains affordable in the longer term – such as rural housing burdens.

3.6 Empty Homes

3.6.1 Making best use of existing housing stock, not only helps meet local housing need and demand but improves the condition of properties; the outlook of neighbourhoods; provides economic benefits and contributes to sustainable communities. Long term vacant properties can have many negative impacts particularly on the built environment, on quality of life for neighbours, on housing need, on the sustainable use of land and resources; and on the economy. Bringing long term vacant properties back into use therefore will contribute significantly not only to LHS Outcome 1 (increasing effective supply and meeting need) but also to LHS Outcome 4 (improving and sustaining our communities). Given the extent of vacant properties in Argyll and Bute, this remains a key objective of the strategy and the Council will maintain its commitment to delivering an effective Empty Homes Policy. Joint working and formalised data-sharing between the council’s Housing Services and Council Tax section has been an integral tool underpinning the policy.

3.6.2 Encouraging and supporting owners to take action to bring their empty properties back into use can have benefits not only for themselves, but for neighbours, the wider community and the Local Authority:
Table 3.8: Benefits of Empty Homes Action

<table>
<thead>
<tr>
<th>The Owner</th>
<th>Neighbours &amp; Community</th>
<th>Council &amp; Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased income through sales potential or rental income</td>
<td>Neighbours benefit from improved property condition with potential to increase property value</td>
<td>Increase the supply of affordable housing &amp; choice of tenure</td>
</tr>
<tr>
<td>Renovated homes increase capital value &amp; long-term investment potential</td>
<td>Local residents take pride/satisfaction in their community</td>
<td>Meet housing need - Reduction in homelessness and waiting lists</td>
</tr>
<tr>
<td>Improved energy efficiency and reduced utility costs</td>
<td>Rejuvenates local economy &amp; employment opportunities which will increase investment in area</td>
<td>Reduced complaints re property condition, vandalism, vermin &amp; anti-social behaviour.</td>
</tr>
<tr>
<td>Security against vandalism, squatters &amp; anti-social behaviour</td>
<td>Reduces crime and vandalism</td>
<td>Reduced Enforcement &amp; Debt Recovery costs</td>
</tr>
<tr>
<td>Reduced complaints</td>
<td>Improves outlook of area</td>
<td>Reduces costs re squatting, fly tipping etc</td>
</tr>
<tr>
<td>Improved health and well-being</td>
<td>Increased choice of tenure</td>
<td>Increased Council Tax revenue</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reduce pressure/ constraints on planning &amp; new build homes</td>
</tr>
</tbody>
</table>

3.6.3 Council Tax records are the primary source for identifying empty homes. The following table summarises the high number of empty homes registered in Argyll and Bute at the end of the financial years 2013/14 - 2015/16 (These figures will fluctuate regularly as ownership and property use constantly change).

**TABLE 3.9: Estimated Ineffective Stock**

<table>
<thead>
<tr>
<th>COUNCIL TAX REGISTER</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALL properties</td>
<td>46,506</td>
<td>46,723</td>
<td>46,801</td>
</tr>
<tr>
<td>2nd / holiday home</td>
<td>3,276</td>
<td>3,350</td>
<td>3,133</td>
</tr>
<tr>
<td>Long-term empty</td>
<td>1,441</td>
<td>1,075</td>
<td>1,153</td>
</tr>
<tr>
<td>Long-term empty homes as % of total</td>
<td>3.1%</td>
<td>2.3%</td>
<td>2.5%</td>
</tr>
<tr>
<td>(Empty &amp; 2nd/Holiday homes) as % of total</td>
<td>10.1%</td>
<td>9.5%</td>
<td>9.2%</td>
</tr>
</tbody>
</table>

Source: Argyll & Bute CTR 2014-16

---

NB. These figures vary from those reported in the Census, and are the result of extensive cleansing and updating processes; and therefore are considered more accurate and current.
3.6.4 Since 2014, the Council has employed legislative powers to effectively charge double Council Tax on long term empty dwellings under specified circumstances and subject to certain exemptions. The primary aim is to encourage owners to take action and the impact was immediate with a significant number of properties being brought back into use. The results were well in excess of the initial targets set for empty homes but it is unlikely that this exceptional level of positive activity can be sustained in the future; and new targets have been set at challenging but realistic levels. While the additional income received is not necessarily ring-fenced for housing, it may generally be used for economic/regeneration activities in communities.

3.6.5 Other legislative powers available to the council include the use of Compulsory Purchase Orders (CPOs) however it is our view, in line with the majority of local authorities in Scotland that this mechanism is not an effective or practical solution and can be unwieldy for the purpose. CPOs can be complex, time-consuming, costly and present significant risks for the council with no guarantee of ultimate benefit. Where particular circumstances suggest this as a possible option, we will consider the use of a CPO, but in general they will not be standard practice.

3.6.6 **The Empty Homes Policy**

In summary, the Council’s Empty Homes policy offers a range of solutions to assist owners seeking to bring their property back into effective use:

- Tailored & targeted Advice and Assistance – the provision of information and advice continues to prove most effective; and can range from options to rent, sell or renovate properties;
- Grants and Loans – financial aid may be available in accordance with the council’s Scheme of Assistance, subject to specified criteria and eligibility;
- Builder Merchant Discounts – a range of suppliers offer preferential rates/discounts for empty homes owners, and can cover building materials, supply of kitchens/bathrooms, home reports, or specialist services such as damp/rot treatment;
- VAT reductions for qualifying properties undergoing renovation – this can significantly reduce costs and enable works to go ahead.
- Matchmaker Scheme – This is a free service which aims to match owners who may not have the time or financial resources to bring their property back into use and who wish to sell, with potential purchasers who are willing to undertake the necessary work on the property.

3.6.7 Despite the range of assistance and resources available, dealing with empty homes remains challenging: e.g. ownership can be difficult to determine or identify in many cases; certain owners will be unwilling to take action or cooperate; lack of finance, even with assistance, can be a constraint; and the cost of enforcement action can be prohibitive for public agencies.
3.7 Self-Build / Custom Build

3.7.1 The Scottish Government Housing Statistics record the number of single plot site completions by local authority over the last 10 years. Argyll and Bute has the fifth highest output for this type of new build activity in Scotland and despite a marked reduction in these new builds over that period, it remains a potentially significant option for many in the rural context. However, the withdrawal of key sources of financial assistance for self-build and custom build in recent years, means that this may not be an achievable option in the future for many households in acute housing need. Nevertheless, various local HMA and authority-wide studies for the HNDA have identified an ongoing interest in this form of provision by a number of local residents and it will be monitored and explored further over the course of the new LHS. A Scottish Government pilot in Highland authority, in particular, may provide viable lessons and models of delivery that can be adapted for the local market.

Figure 3.3: Single Plot Site Completions, 2005-2014, Argyll & Bute


3.7.2 Through the SHIP process, the council will also explore the potential for providing serviced plots for self-build projects on select sites within local authority or RSL landbanks. There may also be potential to work jointly with Planning to pilot the concept of Simplified Planning Zones to expedite this process.
3.8 LHS Outcome One: Key Actions and Targets

The affordable housing supply will be increased by:

- Ensuring delivery of the Strategic Housing Investment Plan and the Strategic Local Programme
- Providing an appropriate range of affordable tenure types (subject to local market conditions and viability)
- Maximising investment via the SHIP and other sources of finance (e.g. Rural Housing Fund; Island Housing Fund; Housing Infrastructure Fund; alternative & innovative models) where feasible
- Engaging with owners to bring empty properties back into effective use
- Maintaining an effective landbank of sites to facilitate development
- Promoting partnership activities to address infrastructure constraints where these are proving major obstacles to development.
- Sustaining a sufficient supply of private rented homes in areas of need
- Supporting local communities to carry out robust and credible housing surveys within the overarching HNDA framework.
- Working in partnership with HMNB Clyde to address potential needs arising from the development of the naval base in Lomond.

### Key targets

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>A minimum of 550 affordable homes completed over the next 5 years (with at least 80% for social rent)</td>
<td></td>
</tr>
<tr>
<td>A programme of at least 50 potential housing projects available in anticipation of new budgets</td>
<td></td>
</tr>
<tr>
<td>A completed review of the effectiveness of existing LDP housing sites, in terms of infrastructure delivery and consumer interest</td>
<td></td>
</tr>
<tr>
<td>A minimum of 125 long term empty homes in the private sector brought back into use over the next 5 years</td>
<td></td>
</tr>
<tr>
<td>4,000 households have their housing needs met through the operation of the common housing register</td>
<td></td>
</tr>
</tbody>
</table>

The detailed Action Plan for Outcome One is set out in the annex to this strategy.
4.0 Introduction

This chapter focuses on the provision of effective information, advice and support on the range of Housing Options available to meet local need in Argyll and Bute. The primary strategic objective is to alleviate extreme housing need, particularly homelessness in all its forms, through a clear focus on prevention and by facilitating access to appropriate temporary and permanent accommodation, and supporting households to maintain tenancies. To achieve this, we will need to sustain and enhance partnership working across sectors and agencies. Strategically, there is a clear and direct link between this LHS Outcome and the national Scottish Housing Charter Outcome 12, that requires local authorities to perform their duties on homelessness so that: *homeless people get prompt and easy access to help and advice; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to.*

4.1 Progress in Preventing and Addressing Homelessness, 2011-16

4.2 Homelessness – the Context and Challenges

4.3 The Housing Options Approach

4.4 Housing (Tenancy) Support

4.5 Temporary and Supported Accommodation and the Impact of Welfare Reform

4.6 Housing and Community Safety

4.7 Key Actions and Targets

LHS Outcome 2: Strategic Objectives:

- Fewer people experiencing homelessness
- Greater awareness of Housing Options
- More people sustaining tenancies for longer
- Adequate provision of good quality temporary accommodation
- Enhanced engagement with stakeholders and increased satisfaction for service users

4. LHS OUTCOME TWO:

People can access an effective, personalised Housing Options service to meet their housing need
4.1 Progress in Preventing and Addressing Homelessness, 2011-2016

Since the launch of the previous LHS in 2011, Argyll and Bute has seen major progress in its key aim of preventing and tackling homelessness; with a substantial reduction in the overall number of households presenting as homeless (down by over a third, from 610 in 2011 to 401 in 2016 – which represents only 1% of all households, and is lower than the Scottish average). Homeless prevention has been supported by the successful implementation of a Housing Options approach which utilises a bespoke IT management system with an Enhanced Housing Options Module. In the first two years of operation, from its launch in 2014 up to March 2016, a total of 2,175 unique households were recorded via the reporting system Prevent7 making approaches to the council, and only 515 of these went on to make a full homeless application. A range of additional preventative measures and services are currently in place to prevent households falling into homelessness or extreme housing need in the first place. These include, among others:

✓ Dedicated Housing Support co-ordinators and targeted Tenancy Support services – 1,229 clients have received support since 2013;

✓ Mediation services – around 140 referrals over last 3 years with an increasing number of positive outcomes annually;

✓ Rent Deposit Guarantee Scheme – 184 applications were received over the last 3 years and £72k was guaranteed, helping households to secure tenancies in the private sector;

✓ Tenancy sustainment for previously homeless people is higher in this authority than the Scottish average (93% compared to 84%)

✓ The Council successfully negotiated a new 26 week target for allocations to homeless households by partner RSLs.

✓ Effective joint Throughcare procedures for looked-after young persons; and

✓ Joint working across agencies to facilitate transitional re-settlement for offenders upon prison-release.

All of this activity will be sustained and, where resources allow, enhanced to underpin the delivery of this strategic outcome.

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7Annual Scottish Government statistical reports on homelessness are based on returns from local authorities, including PREVENT1 which covers housing options casework, and HL1 which covers homeless presentations & outcomes. Most of the data in this chapter is sourced from these returns and reports.
4.2 Homelessness – the Context and Challenges

4.2.1 Reflecting recent national trends, the number of homeless presentations in Argyll and Bute has declined significantly over the last decade (-61.4%). The majority of applicants are aged 26-59 (59%). The number of young persons aged 16-17 has declined by 76% over the last decade and currently this group comprises only 5% of total applications.

<table>
<thead>
<tr>
<th>Age</th>
<th>2005/2006</th>
<th>2014/2015</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 - 17</td>
<td>94</td>
<td>23</td>
<td>-75.5%</td>
</tr>
<tr>
<td>18 - 25</td>
<td>321</td>
<td>130</td>
<td>-59.5%</td>
</tr>
<tr>
<td>26 - 59</td>
<td>655</td>
<td>254</td>
<td>-61.2%</td>
</tr>
<tr>
<td>60+</td>
<td>50</td>
<td>25</td>
<td>-50.0%</td>
</tr>
<tr>
<td>All</td>
<td>1,120</td>
<td>432</td>
<td>-61.4%</td>
</tr>
</tbody>
</table>

Source: Scottish Government Annual Report for Argyll & Bute, 2014/15

4.2.2 Applications from the main household types have all declined in line with the overall figures. However, single person applicants remain by far the primary category presenting as homeless (62%).

<table>
<thead>
<tr>
<th>Household Type</th>
<th>2005/2006</th>
<th>2014/2015</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Person</td>
<td>685</td>
<td>267</td>
<td>-61.0%</td>
</tr>
<tr>
<td>Single Parent</td>
<td>290</td>
<td>93</td>
<td>-67.9%</td>
</tr>
<tr>
<td>Couple</td>
<td>67</td>
<td>33</td>
<td>-50.7%</td>
</tr>
<tr>
<td>Couple with Children</td>
<td>72</td>
<td>27</td>
<td>-62.5%</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>8</td>
<td>300.0%</td>
</tr>
<tr>
<td>Other with Children</td>
<td>4</td>
<td>4</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

Source: Scottish Government Annual Report for Argyll & Bute, 2014/15

4.2.3 The majority of homeless households in 2015 lived in the parental/family home or with relatives (122; 28%) or in the private rented sector (108; 25%) and this broadly reflects the profile over recent years. The most common reasons for presenting as homeless were being “asked to leave” (27%) and “non-violent dispute within household/relationship breakdown” (19%). The only notable increase in recent years has been in the number of presentations due to “termination of tenancy/mortgage due to rent arrears/default on payments” (up by 35%).

4.2.4 The following table outlines the outcomes for homeless applicants as a percentage of annual totals. The main outcome in 2014/15 was the provision of an SST, and while overall numbers have declined, this was a significantly higher proportion of the year’s outcomes than a decade ago in 2005/6. A higher proportion of homeless applicants were rehoused in the private rented
sector and a significantly lower proportion lost contact before duty had been discharged. The proportion returning to previous accommodation has remained relatively consistent.

**TABLE 4.3: Homeless Outcomes 2005/6 and 2014/15 (%)**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Scottish Secure Tenancy (SST)</td>
<td>25.1</td>
<td>46.2</td>
</tr>
<tr>
<td>Private Rented Tenancy</td>
<td>7.4</td>
<td>8.9</td>
</tr>
<tr>
<td>Hostel</td>
<td>0.2</td>
<td>0</td>
</tr>
<tr>
<td>Bed &amp; Breakfast</td>
<td>0.3</td>
<td>0</td>
</tr>
<tr>
<td>Returned to previous/ friends/ vol org.</td>
<td>10.0</td>
<td>9.8</td>
</tr>
<tr>
<td>Other - Known</td>
<td>3.1</td>
<td>4.9</td>
</tr>
<tr>
<td>Other - Not Known</td>
<td>4.8</td>
<td>1.4</td>
</tr>
<tr>
<td>No duty owed to applicant</td>
<td>35.3</td>
<td>21.5</td>
</tr>
<tr>
<td>Contact lost before duty discharge</td>
<td>13.8</td>
<td>7.5</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Scottish Government Annual Report for Argyll & Bute, 2014/15

4.2.5 Supporting analysis of recent years’ homeless trends is detailed in the HNDA 2016. This suggests that on average around 48% of closed cases are able to secure a permanent solution in the social or private rented sectors, and it is anticipated that similar in situ or management solutions can be sustained in the future.

4.3 **The Housing Options Approach**

In 2010 the Scottish Government introduced the housing options approach to homeless prevention, and defined this as: “a process which starts with housing advice when someone approaches a local authority with a housing problem. This means looking at an individual’s options and choices in the widest sense. This approach features early intervention and explores all possible tenure options, including council housing, RSLs and the private rented sector. The advice can also cover personal circumstances which may not necessarily be housing related, such as debt advice, mediation and mental health issues. Rather than only accepting a homelessness application local authority homelessness services will work together with other services such as employability, mental health, money advice and family mediation services etc. to assist the individual with issues from an early stage in the hope of avoiding housing crisis”.

4.3.1 In Argyll and Bute, the Council are full partners of HOMEArgyll which operates the Common Housing Register and Common Allocation Policy. Members of the public can register for social housing online and complete one application for all four Registered Social Landlords (ACHA, Fyne Homes, Dunbritton and West Highland Housing Association). As part of this process applicants are required to complete an online housing options assessment. Advice is provided on the following housing options:
Local Housing Strategy 2016-2021

- Social housing
- Adapted/amenity housing
- Private Rented Sector
- Home Ownership
- Sheltered Housing
- Supported Housing
- Mutual Exchange
- Mortgage to Rent

In addition there is extensive information on the following housing related topics:

- Homelessness
- Disrepair Prevention
- Under Occupation
- Over Crowding
- Money or Benefits Advice
- Jobs and Training Advice
- Additional Support

4.3.2 The applicant receives a housing options action plan by e-mail on what action to take next. This will enable the applicant to decide which housing option is most appropriate and will also assist them to access services to sustain their current accommodation e.g. if they are in the private rented sector and have disrepair issues at their tenancy they will be able to access services such as mediation to resolve any problems they may have with their landlord. The Housing Options process went live in July 2014 and by March 2016 over 3,000 housing options self-assessments were completed. Over 500 applicants also took the opportunity to request further assistance from the Council. The process is monitored and reported on a quarterly and annual basis.

4.3.3 The Scottish Government also introduced an additional statutory local authority return (Prevent1) in April 2014, which enables them to monitor the effectiveness of homeless prevention activity across the country. Many of the Prevent1 cases start with a housing options assessment leading to the local authority providing assistance to the household.

4.3.4 In addition to the direct contact from the public, there is a requirement for all landlords and mortgage lenders to notify the local authority if they are taking action to evict a householder. Housing Services staff will contact the householder in order to assist the household to remain in their current accommodation. These are recorded as Prevent1 cases.

4.3.5 Between 2014 and 2016, there were a total of 3,015 individual Prevent1 approaches recorded, with 2,690 outcomes by March 2016. Analysis of the
Prevent 1 data for Argyll and Bute over this period shows:

**Table 4.4: Housing Options (Prevent 1) Outcomes: 2014 to 2016**

- 49% remained in their current accommodation
- 16% went on to make a homeless application
- Over 8% secured a tenancy in the Private Rented Sector
- Around 7% secured a Social Rented tenancy
- Just over 3% moved in with friends or relatives
- Less than 8% lost contact or outcome was not known
- Almost 55% received general Housing or Tenancy Rights advice
- 12% received assistance to sustain their current accommodation
- Over 10% received help with rent/repairs/referrals or negotiation with landlords
- Almost 5% received financial assistance/advice
- Almost 6% received advice on support or adaptations to property
- 11% of approaches remained open at end of reporting period (compared to 15% in Scotland as a whole)
- 23% were under the age of 25; and over 14% were aged 75+
- The majority were either single persons (70%) or single parents (15%)

Source: Scottish Government Housing Options (PREVENT1) Statistics in Scotland: June 2016

4.3.6 Figure 4.1 overleaf shows the number of approaches recorded per 10,000 households in each local authority in Scotland between April 2015 and March 2016. Argyll and Bute Council had the second highest rate which means we have recorded significantly more approaches proportionately than any other local authority apart from Aberdeen City, and were 61% higher than the Scottish average (324 compared to 201). This may, in part, reflect the accessibility of the online Housing Options system for our customers.
To ensure that we share best practice with other local authorities, Argyll and Bute Council have participated in the Tayside, Fife and Central Housing Options Hub since 2010. This is one of 5 regional Hubs established by the Scottish Government to promote the Housing Options approach, and consists of the following local authorities: Dundee City Council; Fife Council; Perth and Kinross Council; Stirling Council; Clackmannanshire Council; Angus Council; and Argyll and Bute Council. The Hub has developed an Action Plan which in its current draft includes:

- Facilitating stakeholder events and issuing newsletters to promote awareness and knowledge of the Housing Options guidance and approach in general;
- Ensuring/enhancing service user engagement & volunteer involvement;
- Supporting the development and implementation of a training toolkit for service delivery;
- Continuing to administer services and monitor performance effectively.

These wider regional actions will continue to inform the strategic approach of this LHS at a local level; and both action plans remain closely aligned.
4.3.8 Housing Options, and the delivery of timeous, personalised information and advice, has already had a proven and significant impact in Argyll and Bute; both in alleviating and forestalling housing need before it reaches crisis point. This remains a primary focus of the LHS, and for the Council and other service providers. There will always be circumstances where a homeless presentation will be the best option but if the pro-active housing options approach is continued then best use will be made of resources to assist the households in most housing need. Customers are well informed about all their potential realistic housing options based on their particular circumstances.

4.4 Housing (Tenancy) Support

4.4.1 The provision of tenancy support is recognised as an important aspect of both preventing homelessness and assisting people who become homeless. The Housing (Scotland) Act 2010 introduced a new duty for local authorities to assess housing support needs of homeless households and where appropriate arrange support. This came into effect on 1st June 2013. Argyll and Bute Council’s Housing Service is committed to preventing homelessness, helping people to stay in their own homes and promoting realistic housing options. The Tenancy Support Service aims to:

- Assist people to sustain their tenancies, and prevent homelessness
- Support homeless clients to prepare for the allocation of a permanent home
- Provide quality services and work with internal and external partners to ensure Best Value
- Promote independent living

4.4.2 Housing support (or Tenancy support as it is being defined locally, to distinguish this particular type of assistance from the more health-related support services provided by Social Work and Health) covers a range of activities to enable clients to manage on a day to day basis while they are living in their own home or in temporary accommodation. Support can help individuals to meet their duties and responsibilities as a tenant and can also help them to participate in their local community. The type of support that is provided will be tailored to meet the specific needs of the individual. The Council is committed to ensuring that high quality services are provided to those who need assistance either for a short time to get through a crisis or where support is needed in the longer term.

4.4.3 The following list of potential support is illustrative of available assistance but not exhaustive:

- Resettlement;
- moving on to new accommodation where less intense support is required;
- dealing with benefit claims and/or other official correspondence relevant to sustaining occupancy of the dwelling;
4.4.4 Tenancy support is available to individuals and families who fulfil any of the following criteria:

- Living in temporary accommodation
- Under the threat of homelessness
- Living in their own home but having difficulties
- Have recently been looked after by a Local Authority (16-17 years old)

The support can be provided to help clients in their existing home as well to those who have been asked to leave. One of the primary aims is to help people to stay in their own homes where possible. Referrals for support can involve partnership working between various professionals and services such as Welfare Rights, Citizen Advice, Advanced Nurse, Housing Association landlords and others. A key resource in this respect is the Argyll & Bute Advice Network (ABAN) which is an extensive partnership of agencies providing information, advice and support across a range of inter-related subjects. The ABAN web-based service directory and referral system was successfully launched in 2012. In 2015/16, across the network 3,388 referrals were made compared to 1,425 in 2012/13.

4.4.5 There are several tenancy support providers contracted to cover the Argyll and Bute area:

- HELP Project – supporting 16-24 year olds in Bute & Cowal
- Kintyre Youth Enquiry Service – supporting 16-24 year olds in Kintyre & Islay
- Carr Gomm – supporting all ages in Mid Argyll, Lorn & the Isles and Helensburgh & Lomond; and supporting over 25’s in Kintyre & Islay and Bute & Cowal.
- Women’s Aid – offers information, support and, if needed, a safe place to stay for women, children and young people who have or are experiencing domestic abuse.
- Blue Triangle – delivers housing support services to all age groups in the direct access hostel and irrespective of gender or degree of social exclusion.

4.4.6 The introduction of the legal Housing Support duty has inevitably impacted on resources and therefore the council, in line with other local authorities, has implemented a prioritisation of need framework. This ensures that constrained resources are allocated on the basis of comparative “greatest need” rather
than on any other consideration (such as length of time waiting for services). The framework is reviewed annually, and the current sequence of priorities is as follows:-
Priority 1: Household would be at immediate risk of losing accommodation if tenancy support not provided (Initial assessment to be carried out on the same day as referral)
Priority 2: Household would be at significant risk of losing accommodation if housing support not provided (Initial assessment to be carried out within 48 hours from date of referral)
Priority 3: Household requires support to deal with significant issues which may put their accommodation at risk (Initial assessment to be carried out within 28 days from date of referral)
Priority 4: Households who are able to manage their accommodation with the assistance of tenancy support (Initial assessment to be carried out within 28 days from date of referral)

4.4.7 All applicants are assessed initially by Housing staff at the homeless interview, and those referred to Support Providers then receive more detailed assessment. The total number of clients receiving council-funded Tenancy Support on an annual basis is illustrated in the following graph. In 2016, there were 341 clients in total; 148 aged 16-24 and 193 clients aged 25 or older.

FIGURE 4.2: Annual Clients Receiving Tenancy Support

4.4.8 The focus of Tenancy Support remains the actual outcomes on individuals’ lives rather than merely quantifying the amount of support hours provided and number of cases dealt with. In order to assess the genuine impact of services, the Council will continue to require support providers to utilise the Better Futures framework which measures outcomes in relation to accommodation; health, safety and security; social and economic wellbeing; as well as employment and meaningful activity.
4.4.9 Over the next five years, the Council and its partners will continue to:

- address the complex support needs of clients with a view to delivering sustainable solutions;
- pro-actively assess and analyse the nature and scope of local need in order to refine and develop the most effective forms of support;
- aim to minimise the number of clients leaving support services without a planned departure strategy in place; and
- strive to address the challenges, and minimise the impact, of a constrained funding regime and reduced public sector budgets as far as possible.

4.5 Temporary and Supported Accommodation and the impact of Welfare Reform

While the ultimate aim is to secure suitable, permanent accommodation for those in housing need, the provision of adequate emergency and temporary accommodation remains an important component of an effective housing system and a necessary stepping stone in the journey of many households towards that goal. The need for such accommodation will continue to fluctuate and the objective is to ensure an adequate supply is available to meet need while avoiding unnecessary over-supply which can present costly operational and resource issues.

4.5.1 In 2016, the Council retained around 140 units of temporary accommodation, with almost two thirds being located in Lorn and Helensburgh & Lomond (34% and 28% respectively). Around 41% is provided in the private rented sector as illustrated in the following table.

<p>| TABLE 4.4: Temporary Accommodation by Area &amp; Type, 2016 |
|-----------------------------------------------|-----------------------------------------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|</p>
<table>
<thead>
<tr>
<th>Area</th>
<th>Serviced Accomm.</th>
<th>Supported Accomm.</th>
<th>RSL</th>
<th>Private Rented</th>
<th>Local Authority</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUTE</td>
<td>-</td>
<td>-</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td>COWAL</td>
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<td>7</td>
<td>-</td>
<td>24</td>
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<tr>
<td>KINTYRE</td>
<td>-</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>4</td>
<td>7</td>
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<tr>
<td>LOMOND</td>
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<td>-</td>
<td>4</td>
<td>20</td>
<td>7</td>
<td>39</td>
</tr>
<tr>
<td>LORN</td>
<td>-</td>
<td>32</td>
<td>3</td>
<td>12</td>
<td>-</td>
<td>47</td>
</tr>
<tr>
<td>MIDARGYLL</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>15</td>
<td>1</td>
<td>18</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>18</strong></td>
<td><strong>35</strong></td>
<td><strong>58</strong></td>
<td><strong>8</strong></td>
<td><strong>140</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Council Records, October 2016

4.5.2 In 2016 the number of homeless households in temporary accommodation was around 29% lower than the figure for 2011 (down from 156 to 110). While there has been some fluctuation year on year, this does reflect an overall downward trend in the use of temporary accommodation, particularly in the use of unsuitable B&B.
4.5.3 Following a self-evaluation exercise using the Scottish Housing Network’s toolkit, the Council carried out a review of its Temporary Accommodation and Rent policy in 2014\(^8\), taking account of the changing and varying needs of service users, and rationalised the models of provision accordingly. The outcome was a more equitable and affordable approach to charges for temporary accommodation. The ongoing aims are to minimise the number of households and the duration of their stay in temporary accommodation; to avoid use of B&B accommodation as far as possible; to maintain repeat presentations below the baseline percentage; and to secure best value for the council in terms of procurement and to ameliorate potential financial risks.

4.5.4 **The Impact of Welfare Reform.** The current rolling out of Welfare Reform, and the introduction of Universal Credit, has introduced a degree of uncertainty and complexity around benefits which could potentially have a significant, negative impact on the provision of temporary accommodation, and on particular sectors of the client group who are dependent on this. In particular, young, single persons under the age of 35 are subject to a “shared room rate” which constrains their options for accessing or sustaining suitable rented accommodation. This minimum benefit rate for weekly housing costs may not meet the full rental costs of temporary accommodation which will have consequent financial implications for the council. Beyond temporary accommodation, the impact of proposed Housing Benefit caps could affect many vulnerable tenants in the private and social rented sectors. Currently, the Housing Benefit available to private rented sector tenants is capped at what is called the Local Housing Allowance (LHA) rate. If a private rented sector tenant’s rent is higher than the LHA, they have to find the cash difference from other sources. In his Autumn 2015 Statement, the Chancellor announced that the LHA cap would also apply to new tenancies in the social rented sector created after 1 April 2016, and the LHA rate will also be frozen for four years. This poses a risk of shortfalls in money available to meet social rents across the board for some of Scotland’s poorest and most vulnerable tenants, but it especially threatens:

- **single people under-35 who live alone**, who will have their rent capped to an LHA rate that assumes they are sharing, and
- **people in supported accommodation** who receive expensive levels of significant intensive support, for example, because they are older or disabled.

There is some uncertainty regarding the application of this policy to supported accommodation in the long term and currently provision deemed to be “specified exempt accommodation” may be treated separately, and these benefit constraints may not apply. As the Scottish Government prepares for the transfer of social security powers from Westminster to the Scottish

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\(^8\) The self-assessment review is available as a case study, along with details of the SHN’s toolkit, at: [www.scotlandshousingnetwork.org](http://www.scotlandshousingnetwork.org)
Parliament in 2016 further change is imminent and the uncertainty continues to present challenges to the Housing sector and to vulnerable households in general.

4.5.5 Given the dominance and increasing trend of single person households among the homeless client group, and the current under supply of smaller properties in many key areas, the benefit restrictions will present a significant challenge for the council and its partners.

4.5.6 To address this issue, with particular respect to temporary and supported accommodation, over the next five years the council will continue to monitor and review the scale and nature of existing provision in line with evolving profiles of need; sustain and enhance partnership working across housing, health and social care sectors and ensure requisite support services are in place for homeless households; seek to develop links and establish synergies between housing and employability services to equip individuals with training and skills to maximise their opportunities of securing employment; maintain and, where resources allow, enhance welfare rights services and financial inclusion assistance targeted at homeless people in order to maximise income and directly address the impact of Welfare Reform. A critical aspect of this work will be the activity of the council-led Welfare Reform Group, which is a multi-agency, cross-sectoral body focused on assessing and addressing the impact of the reform agenda.

4.5.7 An example of good practice in this area is the Universal Support Delivered Locally initiative which was successful trialled as a pilot in Argyll and Bute in 2014/15. This trial was promoted by the DWP and a range of partners to support people affected by the implementation of Universal Credit. The aims of the pilot were primarily to help local residents to improve their literacy, IT and budgeting skills; to identify level of demand for support; and to identify gaps in provision leading up to the implementation of universal credit. In total, 1,739 referrals were made to the pilot and outcomes were very positive. As a result the pilot was nominated for a national excellence award. The project did, however, also highlight limited engagement with the NHS and as the Council is committed to continue using this model to deliver Universal Support, measures will be implemented to address this lack of engagement with the health sector which is a key partner/stakeholder.

4.5.8 In summary, then, in regard to non-permanent housing in general, e.g. for students, migrant workers, refugees, asylum seekers as well as homeless people, the 2016 HNDA highlighted the following key issues for the LHS.

- There has been an overall decrease in the number of homeless households living in temporary accommodation and minimal or nil use of unsuitable B&B accommodation. While pressures on this sector therefore have reduced significantly, there remains a requirement to sustain an adequate supply of temporary accommodation, particularly
in the key towns. In principle, private sector accommodation and local authority leased properties should be preferred (with RSL homes being prioritised as permanent housing solutions) and the focus should be on smaller units, primarily for single persons.

- The incidence of persons fleeing violence and domestic abuse has also reduced significantly, but current provision for this group must be retained, and the Council will continue to monitor and support agencies such as Women’s Aid.

- There is currently no requirement for additional specialist provision or hostels specifically for refugees, asylum seekers or migrants. In 2016 15 Syrian Refugee families were welcomed to Argyll & Bute and successfully accommodated, initially on Bute, in existing homes. Similarly, there is no evidence of unmet need among the resident student population of this authority, however, future plans with regard to the promotion of a university campus in the Lorn area could generate new demand and therefore this will be closely monitored over the next couple of years and contingency plans will be proactively developed.

4.6 Housing and Community Safety

4.6.1 In the ongoing delivery and monitoring of housing options and support services, the Council will be mindful of the emerging Community Justice Outcomes Plan, due in 2017, which aims to prevent and reduce further offending and secure better outcomes for people with convictions, victims and communities. Equal access to universal services such as housing, employment, welfare and health and well-being services are key to securing an individual’s attempts to refrain from offending. In Argyll and Bute, the Housing Services will continue to work closely with the Community Justice partners to deliver services which will help meet the following priorities and outcomes:

- Improved Community Understanding and Participation in community justice
- Partners plan and deliver services in a more strategic and collaborative way
- Effective Use of evidence-based interventions to prevent and reduce the risk of further offending
- People have better/equal access to services they require including welfare, health and wellbeing, housing and employability
- Life chances are improved through needs, including health, financial inclusion, housing and safety being addressed
- People develop positive relationships and more opportunities to participate and contribute through education, employment and leisure activities
- Individuals’ resilience and capacity for change and self-management are enhanced
4.6.2 The Community Justice National Outcomes, Performance and Improvement Framework sets out a range of performance measurements which may have significant implications for the housing sector, such as:

- Development and existence of a Housing Protocol across key Community Justice Partners
- Evidence of collaborative risk management planning
- Percentage of people being released from custody who have suitable accommodation

4.6.3 A high level priority, therefore, for this LHS will be to ensure that the housing sector fully engages with and supports the Multi Agency Public Protection Arrangements (MAPPA9) to promote community safety and reduce re-offending.

4.7 LHS Outcome 2: Summary – Key Actions and Targets

4.7.1 The welcome reduction in homelessness must be sustained but close monitoring is also required to ensure that current systems are not simply “gate-keeping” or artificially restricting entry to the homeless route for rehousing. It is vital to ensure that the significant reduction in presentations is due to positive interventions and genuine, sustainable outcomes for the individuals involved.

4.7.2 In line with the key priorities of the Scottish Housing Regulator and the Social Housing Charter, service user engagement and involvement in decision making is a basic principle of this LHS and will continue to underpin the development and delivery of our Housing Options activities and homelessness services. Given the geographic and resourcing issues, as well as the small numbers often involved, achieving this kind of meaningful engagement will present challenges, which will be addressed via the Housing Services Communication Plan.

4.7.3 The main links between specific LHS actions/outcomes and the Regulator’s Social Housing Charter, relate to the average length of time spent by homeless applicants in temporary or emergency accommodation; the percentage of homeless households who required temporary or emergency accommodation that were offered this accommodation; the percentages of the above offers of accommodation that were refused; and the percentages of households (who were homeless annually) who were satisfied with the quality of their temporary or emergency accommodation. These indicators will continue to be monitored via the LHS Action Plan and reported annually.

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4.7.4 The Temporary Accommodation summarised at paragraph 4.5.1 includes a range of hostel-type accommodation, such as Blue Triangle Housing Association’s Solas project in Oban, which will continue to be available for homeless persons, primarily as interim or emergency solutions pending permanent rehousing. There are currently no plans to increase hostel provision.

4.7.5 **Key Actions and Targets**

Homelessness and housing need will be met by:

- Continuing to develop and promote information and advice on sustainable housing solutions, including welfare rights and energy advice
- Putting protocols in place to ensure that Looked After Children and Care Leavers have adequate access to housing
- Ensuring adequate provision of good quality temporary accommodation
- Ensuring housing partners support Multi Agency Public Protection Arrangements (MAPPA) to promote community safety & reduce re-offending
- Delivering a person-centred approach to meeting the housing and underlying support needs of potentially homeless households, in partnership with external support services

<table>
<thead>
<tr>
<th>Key targets</th>
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</thead>
<tbody>
<tr>
<td>Homeless presentations remain at or below baseline levels</td>
</tr>
<tr>
<td>Increase in % of homeless households securing defined positive outcomes</td>
</tr>
<tr>
<td>At least 50% of RSL allocations to homeless persons are completed within 26 weeks</td>
</tr>
<tr>
<td>Repeat homelessness maintained at or below baseline percentage</td>
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<tr>
<td>% of positive PREVENT1 outcomes increased</td>
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<tr>
<td>Protocols for Looked After Children &amp; Care Leavers successfully implemented</td>
</tr>
<tr>
<td>Average length of stay in Temporary Accommodation remains at or below baseline</td>
</tr>
<tr>
<td>Increased tenant satisfaction with temporary accommodation</td>
</tr>
<tr>
<td>Nil breaches of unsuitable accommodation order &amp; minimal use of B&amp;B</td>
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<tr>
<td>100% of homeless households are assessed for support needs</td>
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<tr>
<td>The % of clients with planned departures from Tenancy Support Services increases</td>
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<tr>
<td>Regular meetings of MAPPA-related operational groups are held as required, with RSL representation &amp; protocols for re-housing offenders are in place</td>
</tr>
<tr>
<td>People released from custody are supported to secure suitable accommodation</td>
</tr>
<tr>
<td>Reduced levels of Rough Sleeping (i.e. proportion of homeless households reporting sleeping rough in 3 months preceding their application)</td>
</tr>
</tbody>
</table>

The detailed Action Plan for Outcome Two is set out in the annex to this strategy.
5.0 Introduction

This chapter concerns the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible. This involves planning and services for persons with particular needs who require a range of specialist housing or support to continue to live as independently as possible in their communities. The particular client groups will include:

- older people;
- those with a physical disability;
- people with a mental health condition;
- people with a learning disability;
- young people;
- those leaving or requiring supported accommodation;
- ethnic minorities, including migrants, refugees, and Gypsy/Travellers.

LHS Outcome 3: Strategic Objectives:

- A range of affordable housing models suitable to meet particular needs
- More people with particular needs supported to remain in their homes and communities
- Planning & service delivery co-ordinated across housing, health & social care
- Greater involvement in, & satisfaction with, housing services among equalities groups and those with particular needs
- Housing and Health inequalities eradicated
5.1 Progress with Specialist Provision and Independent Living, 2011-2016

- The majority of the new build completions delivered via the SHIP over the last five years effectively met the Housing for Varying Needs Standards which means the properties are usually flexible enough to be adapted or reconfigured to meet changing needs of occupants over time; and in addition 94 of these affordable new homes were purpose-designed specialist units, amounting to 17% of the total programme - almost double the LHS target of 10%. The new builds included amenity housing, extra care homes, wheelchair accessible properties, and other bespoke accommodation designed for individual requirements. Overall, around 16% of the total RSL stock (1,319 units) now comprises some form of specialist accommodation.

- The HOMEArgyll allocations policy was reviewed and a more effective process of matching households with particular needs to specialist homes was developed, with improvements to procedures and points system for particular needs. Around 880 applicants with particular needs were allocated specialist RSL homes over this period (exceeding the LHS target by almost 60%).

- The Argyll & Bute Care and Repair Service carried out a comprehensive review of its operations and instituted improved efficiencies and a more effective business model which have led to around 3,350 housing support officer jobs being completed in 2015/16 alone, and 210 completed jobs by care and repair officers in the same period.

- The Council carried out extensive and dedicated research into the housing and support needs of the ageing population, including interviews with around 1,500 older households across the authority area. The results have enhanced the robust Housing Need and Demand Assessment for Argyll and Bute, and directly informed this strategy. The engagement has also allowed these elder citizens to have a direct voice in shaping the future of our housing and support services, and the vision for the housing system.

- On average, there have been around 340 individual properties adapted per annum, and the five-year total was over 1,700. Many of these properties will have received funding from the Private Sector Housing Grant (more than £2m over the last 4 years); and the Scottish Government has invested over £1.65m in RSL sector adaptations over the same period. In addition, the council is participating in a national pilot, Help To Adapt, which is a Scottish Government initiative, managed by Link, aiming to help older people remain in their own home for as long as possible. The scheme helps home owners over 60 to pay for adaptations using equity in their home to secure a low-cost loan from the Scottish Government.
5.2 Context – Particular Needs and Equalities Groups

The LHS focuses on the requirement for specialist provision rather than individual sectors of the population, given that specific equalities groups are no more homogenous than the population as a whole, and will have a range of needs and aspirations; while, on the other hand, individuals across different groups may share similar needs. Nevertheless, it is instructive to understand the context and the basic profile of key client groups within Argyll and Bute. Detailed analysis and evidence of these groups is contained in the Argyll & Bute Housing Need and Demands Assessment, 2016 available on the council website. In summary, some of the key findings included the following:

- A net increase of over 160% in people aged 85+ over the next 25 years – the increasing elderly population will continue to generate greater demand for both care and support services and for specialist housing
- 91% of people aged 65+ do not consider that they will want or need to move home in the next five years
- Almost half, 46%, of this age group spend more than 10% of their income on heating costs and would therefore be deemed to be in fuel poverty; and in certain areas this is considerably higher e.g. 73% on Coll & Tiree
- Older people who would like, or need, to move in the next five years are most likely to want to stay in the area in which they currently live
- Many older persons will choose to meet their needs in the private sector
- Around 1,128 older households with a long-term illness, health problem or disability live in housing which does not currently meet their needs
- c. 600 households over 65 have an unmet need for specialist support
- There is a gap in relation to information & advice on available housing options for the elderly, with 10% of those who would like or need to move citing this lack as the main reason for not moving
- Pensionable age households made up approximately 17% of the HOME Argyll waiting list and on average there have been c. 575 older person households on the list per annum. In addition Bield, and other specialist RSLs, have over 200 further elderly applicants for specialist properties in Argyll and Bute
- Homeless presentations by older persons fell by 80% over the last five years from 45 to 25, however the proportion of older homeless cases in 2015 was actually higher than in previous years – 5.8% of all presentations
- There are around 4 applicants for every available let within the housing associations’ sheltered, amenity, wheelchair or extra care housing
- 24% of waiting list applicants have a medical condition affecting their current housing; 23% have a disability; and 10% need assistance or support to live at home
- There is a need to ensure that housing’s contribution to the health and social care integration agenda is co-ordinated, collaborative and consistent
5.3 Specialist Provision and Independent Living

Specialist provision, in the context of the LHS, includes the following:

<table>
<thead>
<tr>
<th>Category of Housing Need</th>
<th>Type of Housing Provision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Needs</td>
<td>a) Accessible and adapted housing</td>
</tr>
<tr>
<td></td>
<td>b) Wheelchair housing</td>
</tr>
<tr>
<td>Care and Support Needs</td>
<td>c) Supported provision e.g. care homes; sheltered/very sheltered housing; hostels and refuges</td>
</tr>
<tr>
<td></td>
<td>d) Care/support services for independent living</td>
</tr>
<tr>
<td>Locational or Land Needs</td>
<td>e) Site provision e.g. sites/pitches for Gypsy/Travellers and sites for Travelling Show people</td>
</tr>
</tbody>
</table>

a) Accessible and adapted housing

a.1 In Argyll and Bute there are a range of property types that are commonly defined as accessible housing. These include amenity disabled and amenity elderly accommodation; ambulant disabled; medium dependency; and other specially adapted properties. Ground floor accessible mainstream housing may also be considered within this category; and generally most new build in the social rented sector will be designed to lifetime/varying needs standards. Adaptations to properties can include both large and small-scale provision; ranging from minor modifications such as grab rails, up to major property extensions or remodelling work. Common adaptations can include: low level appliances, stair lifts, wet rooms, adapted doorbells, smoke alarms and so on. Ensuring the right provision can reduce the need for personal care services, as well as the need for admission to a hospital/care home, or the move to a purpose-designed property. Currently, the funding streams for adaptations are tenure-specific and there are variations in the processes for delivering adaptations to RSL or private sector properties. The Council provides mandatory and discretionary grant assistance for adaptations in the private sector, primarily delivered via the Care and Repair service; whereas individual RSL adaptations are funded via a separate, central, Scottish Government budget; and recently potential constraints on this budget have been highlighted in Argyll and Bute by local Occupational Therapists.

a.2 Accessible and adapted housing will be suitable for

- People whose current accommodation does not meet their physical/health needs
- People with limited mobility/dexterity but who are otherwise able to remain in their mainstream housing, with or without care or support.

a.3 Strategic Proposals for Accessible or Adapted housing

i. There are roughly 2 applicants per available let in the RSL accessible housing stock, and a clear indication from consultation that persons with low to medium dependencies prefer mainstream accommodation. Current
Local Housing Strategy 2016-2021

building standards include enhanced accessibility and adaptability standards; and the vast majority of affordable new builds delivered via the SHIP are compliant with lifetime standards, leading to significant improvements in the overall accessibility profile of the stock. Needs will continue to be monitored on a site by site basis; and the overall provision of a range of models of specialist housing (including wheelchair and sheltered/supported accommodation) will be increased in line with current targets i.e. 10% of total new builds delivered via the SHIP (that is, over and above the accessible mainstream housing).

ii. There is clear evidence of ongoing need and demand for adaptations to existing properties in both the private and social rented sectors. If current levels of Private Sector Housing Grant can be sustained, the delivery of adaptations in this sector should be sufficient to meet expressed demand over the next 5 years. However, there is a need to secure additional funding to address the level of potential need in the RSL sector.

iii. A national register of adapted properties (all tenure) is being developed by Glasgow Centre for Inclusive Living as a resource to enable disabled people to better match their requirements to the properties available. The HOME Argyll partnership will aim to pursue this approach at a local level, to develop an effective database of adapted properties and monitor use over the life of this strategy.

iv. The Council and its RSL partners will work to develop and promote a standard definition of the types of housing for older people and particular needs so that applicants fully understand the options available to them and reporting and monitoring systems can be standardised. These definitions are likely to be based on those set out in the Scottish Government ‘Age, Home and Community: A Strategy for Scotland’s Older People’ and should also reflect the categorisation set out in the HNDA guidance and this LHS

v. Research findings indicated that some RSLs experienced lower demand for amenity housing in the island communities. This was confirmed by the waiting list demand and re-let figures. Ongoing monitoring will therefore be undertaken to fully understand the future demand for this specialist housing in island settings and whether current supply represents an oversupply.

b) **Wheelchair Accommodation**

b.1 Wheelchair accessible and purpose-built accommodation will include features such as: low level appliances; wider door openings; barrier-free bathroom/shower access; outside space with wider entrance and suitable surfaces. In line with the criteria used by the Scottish House Condition Survey to describe properties “adapted or accessible for wheelchair use”, the definition to be applied in Argyll and Bute will require:
b.2 The focus is on provision for all wheelchair users within Argyll and Bute, including families with disabled children; young adults; disabled parents with dependent children; adults who acquire a disability, either suddenly or over time, and use a wheelchair as a result of an accident, incident or illness; and older persons.

b.3 Strategic Proposals for Wheelchair Accommodation

i. There is a need to evaluate and improve the quality of data in respect of wheelchair provision in Argyll and Bute, early in the life of this LHS. Up to 100 households with a wheelchair user could have an unmet housing need, and while the majority of need could be met via adaptations and turnover in existing stock, there is likely to be a small-scale requirement for new build solutions. No specific targets or quotas for wheelchair housing have been set at this time. All SHIP schemes will, however, as a matter of course therefore assess any potential requirement for wheelchair units in discussion with the Council and the new integrated Health & Social Care body.

c) Supported Provision (e.g. care homes, sheltered housing)

 c.1 The main focus here is on the need for sheltered and very sheltered housing; and housing designated as “retirement” by certain RSLs: i.e. in general, those schemes which still provide some form of warden service on site. The strategy must also consider the provision of care homes and residential homes. As noted throughout the HNDA, there are often variations and overlaps across the range of definitions and terminology used by different landlords and providers, as well as across the local housing, health and social care sectors in this authority. The Scottish Government definitions of sheltered and very sheltered housing will apply in this context, however, within Argyll and Bute the designation of extra or progressive care housing and retirement homes tend to be rather flexible and less clear cut. A key action for the initial years of the LHS will be to rationalise and formalise the terminology around Specialist Provision.

 c.2 Care and support Needs

This relates to those households and individuals who require some form of support which may be met partly on-site from, for example, a key worker or
warden, with additional support from a community psychiatric nurse, or
genral nurse, social worker, physiotherapist, care assistant, or housing
support officer among others. Previously, the requirement for care homes has
not been included within the housing strategy but the latest Scottish
Government guidance clearly indicates that this should be a consideration for
both the HNDA and LHS. Therefore, a basic appraisal of the issue is
presented in the HNDA however this remains primarily a function for the
Health & Social Care strategic planning framework and their joint strategic
assessment of need. The housing sector will continue to liaise with health and
social care partners as required to address this issue.

The supported provision in this section would be suitable mainly for older
people; those with a physical disability, learning disabilities, or mental health
issues; and people with other long-term limiting health conditions which might
be affected or exacerbated by their living conditions.

c.3 Strategic Proposals for Supported Accommodation

i. It is expected that the majority of needs of the ageing population will be met
from existing homes and in the private sector. The delivery of adaptations
and care & support services will help to alleviate a significant proportion of
this need and should minimise the requirement for new build solutions. With
less than 2 applicants per available let in this sector of the RSL stock,
demand is not excessive. In addition, it is a continuing policy decision to
prefer alternative models of supported accommodation, rather than
sheltered housing as it has been historically defined.

ii. The current target of ensuring that around 10% of all subsidised new build
should cater for particular needs (i.e. should comprise either, supported,
accessible or wheelchair housing) will be retained, but reviewed on an
annual basis via the SHIP process. A degree of provision is likely to be
required across all HMAs, but Lorn is a potential priority area.

iii. Despite demographic trends, there has been a decline in the need and use
of Care Homes in this authority, and it is anticipated that this trend will
continue. The Housing sector will continue to liaise with Health & Social
Care to monitor and address any potential unmet need in the future but no
immediate concerns have been identified.

d) Care / support services for independent living at home (e.g. home help,
Handyperson, Telecare)

d.1 There are a wide range of relevant care and support services available across
Argyll and Bute, to enable residents to live independently in their own,
primarily mainstream, home. These are services generally unconnected with
the forms of specialist housing outlined in previous paragraphs. These
services will include:
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- Telecare/Telehealth and community alarms;
- Home helps; support workers
- Carers;
- Handyperson/ Care & Repair;
- Social workers;
- Welfare Rights (delivered by the overarching council service and also by separate RSL projects); and
- Housing support services (primarily funded by the Council and delivered by agencies including: Carr Gomm, HELP, and Kintyre Youth Education Service).

d.2 These services are available for anyone living in their own home (across all tenures, albeit often the focus is on the private sector), but needing care and/or support to continue to live independently. This will comprise older persons including those with dementia; young adults and looked-after children leaving formal care; persons with mental health issues, those on the autistic spectrum, and people with learning disabilities; and families with other particular needs.

d.3 Strategic Proposals for Care & Support services

i. The continuing shift away from institutional models of support and the increasing ageing population suggests that there will be a need for a greater level and range of care and support for people to maintain independence for as long as possible in their home or community.

ii. Telecare/Telehealth services will be sustained at appropriate levels as far as resources allow – currently the provision in Argyll & Bute relative to the total population aged 75+ appears to compare favourably with the rest of Scotland, in line with a significantly higher than average proportion of older persons.

iii. There is an unmet need from over 2% of the older population (around 600 households over 65) in Argyll & Bute for specialist forms of support, including regular contact with social services, health or other caring organisations. Mid Argyll has the highest requirement for home care (3% of the older population).

iv. The main services required across Argyll & Bute are Occupational Therapy and Physiotherapy; Care & Repair; and other voluntary organisations. Use of these services will be closely monitored to ensure a good understanding of the demand; what unmet needs persist; and the most sustainable model to meet these needs. In principle, these services will be sustained and, if possible, enhanced.

v. There is a gap in relation to information and advice on available housing options for older people, with 10% of those who would like or need to
move citing lack of information as the main reason for not moving. Both this LHS and the H&SCP Strategic Plan will aim to include the development of a housing options approach for older people and highlight the need for support through informal networks of family and friends, alongside provision of high quality information and advice service at a local level. We will also explore the potential for the development of a One Stop Shop approach. Those who want/need to move are most likely to be under 75, suggesting that moves are considered and undertaken at an earlier age. Processes therefore will be implemented to develop specific information, advice and support to those approaching older age (65 to 75 years) to ensure appropriate solutions are planned for rather than reactive.

vi. All RSL housing support services provide support during office hours and at weekends, but only one provider currently delivers support overnight, during the evening, and out of hours emergency. Partners should consider the feasibility of monitoring demand for out-of-hours services and if possible evaluating the cost benefit of delivery of these services over, say, provision of specialist accommodation.

vii. Recruitment of home care staff continues to be challenging across Argyll & Bute, particularly in rural localities. The Council will strive to encourage all relevant agencies therefore to ensure through procurement procedures that salaries and terms and conditions are not affected to the extent that it prohibits recruitment, or quality of care and retention of staff.

viii. Persons with Learning Disabilities constitute a small but significant client group with a degree of unmet need. This could be delivered via “core & cluster” housing model and enhanced levels of personal support in existing stock. Liaison with RSLs in order to assess the potential for reconfiguration of existing units for this purpose will be carried out and any specific needs will be identified early in the SHIP process when new build proposals are being developed. The early involvement of specialist support providers for complex conditions like autism could also possibly prevent some individuals being placed out of area.

ix. The needs of disabled children and younger adults are implicitly included in the assessments and strategic proposals outlined throughout this chapter, particularly in respect of wheelchair and supported accommodation; adaptations; and care and support services; however these will be monitored and reviewed, and further investigation of specific requirements for these groups will be carried out jointly by Housing and the Health & Social Care Partnership, over the life of this LHS.
e) Planning for Specialist Provision

e.1 Planning is crucially influenced by the HNDA and the LHS Supply Targets; and the LDP will continue to reflect the need for site allocations, including any specific requirements for specialist provision, as directed through this framework. Historically, planning powers have been utilised on occasion to allocate land specifically for specialist provision, for example in the case of the progressive care centre on Mull, and where a need is identified this remains one potential measure to facilitate such provision.

e.2 The majority of older people in Argyll & Bute will not move or will choose to meet their needs in the private market by moving to smaller/more manageable accommodation or to be closer to family to receive support. This is particularly true of the more affluent owner occupiers who are likely to have sufficient equity in their existing homes to meet their need in the private market. However, suitable, appealing homes for those wishing to downsize are in limited supply and new supply in the private market is unlikely to directly address the needs of older people without intervention, rather it will develop mainly to meet the need of family households and first time buyers. Overall there are a limited range of available options within the owner occupied and private rented sectors. Promotion of development in planning terms rests with the local authority, however, delivery no longer does. Given this and that most new housing is likely to be delivered on private developments in the longer term, it is recommended that the use of planning policy should be explored to encourage the provision of homes suitable for older households as part of new build developments. Clearly there will be challenges in developing and implementing such a policy as the provision, particularly of bungalows, is an inefficient use of available development land and may reduce the number of homes delivered overall.

e.3 The vast majority of new housing delivery and therefore new housing for older people in the area will likely be in the form of private development and we will need to ensure that new provision is of a good standard and design. Developers of new build schemes will be encouraged to consider development to the criteria in the Lifetimes Homes Standard/proposed Category 2 in the proposed Housing Standards across all tenures given that the retrofitting and subsequent removal of aids and adaptations in existing homes is often not cost effective.

e.4 Site Provision – Gypsy/Travellers and Travelling Show People

This relates to either permanent or temporary (transit) sites and pitches, for caravans and mobile homes, with communal facilities, which may be required to address the accommodation needs of Gypsy/Travellers and/or Travelling Show People. This will include sites suited for residential and yard storage/maintenance areas, as well as ensuring appropriate access to the sites. The primary sites are likely to be “official” public sector provision, but could also
include private sites and parks. It should be noted that an increasing proportion of Gypsy/Travellers in Argyll and Bute do seek permanent housing in mainstream “bricks and mortar” homes which are delivered and accessed through standard channels and procedures. Gypsy/Travellers also require similar access to a range of public services as do the rest of the resident population, including health and education. They may also require additional care and support and in Argyll and Bute this is co-ordinated through the work of two dedicated outreach nurses with a remit for this client group. Further specialised support services are delivered by the national organisation MECCOP, with a local base in the Oban area.

e.5 This provision is primarily aimed at those defining themselves as Gypsy/Travellers. This is not a homogenous group but it is now recognised as a distinct ethnic sector of the population. Travelling Show People are not an ethnic minority and do not seek this status, however they do have a distinctive cultural and historic identity.

e.6 According to the 2011 census there were 96 Gypsy/Travellers living throughout Argyll and Bute, which is just 2% of the Scottish total. This indicates a population increase in Argyll and Bute of 81% since 2009 (compared to over 98% increase in Scotland as a whole).

e.7 There are 3 official sites in Argyll & Bute, at Torlochan (Dunoon), Dunchlogan (Lochgilphead) and Ledaig (north of Oban, near Benderloch). These 3 sites were formally owned by the Council but are now owned and managed by ACHA following the transfer of all Council housing in November 2006. The sites provide 30 pitches in total which is currently the fourth highest number of pitches offered by any local authority and twice as much as the Scottish average. Furthermore, rent in 2015 for all three sites was charged at £42.13 per week which is substantially below the Scottish average of £62 per week. The capacity at Dunchlogan, Lochgilphead, has been reduced by 1 unit due to the provision of a community/play portakabin; and the site at Torlochan, Dunoon has been unoccupied for two years. Given the low demand in general, and for this site in particular, the future use of Torlochan site is being considered by ACHA, the Council and the Scottish Government and service users will be fully consulted on proposals.

e.8 There is no evidence that privately owned sites are used extensively or regularly by Gypsy/Travellers within this authority and there are none exclusively provided for this client group. The Council Housing Services conducted a survey of private sites in 2015 across Argyll and Bute and the results conclusively indicated that usage is minimal or nil. Unauthorised, temporary encampments are however an occasional occurrence, with the highest concentration, anecdotally, being in laybys around the shores of Loch Lomond while camps have also been noted recently, for instance, in the Toward area of the Cowal peninsula, on an irregular and short-term basis. The council operates a policy on the management of unauthorised camping,
in line with national guidelines and legislation, and will continue to address this as and when such encampments do occur.

e.9 Travelling Show People are a distinct community from Gypsy/Travellers, and may have different needs. Show People require permanent sites for accommodation and storage and maintenance of equipment. Currently there is no site provision exclusively for Travelling Show People in Argyll and Bute and in response to specific consultation in December 2015 the Showmen’s Guild confirmed that there remains no need at present. The situation will continue to be monitored throughout the duration of the LHS.

e.10 **Strategic Proposals for Gypsy/Travellers and Travelling Show People**

There is no evidence of unmet need on the official Gypsy/Traveller sites or for any additional sites or pitches elsewhere within the authority. Unauthorised camping is not particularly prevalent or problematic, and there is no demand for transit sites or interim stopping places to be made available on a regular or full-time basis. There are currently therefore no requirements to allocate additional land for new sites or pitches. Access roads and infrastructure for existing sites however should be assessed as fit for purpose and upgraded as necessary. Gypsy/Travellers expressing an aspiration for private sites will be directed to advice and assistance on the planning system via the PAS (Planning Aid for Scotland) website at [http://pas.org.uk/news/recognition-of-unique-gypsytraveller-culture/](http://pas.org.uk/news/recognition-of-unique-gypsytraveller-culture/), and this information will be made easily accessible on both the council and ACHA websites.

e.11 There is also a need to ensure that the existing sites meet the proposed standards set out in the latest national guidance, “Improving Gypsy/Traveller Sites: Guidance on minimum site standards, and site tenants’ core rights and responsibilities”, (Scottish Government, May 2015) and that adequate communal facilities, infrastructure and access are maintained. The guidance also introduced core rights and responsibilities for site tenants and ACHA has already begun to implement this approach for their tenants. An annual satisfaction survey and consultation with Gypsy/Travellers is carried out on site and findings have been consistently positive. Any pertinent issues raised will be reviewed and addressed as far as available resources allow. In addition, consideration will be given to supporting residents to secure resources to develop facilities such as play areas within existing sites. The Council will strive to encourage care and support needs for these client groups to be sustained at least at current levels, in particular as delivered by MECCOP and the Outreach Nurses.
5.4 Housing and the Integrated Health and Social Care Partnership

5.4.1 The Argyll and Bute Housing & Social Care Partnership was established in April 2015, bringing together local health services and adult social care services, among others. Integration is designed to improve strategic planning, strengthen cross-sectoral links, use resources more flexibly to better meet need, and to shift the balance of care towards prevention and community-based settings. At a national level, there are 9 Health and Wellbeing Outcomes which underpin the integration agenda, and Outcome 2, in particular, is crucial for the LHS: “People, including those with disabilities or long term conditions, or who are frail, are able to live, as far as reasonably practicable, independently and at home or in a homely setting in their community”.

5.4.2 In April 2016 the Argyll & Bute partnership issued a detailed Joint Strategic Plan 2016/17 – 2020/2, which sets out a joint vision for the future “to lead long, healthy and independent lives”. This includes a Housing Contribution Statement, and the Housing Sector is acknowledged as a key partner in this process. A primary aim over the life of this LHS will be to consolidate and maximise joint strategic planning and service delivery across housing, health and social care.

5.4.3 The H&SCP has established 8 localities within the authority area, which align fairly closely with the 9 HMAs and over the next five years there will a concerted effort to align the HNDA process with the Joint Strategic Needs Assessment for health and social care. Further specific actions and targets will emerge as the integration agenda moves forward and Housing’s role is better understood. As a starting point, representation across local and authority-wide planning bodies and fora will be confirmed and an awareness-raising programme for partners will be instigated.
5.5 **LHS Outcome Three: Key Actions and Targets**

The requirement for specialist provision will be met by:

- Improving awareness of, and enabling access to, housing options services for people with particular housing needs
- Continuing to deliver an effective Care & Repair service
- Promoting a housing strategy that prioritizes housing and support activity for those with an assessed need for specialist provision
- Working together to consider alternative uses of existing stock to suit different client groups
- Monitoring and encouraging regular engagement with equalities groups, including Gypsy/Travelers, to inform service improvement

<table>
<thead>
<tr>
<th>Key Targets</th>
</tr>
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<tbody>
<tr>
<td>At least 10% of affordable new builds should comprise some form of specialist provision</td>
</tr>
<tr>
<td>100% of affordable new builds should be built to life-time standards for varying needs</td>
</tr>
<tr>
<td>Identified needs for adaptations to existing homes should be addressed within the life of the strategy</td>
</tr>
<tr>
<td>The total stock of specialist housing in the RSL sector will be increased</td>
</tr>
<tr>
<td>The percentage of elderly &amp; disabled persons receiving a positive outcome via PREVENT1 assistance will be sustained or increased above the baseline</td>
</tr>
<tr>
<td>Official Gypsy/Traveler sites will meet the recommended national standards</td>
</tr>
<tr>
<td>Levels of Gypsy/Traveler satisfaction with sites &amp; services will be sustained or increased</td>
</tr>
<tr>
<td>Further research will be undertaken on specific equalities groups as required, including any particular needs of disabled children and younger adults, to enhance the evidence base and inform future updates of the HNDA</td>
</tr>
</tbody>
</table>

The detailed Action Plan for Outcome Three is set out in the annex to this strategy.
6. LHS OUTCOME FOUR:
Communities are regenerated by improving housing quality, condition & energy efficiency

6.0 Introduction
6.1 Housing Quality and Fuel Poverty: Progress 2011-2016
6.2 The Private Rented Sector
6.3 Fuel Poverty and Energy Efficiency
6.4 Climate Change
6.5 Maximising Available Resources
6.6 Scottish Housing Quality Standard - Social Sector
6.7 Energy Efficiency Standards
6.8 The Council’s Scheme of Assistance
6.9 Town Centre and Rural Settlement Sustainability
6.10 Key Issues, Actions & Targets

LHS Outcome 4: Strategic Objectives

- Improved Private Rented Sector
- Fuel Poverty reduced
- Greenhouse Gas emissions reduced
- Improved energy efficiency across all tenures
- Stock condition in town centres and rural settlements improved
- Home Owners more aware of responsibilities & rights in respect of their properties

6.0 Introduction

This chapter focuses on the quality and condition of housing stock, across all tenures, and how this will contribute to the regeneration and sustainability of local communities. It also provides an overview of the Private Rented Sector and how this will be improved; standards in the social rented sector; and identifies the key issues in relation to tackling fuel poverty and addressing the wider climate change agenda.
6.1 Housing Quality and Fuel Poverty: Progress with LHS 2011-2016

The implementation of the 2011-2016 LHS focused on the aim of improving housing quality and reducing fuel poverty in Argyll & Bute by delivering the following objectives:

- Developing partnerships to improve energy efficiency standards - the establishment of an active Energy Efficiency Forum contributed to the effective delivery of the Home Energy Efficiency Programme Scotland: Area Based Schemes (HEEPS: ASB). This programme successfully delivered over £6m of investment in energy efficiency measures, assisting more than 1,600 households up to March 2016. The Council created a dedicated Housing Officer post to co-ordinate this work and there has been a more robust management and monitoring process as a result. In addition, multi-service, local, Area Property Action Groups (APAGs) have also been established.

- Scottish Housing Quality Standard (SHQS) - The Scottish Government set a target for all social rented homes to meet this standard by April 2016. Of the four main RSLs operating locally, three had achieved at least 95% compliance by 2015, and one had brought 77% of its stock up to the standard in 2016. Overall, only a small number of technically exempt properties remain to be treated. The focus will now be on the introduction of the Energy Efficiency Standard for Social Housing (EESSH) and the Regulation of Energy Efficiency Standards in the Private Sector (REEPS).

- The Council is committed to promoting access to services which provide tailored information and advice on energy efficiency, fuel poverty and renewable energy. For example, there are more than 25 services related to these on ABAN (Argyll & Bute Advice Network) which customers can access on line. The local energy advice agency, Alienergy, helped over 8,000 individuals in 2014/15 alone; while the national body Home Energy Scotland (HES) helped over 1,100 individuals in this authority in the same year. Furthermore, the Council has also helped to raise awareness of common repairs issues and provided assistance to owners and landlords in mixed tenure schemes. All local RSLs are also now involved in delivering factoring services with a notable increase in the number of common repairs funded and initiated by owners: 38% increase in owners involved in common repairs and 74 grants awarded for common repairs in 2014/15 for instance. The Council’s Welfare Rights team have also made a major contribution, generating over £12.3m in benefits for local households over the last five years.

- There have also been a number of initiatives which have focused on improving sub-standard housing, including the Historic Scotland Conservation Area Regeneration Scheme (CARS). This provides grant funding to tackle property issues in the historic core of towns, bringing old buildings back in to use and repairing others for the benefit of the community. Within Argyll & Bute, three areas have been allocated funding: Campbeltown
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(3 flats and 2 residential units have been completed – see below), Rothesay and Inveraray. More widely, a range of energy efficiency improvements were completed to 280 homes in 2014/15 alone.

A Campbeltown Townscape Heritage Initiative (THI) project – this property lay vacant for over 20 years and was threatened with demolition. Now fully restored and brought back into use.

6.2 The Private Rented Sector (PRS)

6.2.1 There are over 5,000 properties available for private rental within Argyll and Bute, as detailed in the following table.

<table>
<thead>
<tr>
<th>HMA</th>
<th>Private Rented Units</th>
<th>Total Number of Households (all tenures)</th>
<th>PR as % of Local Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bute</td>
<td>471</td>
<td>3,387</td>
<td>13.9%</td>
</tr>
<tr>
<td>Coll &amp; Tiree</td>
<td>47</td>
<td>403</td>
<td>11.6%</td>
</tr>
<tr>
<td>Cowal</td>
<td>856</td>
<td>7,139</td>
<td>11.9%</td>
</tr>
<tr>
<td>Helensburgh &amp; Lomond</td>
<td>1,345</td>
<td>10,811</td>
<td>12.4%</td>
</tr>
<tr>
<td>Islay Jura Colonsay</td>
<td>226</td>
<td>1,646</td>
<td>13.7%</td>
</tr>
<tr>
<td>Kintyre</td>
<td>346</td>
<td>3,469</td>
<td>9.9%</td>
</tr>
<tr>
<td>Lorn</td>
<td>931</td>
<td>7,160</td>
<td>13.0%</td>
</tr>
<tr>
<td>Mid Argyll</td>
<td>574</td>
<td>4,759</td>
<td>12.0%</td>
</tr>
<tr>
<td>Mull &amp; Iona</td>
<td>232</td>
<td>1,351</td>
<td>17.1%</td>
</tr>
<tr>
<td>Argyll &amp; Bute</td>
<td>5,028</td>
<td>40,125</td>
<td>12.5%</td>
</tr>
<tr>
<td>Scotland</td>
<td>263,459</td>
<td>2,372,777</td>
<td>11.1%</td>
</tr>
</tbody>
</table>

Source: Scotland’s Census 2011 & Council PLR 2015
6.2.2 With over 12% of all local households living in the sector, private renting plays an instrumental role in meeting housing need in Argyll & Bute. The size and influence of the sector varies from less than 10% in Kintyre to over 17% on Mull. The sector predominantly provides smaller accommodation (62% are 1 or 2 bedroom properties) with 44% comprising flats and 56% being houses. The Council carried out extensive research into the PRS in preparation for this LHS and consulted widely with tenants, landlords, letting agents and other key stakeholders (to supplement the minimal coverage in the national SHCS). The key findings in respect of this tenure are summarised below.

6.2.3 Private Sector Tenants - The population in private rented accommodation is focused on single people (46%) and all-adult households (29%); with a fifth of all households aged over 65; while 27% have a long term illness or disability. Almost half of tenants (44%) are not economically active, although 42% are in full time work; and 33% claiming benefits (25% of PRS tenants claim Local Housing Allowance compared to an estimated 71% in RSL sector); and 59% earn less than £25k per annum. Despite, the low income profile in the sector, there is evidence of limited benefit up-take which is likely to exacerbate housing affordability problems. There is strong evidence that the sector accommodates a significant proportion of households whose housing options are otherwise limited. 60% see the PRS as a second or only option, and over 40% of current tenants would like or need to move home in the short term.

6.2.4 Private Sector Landlords - The majority (81%) of private landlords have a single property to let and almost 50% are letting by default as “accidental landlords” who cannot currently sell their property. While only 9% define themselves a landlord by profession, 77% of tenants are satisfied with the way their landlord manages their tenancy. 31% of landlords use an agent. However 25% of landlords are planning to leave the sector within 5 years. Whilst demand for private rented accommodation is locally strong (85% of landlords report “no problems finding tenants”); there is evidence of a low commercial rate of return in sector, which may be linked to the structure of local incomes particularly in rural areas. 23% of landlords who want to leave the sector are motivated by a poor return on investment.

6.2.5 PRS Issues - There are clearly very different perceptions regarding the condition and quality of the housing stock from a landlord and tenant perspective. 53% of PRS homes need improvement according to tenants (central heating, insulation & double glazing were key issues) and 43% of tenants recorded major disrepair problems, particularly due to dampness and condensation. However, landlord intelligence on property disrepair tends to be based on an infrequent and ad-hoc approach to maintenance inspections. Overall, it is estimated that around two thirds of PR homes need urgent

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10 The full report “Argyll & Bute: Research Into the Private Rented Sector”, September 2013, Arneil Johnson is available at www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0
repairs. Fuel poverty is a problem, with 52% of PRS tenants being fuel poor. 21% of homeless applicants are in, or come from, the PRS. Nevertheless, satisfaction in the sector is generally very high: 75% of tenants are very or fairly satisfied with their home; while 13% are neutral; and only 11% are fairly or very dissatisfied with their home.

6.2.6 According to the council’s extensive PRS research, the local profile of the sector and key issues vary geographically:

a) Cowal & Bute PRS Headlines
- Growth in number of ‘reluctant’ landlords who are operating in the market and are renting property out of necessity given the barriers to selling houses in the current market. There is also growth in the number of landlords with small portfolios who are purchasing property fuelled by house price deflation and limited competition from first time buyers;
- The lettings agency sector is seen as an important resource for these landlords, providing education, advice and playing a keen role in supporting the Council to enforce regulations;
- Evidence that welfare reform is already having an impact on the affordability of PRS accommodation. Tenants are seeking to downsize but are experiencing shortfalls in the provision of one and two bedroom properties;
- Some evidence that the value of local rents is being driven down by tenants who are negotiating rental terms with landlords;
- Age and construction type of dwellings is a factor in the condition and energy efficiency profile of PRS dwellings locally. The diminishing rate of return in the sector will exacerbate the ability of landlords to support investment in their portfolios.

b) Helensburgh & Lomond PRS Headlines
- Evidence that an oversupply of accommodation is emerging in the local sector with landlords facing longer void periods and finding it more challenging to source tenants;
- Some evidence that the value of local rents is being driven down by tenants who are negotiating rental terms with landlords. This is exacerbated by diminishing demand from family households and the implementation of welfare reform;
- Despite the evidence of emerging over-supply in the Helensburgh area, stakeholders were confident that landlords and letting agents in the area would continue to restrict access to available accommodation to those in receipt of welfare benefits. Targeted activity to address local social perceptions of the ‘benefits population’ may improve the accessibility of supply to those in need and help to arrest the decline of the sector should surpluses in vacant properties emerge.
c) Mid Argyll, Kintyre & Islay PRS Headlines
- Concerns that an oversupply of accommodation may emerge in the Campbeltown area linked to poor property condition and low rental yields. This is in contrast to an undersupply of accommodation across the wider Kintyre area;
- Suggestion that the affordability of local rents is heavily linked to benefit eligibility and that the impending impact of welfare reform is likely to have a dramatic impact on the profitability of the sector. Poor rental yields will only exacerbate the inability of landlords to invest in property condition creating further quality issues and potential empty units;
- Evidence that landlords are willing to ‘flip’ their rental accommodation to holiday accommodation if this proves a more profitable business model.

d) Lorn PRS Headlines
- There has been a growth in the local sector associated with an increasing number of reluctant landlords who cannot sell their properties. These increases in supply have been balanced by enhanced demand from households who cannot currently gain access to home ownership. The net position is that demand for private rented accommodation in the Oban area remains strong; although the growth of the market and associated increase in competition between landlords has stimulated some improvement in the quality of accommodation;
- There is increasing demand for smaller units particularly in the context of welfare reform. However, these properties provide the lowest rental yield and least financial incentive to property investors. There is on-going unmet demand for shared accommodation options in the area;
- Some evidence that the value of local rents is being influenced by tenants who are more willing to negotiate rental terms with landlords. This is a new phenomenon;
- Although there is no evidence of limited availability of Buy to Let mortgages, there is recent evidence of both landlords and lenders placing conditions on the provision of financial products that preclude letting the property to households in receipt of welfare benefits.

6.2.7 Powers and Products Available to aid PRS Tenants and Landlords

The primary channel for private tenants seeking to force landlords to carry out necessary repair work (i.e. to meet the statutory Repairing Standard) is through the national Private Rented Housing Panel (PRHP) framework. The PRHP can enforce Repairing Standard Orders on landlords and failure to comply would be a criminal offence. Additionally, the Panel can issue Rent Relief Orders which can reduce the amount of rent payable by as much as 90%. The main legal powers directly available to the Council and Housing Services include:

i. discretionary powers to serve demolition orders on individual houses that are Below Tolerable Standard (BTS) or closing orders if the BTS property
is in a block containing other housing, other property which is not housing, or listed buildings. This prevents occupation and requires the property to be brought up to standard or demolished; however it is open to abuse as a means to avoid council tax and may not incentivise positive outcomes.

ii. discretion ary powers to serve a works notice if a house is sub-standard (i.e. BTS, in serious disrepair, or in disrepair and likely to deteriorate). This requires owners to carry out specified works within a reasonable timescale; or the council can enforce this by carrying out the works and then recovering costs incurred from the owner (where possible) with interest and admin costs.

iii. Other potential powers such as designating Housing Renewal Areas and maintenance orders are not currently employed in this authority. These are further discussed later in this chapter.

6.2.8 Strategic priorities for the PRS – The LHS will continue to focus on improving the affordability, condition, and operation of the sector and further enhancing tenancy management. Private renting remains a major element of the local housing system and a significant tenure for local households in need, particularly where alternative options are often restricted; however, given a potential over-supply in certain areas, the requirement for increasing provision must be closely monitored and clearly evidenced. The provision of Mid Market Rental properties will be evaluated at a local settlement level (particularly in the more urban areas of Oban and Helensburgh), and only pursued where robust business cases can be supported.

6.2.9 Strategic measures already in place, or to be explored over the life of this strategy subject to availability of resources, include the following:

Current and Ongoing Actions

- the Rent Deposit Guarantee Scheme for PRS tenants threatened with homelessness;
- income maximisation & welfare rights services for private tenants;
- promoting energy efficiency savings in the PRS via HEEPABs and energy advice;
- exploring the feasibility of mid-market rent with investors & developers;
- targeting multi-disciplinary enforcement activity on disreputable landlords (i.e. housing, building control, environmental health & landlord registration – working via local Area Property Action Groups);
- encouraging consumers to make informed decisions on private renting through housing options advice.
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Actions to be explored over the life of the LHS
- promoting budgeting & financial management advice to private tenants;
- offering private landlords training & support on tenancy management, and promoting the benefits of professional accreditation via the Scottish Association of Landlords;
- enhancing partnerships between the Council, lettings agents and private landlords to identify and eradicate bad practice;
- promoting mediation services to landlords, tenants and owner;
- awareness raising of the repairing standard among landlords and tenants;
- developing owner associations and the use of property factors to encourage common repair;
- supporting landlords to develop & budget for long term maintenance plans;
- encouraging responsible ownership in areas of poor condition;
- continuing to promote the 'Renting Scotland' website and encouraging use of best practice materials;
- assisting tenants to access tenancy sustainment services & promoting these to landlords; and
- working in partnership with private landlords to streamline LHA payments.

6.3 Fuel Poverty and Energy Efficiency

6.3.1 Fuel Poverty remains a priority issue throughout Argyll & Bute, with 40% of dwellings defined as fuel poor, compared to the national average of 36% (Scottish House Condition Survey, 2012-14). The Scottish Government's original national target (set in 2002) was to ensure that by November 2016, so far as is reasonably practicable, people in Scotland are not living in fuel poverty. However, in July 2016, the Scottish Government conceded that this target was unrealistic and unachievable; and a national working group is due to issue revised targets and definitions of fuel poverty later in 2016.

6.3.2 Section 95 of the Housing (Scotland) Act 2001 defined a household as being fuel poor if it is living in a home which cannot be kept warm at a reasonable cost. The Scottish Fuel Poverty Statement of 2002 refined this definition to determine a household is in fuel poverty if, in order to maintain a satisfactory heating regime\(^\text{11}\), it would be required to spend more than 10% of its income (including Housing Benefit and Income Support for Mortgage Interest) on all household fuel use. “Extreme fuel poverty” occurs when a household is required to spend more than 20% of its income on fuel costs.

\(^{11}\) A “satisfactory heating regime” means achieving a household temperature of 21°C in the living room and 18°C in all other rooms for a period of 9 hours in every 24 during weekdays (or 16 in 24 at weekends) with two hours being in the morning and 7 hours in the evening; and for elderly and disabled households, a temperature of 23°C in the living room and 18°C in all other rooms for 16 hours in every 24.
6.3.3 There are three critical factors underlying fuel poverty as indicated in Figure 6.1 below; and to tackle fuel poverty households essentially need to be more energy efficient, maintain low energy bills, and attain higher levels of household income.

**Figure 6.1: The Main Causes of Fuel Poverty**

- Energy Inefficient Households
- High Energy Bills
- Low Household Incomes

6.3.4 At a local level, fuel poverty is consistently worse across Argyll and Bute than in Scotland as a whole, while *extreme* fuel poverty is 4% higher in this authority (14% compared to 10% nationally). There is a slightly higher incidence of fuel poverty in the owner occupied sector in Argyll and Bute (38%) compared to the social rented sector (37%); and this compares to national figures of 33% for the owner occupied sector and 38% in the RSL sector. Extreme fuel poverty is also significantly higher in the owner occupied sector (16%) than in the social rented sector (6%). The following table summarises the most recent findings on fuel poverty, as recorded in the Scottish House Condition Survey (SHCS) published in 2016.

**TABLE 6.2: Fuel Poverty by Dwelling Characteristics**

<table>
<thead>
<tr>
<th>Fuel Poverty</th>
<th>% of LA</th>
<th>Pre-1945</th>
<th>Post 1945</th>
<th>House</th>
<th>Flat</th>
<th>1 or 2</th>
<th>3+</th>
</tr>
</thead>
<tbody>
<tr>
<td>A&amp;B</td>
<td>40%</td>
<td>39%</td>
<td>41%</td>
<td>41%</td>
<td>39%</td>
<td>42%</td>
<td>39%</td>
</tr>
<tr>
<td>Scotland</td>
<td>35%</td>
<td>42%</td>
<td>32%</td>
<td>37%</td>
<td>32%</td>
<td>34%</td>
<td>36%</td>
</tr>
<tr>
<td>Extreme Fuel Poverty</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A&amp;B</td>
<td>14%</td>
<td>17%</td>
<td>12%</td>
<td>16%</td>
<td>11%</td>
<td>10%</td>
<td>19%</td>
</tr>
<tr>
<td>Scotland</td>
<td>10%</td>
<td>13%</td>
<td>8%</td>
<td>11%</td>
<td>7%</td>
<td>8%</td>
<td>11%</td>
</tr>
</tbody>
</table>

*Source: SHCS- LA Analysis, 2012-14*

6.3.5 Figure 6.2 overleaf indicates the recent trend for fuel poverty in Argyll and Bute according to the national SHCS (which involves a three-year rolling programme of dwellings surveys correlated with a profile of households in the occupied properties). Evidently, fuel poverty has actually increased significantly over the last 10 years, despite the range of activities and targeted interventions introduced to tackle this issue. This is primarily due to external drivers, out with the control of the local authority and its partners.
6.3.6 In terms of households, over half of pensioners in Argyll and Bute (54%) are in fuel poverty and 22% are in extreme fuel poverty; while a quarter of all families would also be in fuel poverty and 8% are in extreme fuel poverty. Again, in every case these levels are higher than the Scottish figures.

Table 6.3: % of Fuel Poor Households, Argyll & Bute

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Argyll &amp; Bute</th>
<th>Families</th>
<th>Pensioners</th>
<th>Adult Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fuel Poverty (%)</td>
<td>25%</td>
<td>54%</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>Extreme FP (%)</td>
<td>8%</td>
<td>22%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

Source: SHCS- LA Analysis, 2012-14

6.3.7 More detailed local research\(^\text{12}\) suggests that generally levels of fuel poverty in this authority are actually even higher than the national SHCS estimates, and there are also significant variations across areas, with much higher levels of fuel poverty being evidenced on the islands for instance. Fuel poverty can affect anyone at any time, and it is in a constant state of flux; and is exacerbated by a number of factors affecting properties and households in Argyll & Bute, including:

- 11% of Argyll & Bute’s housing stock is in serious disrepair;
- 3% of dwellings in Argyll & Bute are Below Tolerable Standard; including 8% of flats; 5% of owner occupiers; & 4% of pensioner households;

\(^\text{12}\) Atlantic Islands Local House Condition Surveys, David Adamson Ltd., 2015
Only 92% of Argyll & Bute dwellings have full central heating compared to 96% in Scotland;
42% of Argyll & Bute households are off the gas grid compared to only 16% in Scotland;
38% of dwellings in Argyll & Bute were built before 1945;
In certain locations – particularly the smaller island communities - up to two thirds of dwellings are deemed sub-standard; and
75.6% of single pensioners in the Atlantic Islands are fuel poor

6.3.8 The following map illustrates relative levels of fuel poverty across Argyll and Bute, based on national Home Analytics data in 2015. This indicates that the majority of Argyll and Bute falls within the highest fuel poverty bandings; and there is a 39 – 58% probability that local households will be affected.
6.3.9 Key local issues include:

- **Living in an energy inefficient property.** There are high levels of pre-1919, stone-built houses in the area which lack energy efficiency measures (such as insulation) which makes them extremely hard to heat and therefore are associated with high fuel bills.

- **High Fuel Costs.** These are typically associated with Argyll and Bute due to approximately 42% of the area off the gas grid. This leads to greater dependence on more expensive heating measures such as electricity, or more unpredictable fuel types such as heating oil being utilised. Both are more expensive than the cheaper gas alternative.

- **Low Income Levels.** Argyll and Bute suffers from a preponderance of low paid, seasonal jobs as it is a tourist location. This means that there is less disposable income for households and can mean that in extreme circumstances households are forced to choose to “heat or eat” – outlining the effect which low wages can have on fuel poverty.

- **Climate.** The weather in Argyll and Bute also plays a large role in fuel poverty, with a colder climate and harsh winds/rainfall having a detrimental effect on properties. The colder climate has a direct link to higher heating requirements, which exacerbates levels of fuel poverty.

- **Ageing Population.** An ageing population will also influence fuel poverty due to the increased time spent in their home on a daily basis; coupled with the warmer conditions required to make them comfortable and a common reluctance to install energy efficiency measures such as internal wall insulation and loft and cavity wall insulation due to the perceived intrusive upheaval of the work. Pensioners are also generally on a lower income and exhibit a lack of willingness to switch energy suppliers (partly due to the unfamiliar and/or complex nature of online transactions) which leads to higher levels of fuel poverty. Given that Argyll and Bute has an ageing population, this will inevitably lead to higher levels of fuel poverty.

- **Islands Areas.** The Island areas associated with Argyll and Bute all demonstrate relatively high levels of fuel poverty, due to the off-gas grid nature and inefficient construction types of the properties. This is further exacerbated by difficulties in engaging local contractors from a limited pool of qualified operators for energy efficiency improvements, or excessive costs in transporting external contractors. The nature of rural fuel poverty means that fuel poor households are scattered amongst communities; consequently fuel poor and affluent households can be close neighbours; while co-ordinating services to alleviate the issue in the more remote and isolated locations will usually incur higher costs and face greater complexity (e.g. transport and infrastructure).
Health. The health of a householder can impact on fuel poverty; and conversely poor health can be a direct result of fuel poverty. Poor health often implies that there is a requirement for a lengthier heating regime (in order to feel more comfortable) resulting in high fuel bills. Furthermore, if a household is under heated, this can lead to condensation issues which have the potential to exacerbate existing health problems such as cardiovascular and respiratory conditions.

6.4 Climate Change

6.4.1 The Climate Change (Scotland) Act 2009 aims to achieve a 42% reduction in greenhouse gas emissions by 2020, and 80% by 2050, based on 1990 figures. As approximately 25% of greenhouse gas emissions are associated with the residential sector, there is a clear link between poor energy efficiency of housing stock; a lack of behavioural energy awareness such as the utilisation of energy; and increased levels of greenhouse gas emissions. Ensuring that a property is more energy efficient (by for example, insulating the fabric of the building; changing to a more efficient, cheaper energy system; or installing a domestic renewable technology such as Solar Thermal Panels) means that the household will be warmer (relieving fuel poverty) and consequently this will reduce carbon emissions with less leaked energy from the household.

6.4.2 The condition of a property can have a detrimental effect on climate change due to heat and energy losses from poor housing stock. Housing with little or no loft insulation loses 25% of the heat from the roof; little or no underfloor insulation can result in up to 15% loss of heat via the floors; poor, single glazed windows can contribute up to a 15% heat loss – with drafts accounting for up to 10% of heat losses; and little or no insulation on the walls of the property contributing up to 35% of heat loss. This will impact significantly on climate change due to the loss of heat escaping dwellings and the waste of additional resources required to keep the property warm – such as oil; gas; coal and electricity.

6.4.3 The SHCS indicated that 3% of Argyll and Bute’s housing stock is Below Tolerable Standard (BTS); and that approximately 50% of dwellings are failing the Scottish Housing Quality Standard (SHQS) energy efficiency measures (65% fail the overall SHQS compared to only 50% in Scotland as a whole); while overall 10% of the stock in Argyll and Bute has a poor energy efficiency rating of F or G, compared to only 4% nationally. All of this highlights the generally poor, energy-inefficient stock in the area. There are high levels of pre–1919 solid wall properties which have issues such as a lack of insulation, condensation and dampness. Energy efficiency improvements are often expensive for these properties and with a proportion of these properties also being “listed buildings”, scope for energy efficiency improvements can be quite restricted. There are also high levels of hard-to-treat cavity wall properties which, by nature, are difficult to provide with energy efficiency...
improvements. Traditional building components and characteristics, such as the size of gutters and downpipes or the performance of wall construction in preventing penetrating damp, will also be affected by the results of climate change such as heavy and sudden rainfall, high winds and increased stormy weather, particularly on an ageing dwelling stock.

6.4.4 Climate change is expected to influence warmer, wetter weather in Scotland, resulting in more irregular and harsher weather conditions. This will have an adverse effect on housing through increased levels of condensation, damp and mould being prevalent. The increased levels of unwanted moisture in housing could also be exacerbated by an increase in people remaining indoors due to poor weather conditions, and consequently there could be a behavioural shift towards a lengthier heating regime – meaning that ultimately there could be higher fuel bills and increased levels of fuel poverty, creating a cycle or spiral of continuous decline in conditions. There are also clear health-related implications linked with living in a damp home, which will contribute to this ongoing cycle. More widely, the change in weather can also lead to a rise in fuel prices – due to depleting natural resources – which can adversely affect householders.

6.5 Maximising Available Resources – the strategic response to the challenge of fuel poverty, energy efficiency and climate change

Despite the problematic nature of much of the housing stock in Argyll and Bute, there are nevertheless a number of energy efficiency improvements which are already proving effective or which could be explored further; and the key mechanisms and programmes which will continue to be deployed over the life of this LHS to address the issues and priorities outlined above are summarised in the following paragraphs. Building on successes introduced during the previous LHS, and effective services which Argyll and Bute currently offer, the council and its partners will aim to ensure that the fabric of the dwelling stock is sufficiently robust to withstand the worst effects of climate change, with the most appropriate and cost effective energy efficiency solutions being utilised to minimise fuel poverty. The council will build on the detailed evidence base established through its Local House Condition Surveys, and in particular will continue to utilise the Energy Saving Trust Home Analytics tool which provides valuable data and analysis on local and national housing stock to help target retrofit activity. As this source includes fuel poverty indicators down to address level, it will aid in the effective targeting of private sector properties which are most vulnerable. Current estimates from this source suggest that there is a 42% probability that private rented properties in this authority are in fuel poverty – amounting potentially to 2,873 out of 6,840 properties. In comparison, there is a 44% probability of fuel poverty in the owner occupied sector, potentially 14,795 properties. (NB. It should be noted that Home Analytics is based on modelled data, and there are therefore certain caveats and assumptions regarding the methodology and use of this source.)
6.5.1 **Home Energy Efficiency Programmes for Scotland: Area Based Schemes (HEEPS:ABS)**

Funding for the national HEEPS: ABS initiative is awarded by the Scottish Government and administered by local authorities; and can be utilised to provide eligible owner occupiers and private rented householders with support for the installation of energy efficiency measures that will have a lasting effect on their property. The funding is also available to owners with a common repairing obligation with a Registered Social Landlord in cases where owner occupied/private rented households are “blocking” potential energy efficiency works from going ahead (in mixed tenure blocks for instance). The programme focuses on the installation of insulation measures such as:

- Solid Wall Insulation (Internal and External)
- Cavity Wall Insulation
- Loft Insulation (Virgin and Top-Up)
- Underfloor Insulation
- Draught Proofing

In 2015/16 this authority’s HEEPS:ABS grant was £1,986,773 for energy efficiency improvements focusing on private households in Bute, Mull, Iona, Islay and Jura. Around 112 installs were delivered on the islands that year, plus a further 17 being rolled over into 2016/17. In addition, 66 ACHA properties received external or cavity wall insulation measures in areas of mixed tenure properties, to help progress activity for private owners who are required to contribute to the cost of works. The budget for 2016/17 was reduced to £1,174,967 in line with the overall reduction in national funding for the programme. This will support ongoing work on Mull, Iona, Islay and Jura as well as enabling work to commence on Tiree and Coll; and for specific SIMD datazones in Oban, Dunbeg, Taynuilt; Kilcreggan-Garelochhead; Lomond; Arrochar and Tarbet. By 2021/22, the aim is to have completed the programme across the whole of the local authority area. The HEEPS: ABS programme will bring lasting improvements to the housing stock in Argyll and Bute, ensuring that householders live in warmer, cheaper to heat homes, and resulting in decreased levels of fuel poverty. The scheme will also assist in the reduction of greenhouse gases, with increased household efficiencies leading to a reduction in the heating demand which decreases the volume of energy being used. As well as ensuring that the fabric of the building is fully insulated, the funding is also used to provide advice and support on how to deal with condensation, damp and mould problems which ensures that the householder is aware of practical measures to combat these issues and ultimately, it is hoped, this will promote a positive, behavioural shift in the general population.

6.5.2 **Scotland’s Energy Efficiency Programmes (SEEPs)**

SEEPs funding will succeed the HEEPS: ABS in Scotland and will be phased in by 2018. The overall aim is to provide a holistic approach, improving the
energy efficiency of both domestic and non-domestic properties; and will largely focus on insulation and innovative heating solutions. This funding will assist in the delivery of improvements to properties across Argyll and Bute, and has the potential to pilot innovative heating systems utilising affordable fuel – consequently decreasing fuel poverty in the area. Through targeting the fabric of the property, households in Argyll and Bute will expend less energy due to thermally efficient homes, which will lead to reductions in energy bills and large carbon savings – thus also helping to combat climate change.

6.5.3 These schemes will also attract added value via **Energy Company Obligation (ECO)** funding which provides additional funding for energy efficiency improvements to domestic properties across the UK. The funding is collated from the green levies associated with domestic customer’s energy bills; and provides a duty and obligation on the energy supplier to install energy improvements to domestic properties. ECO is currently split into three separate categories: Carbon Emissions Reduction Obligation (CERO) which mainly focuses on Insulation and connection to district heating systems; Carbon Saving Community Obligation (CSCO) which particularly targets insulation and connection to district heating systems to areas of low income, with 15% to go to vulnerable households in rural/deprived rural areas; and Home Heating Cost Reduction Obligation (HHCRO) which provides funding for repair or replacement of boilers. ECO is a devolved power under the Smith Commission and therefore at time of writing the Scottish Government is consulting on the future of this initiative.

6.5.4 **Home Energy Efficiency Programme for Scotland: Warmer Homes Scotland (HEEPS: WHS)**

The HEEPS: WHS will provide a wide range of energy efficiency measures to the most vulnerable in society. This is a means-tested energy efficiency scheme providing heating upgrades and insulation measures to households deemed to be in fuel poverty. The scheme will be active for at least five to seven years – during which time the Council will be promoting the scheme in order to ensure that households in the area can benefit from energy efficiency improvements to help reduce fuel poverty; reduce carbon emissions and increase the overall comfort of homes in the area.

6.5.5 **Home Energy Scotland (HES) Helpline**

The Home Energy Scotland helpline is the Scottish Government’s national point of contact for impartial energy related advice and support. In 2015/16, HES dealt with 2,611 enquiries in Argyll and Bute from 1,795 individual households. While most cases can be addressed remotely, the figures included 106 home visits involving more detailed advice and assistance. The Council will continue to support the helpline, and work in partnership with HES.
6.5.6 **ALIenergy (Argyll, Lomond & the Isles Energy Agency)**

ALIenergy is the local support agency for energy efficiency matters, partly funded by the Council. It is committed to promoting sustainable energy use and renewable energy generation, addressing fuel poverty, and reducing carbon emissions. The agency delivers a wide range of energy education; area based energy efficiency schemes; affordable warmth advice, support, and training to combat fuel poverty; support to community renewable energy projects and supply chains; and local skills development. Key areas of activity currently being delivered include a new Affordable Warmth for Health project, providing face-to-face energy efficiency advice; support; mentoring and income maximisation assistance across Argyll and Bute. This service offers information on energy efficient behaviour; access to various grant funding schemes and assistance with energy switching – which provides a holistic package for affordable warmth in the area.

6.5.7 **Argyll and Bute Energy Efficiency Forum (EEF)**

The EEF brings together various organisations with an interest in energy efficiency; such as local Housing Associations, energy agencies and Climate Challenge Funded projects. The main aim of the forum is to provide a platform which promotes effective partnership working and joint opportunities for agencies in Argyll and Bute relating to fuel poverty and energy efficiency. The forum will be able to share experiences and best practice of working in off gas grid areas; develop actions to tackle rural fuel poverty and highlight potential funding opportunities which can assist in upgrading households and improving the economy. Key partners, including the local RSLs, have already gained valuable experience in promoting low carbon infrastructure projects and processes such as district heating systems; West Highland Housing Association/Link’s major biomass scheme at their Dunbeg development in Lorn; Fyne Homes pioneering development of passivhaus homes in Innellan, Cowal; among many others. Other renewable projects and microgeneration projects will be explored via the Forum and learning opportunities for a range of renewable technologies will be proactively promoted.

6.5.8 The LHS will also encourage access to affordable energy – especially in off-gas grid, rural areas where there is a need for cheaper energy – by other innovative means, as far as resources allow. This will include investigating schemes such as community fuel groups; promotion of switching energy suppliers for example Our Power – a new, not-for-profit energy supply company established by Scottish Social Housing providers with the aim of offering cheaper energy costs particularly in rural areas.

6.5.9 **Welfare Rights Services**

A dedicated team within the council Housing Service also provide personalised advice and assistance on benefits and other issues to individuals
and households throughout Argyll and Bute, particularly tailored for and targeted at some of the most vulnerable in our communities. With a key focus on income maximisation, the service has successfully generated on average £2.5m per annum over the last five years, amounting to over £12.3m in total for clients from unclaimed benefits and other sources. This makes a significant and direct contribution to tackling fuel poverty and indirectly supporting households to address issues of poor condition and inefficiency in their homes. In the social rented sector, additional services and localised projects are being co-ordinated by RSLs, with aid from sources such as the Scottish Government’s People and Communities Fund and lottery funding, to improve the financial inclusion of their tenants. Given the ongoing complexities and uncertainties around the evolving Welfare Reform agenda, and the roll-out of Universal Credit, this remains a highly challenging issue with potentially significant impact on local households and therefore the Council is keen to sustain and promote its welfare rights services in the future.

6.5.10 There are a number of other local initiatives and projects which contribute to the overall aims of the LHS in this area, such as Fyne Heat, a Climate Challenge Funded project launched in 2015 and targeted at tenants of Fyne Homes to help them reduce their energy use, achieve savings by switching suppliers, and to help them change their behaviour to become more energy efficient. It is hoped that further funding will enable such initiatives to be sustained in the future. Similarly, Dunbritton and West Highland Housing Association secured funding to extend the work of a Crisis Intervention Officer.

6.5.11 Supporting low carbon initiatives constitutes one of the key actions for the LHS outcomes, therefore the council and its partners will consult the Low Carbon Infrastructure Transition Programme, which is supported by European Structural Funds and aims to accelerate the number of projects in Scotland to investment readiness stage. This may provide valuable complementary resources to support core funding from SEEPs and the other initiatives outlined in this section.

6.5.12 In general, the council will continue to promote the use of microgeneration as a means of mitigating the effects of climate change in Argyll and Bute by signposting and encouraging schemes which can assist with the installation of such measures (for instance, the Warmer Homes Scotland scheme and Scottish Government Renewables Loan funding). Given that fossil fuel resources such as oil and coal are prevalent in rural areas, moving towards the use of microgeneration in domestic properties reduces energy prices (therefore relieving fuel poverty) and further assists in the mitigation of climate change. Supporting renewable heat projects which are associated with affordable new builds, such as biomass schemes delivered by RSLs, will also make a significant contribution to climate change mitigation.
6.6 Scottish Housing Quality Standard (SHQS) – Social Sector

6.6.1 The SHQS is the Scottish Government's principal measure of housing quality in Scotland. It sets out broad housing criteria, comprising a range of specific elements, which must all be met if the property is to pass. This is a minimum national housing standard below which a property should ideally not fall. It was introduced in 2004 and all registered social landlords (i.e. councils and Housing Associations) had to ensure that their stock met the SHQS by April 2016. The standard applies only to social rented housing although the national SHCS has in the past applied the SHQS framework to estimate percentages of failures across both public and private tenures. The private sector estimate was last produced for 2012-14 and this suggested that 65% of the owner occupied sector in Argyll and Bute was non-compliant, compared to 50% in Scotland as a whole. The national survey at that time also suggested that 57% of families in this authority occupied non-compliant dwellings compared to only 45% of families in Scotland; and similarly 64% of pensioners in Argyll and Bute occupied non-SHQS homes, compared to 52% in Scotland.

6.6.2 In terms of specific SHQS criteria, less than 1% of the total stock was NOT free from serious disrepair; however 50% was NOT energy efficient; 12% lacked modern facilities/services; and 28% was NOT healthy, safe and secure. Therefore, energy efficiency remains the critical factor in the local stock condition.

6.6.3 There has been concerted effort to upgrade the RSL stock in line with the national target and revised figures for the social rented sector, based on actual data from the four main HOMEArgyll associations in Argyll and Bute, suggests that non-compliance has been reduced significantly, with only 19% of the stock failing the standard, however this includes a proportion of exemptions and abeyances which could not be brought up to the standard by the 2016 deadline for various technical/cost reasons relating to specific properties or types. As noted above, the main category of failure relates to heating/energy efficiency which is difficult to treat in rural/off gas grid areas of this authority. In total, in 2015 around 6,595 RSL homes out of 8,118 were compliant with the SHQS.

<table>
<thead>
<tr>
<th>RSL</th>
<th>2013/14</th>
<th>2014/15</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACHA</td>
<td>69%</td>
<td>72.3%</td>
</tr>
<tr>
<td>Dunbritton</td>
<td>94.5%</td>
<td>95.2%</td>
</tr>
<tr>
<td>Fyne Homes</td>
<td>94.4%</td>
<td>96.4%</td>
</tr>
<tr>
<td>West Highland Housing Association</td>
<td>92.7%</td>
<td>98.4%</td>
</tr>
<tr>
<td>A&amp;B Total (est)</td>
<td>78%</td>
<td>81%</td>
</tr>
</tbody>
</table>

Source: Scottish Housing Regulator, ARC data, 2014 & 2015

By 2016, ACHA, the largest RSL with the highest number of exemptions and abeyances, had achieved 77% compliance. None of their stock failed the
SHQS without a legitimate exemption or abeyance. The RSL continues to work on reducing these non-compliant properties as far as possible via: a full review of stock in accordance with EESSH (see below); continued engagement with Planning to gain appropriate approval; addressing Cavity Wall Insulation issues, which can cause problems in highly exposed properties, with alternative solutions, such as external insulated render; continuing to work with owners on shared closes where not all owners have agreed to participate, meeting the cost for an upgrade; similarly where owners have refused to participate in common repairs, negotiations and work will continue to try and improve the properties as far as possible; and in a small number of cases where tenants themselves have refused internal upgrades such as kitchens and heating, work will be targeted at voids in an ongoing programme.

6.7 Energy Efficiency Standards

6.7.1 Energy Efficiency Standard for Social Housing (EESSH) - Following on from the SHQS, and as a key measure within the Scottish Government’s Sustainable Housing Strategy published in 2013, the RSL sector will now be required to address the EESSH. This set out the minimum energy efficiency ratings that landlords will be expected to meet across their housing stock, and is designed to reduce energy use and greenhouse gas emissions, and help to address fuel poverty levels in the sector by 2020. The Scottish Government intends to review this in 2017. Most RSLs anticipate that achieving the SHQS should mean that the majority of properties will require little or no new investment to achieve the new standard by 2020. Currently, for example, 89% of Dunbritton’s stock is EESSH compliant – with the majority of failures being in Argyll and Bute, including a number of tenement units – while 84% of Fyne Homes stock meets the standard, with 16% of the failing stock primarily being hard-to-treat mixed tenement, ground floor flats off the gas grid. Around 75% of ACHA’s stock currently meets the EESSH standard.

<table>
<thead>
<tr>
<th>RSL</th>
<th>2016</th>
<th>Anticipated Exemptions by 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACHA</td>
<td>75%</td>
<td>7.5%</td>
</tr>
<tr>
<td>Dunbritton</td>
<td>89%</td>
<td>4.9%</td>
</tr>
<tr>
<td>Fyne Homes</td>
<td>84%</td>
<td>0.0%</td>
</tr>
<tr>
<td>West Highland Housing Association</td>
<td>92%</td>
<td>0.1%</td>
</tr>
<tr>
<td>A&amp;B Total (est)</td>
<td>79.5%</td>
<td>5.2%</td>
</tr>
</tbody>
</table>

6.7.2 The RSLs will be undertaking a range of measures to improve their properties, including upgrading heating when it is required; piloting new electric storage heaters/solar panels; installing thermally efficient windows or doors; installing loft or cavity wall insulation; undertaking floor insulation and installing external solid wall insulation. ACHA are considering renewables such as air sourced...
heat pumps and solar or PV panels for hard to treat properties. Each property is individually assessed and the most cost effective measures to meet EESSH will be installed. In the case of ACHA, it is estimated that the cost of the additional measures will be up to £18m in addition to their normal investment programme. Although the RSL has secured small grant sums in previous years, they expect to meet most of the costs internally. In terms of new builds, the RSLs like Dunbritton, for instance, aim to meet Silver Standard or better for their properties and will continue to explore modern methods of construction to ensure where possible future-proof designs are used to maximise the benefits of emerging as well as existing technology. Overall progress will be monitored via the annual LHS update, and reported to the Strategic Housing Forum.

6.7.3 Regulation of energy efficiency in private sector homes (REEPS)

Improving the energy efficiency of existing housing remains a key priority for the Scottish Government, and Scotland’s Sustainable Housing Strategy set out their vision for warm, high quality affordable low carbon homes. The strategy said that the government would develop proposals for minimum energy efficiency standards for homes in the private sector, which would help to realise this vision. A Regulation of Energy Efficiency in Private Sector Homes (REEPS) Working Group was established to consider regulation issues and help develop proposals for consultation. Over the life of the LHS, this will be closely monitored and the implications for homeowners will be assessed in light of emerging guidance.

6.8 The Council’s Scheme of Assistance

A team of dedicated Housing Improvement Officers provides private owners with advice and assistance at a local level, via the Council’s Scheme of Assistance which was introduced under the duties and powers set out in the Housing (Scotland) Act 2006. This aims to tackle issues of poor property condition in the private sector, common works, factoring, and, where necessary, the use of enforcement powers. Between 2011 and 2015, financial assistance totalling £1.28m was awarded to address sub-standard homes and improve BTS properties. The SHCS estimated around 1,250 private sector properties are BTS, therefore, work will continue to tackle this issue as far as possible, however core funding which has been available historically via the council’s Private Sector Housing Grant (PSHG) is likely to be constrained and may even be removed in the future, as is currently the case in other local authorities. While the Council will work with partners to utilise statutory powers as effectively as possible to deal with areas where poor housing is contributing to the decline of the local environment and community (e.g. via the Area Property Action Groups), it is not currently envisaged that designating Housing Renewal Areas (HRAs) as defined in the 2006 Act, would be as appropriate, productive or timely as alternative interventions which can help to ensure works are enforced or carried out in default. The council will strive to integrate energy efficiency and upgrading BTS properties
by promoting the range of improvement grants and loans outlined throughout this chapter – including HEEPS:ABS, HEEPS: WHS, and other initiatives – in order to deliver a holistic approach to property improvement; and we will continue to endorse a “fabric-first” principle, dealing with insulation improvements as a priority, followed by microgeneration where applicable. The effective empty homes activity will also have a major role to play in the improvement of BTS stock and will attract financial aid in specified circumstances.

6.9 Town Centre and Rural Settlement Sustainability

6.9.1 In addition to the development of new build housing, a critical factor in achieving the local and national goals in respect of healthy, balanced, economically vibrant and sustainable town centres and rural villages, will be addressing the condition and quality of existing residential stock in these areas. Undesirable properties within town centres result in low demand and low value areas which often threaten the sustainability of place. Efforts to improve Argyll and Bute’s town centres and rural villages through housing regeneration should be achieved in tandem with health and well-being activities and employment initiatives. This is key to delivering the much needed support which regeneration projects require to promote successful and sustainable places.

6.9.2 In an effort to monitor housing conditions within Argyll and Bute’s town centres, the Council has initiated an in-house survey of the quality of the stock in line with a similar exercise for the retail sector which is surveyed through the Planning Department’s Town Centre Health Checks. The Local Town Centre Housing Condition Surveys aim to identify any pockets of undesirable properties within each of Argyll and Bute’s main town centres. Surveys have already been completed in Helensburgh and Oban (Argyll and Bute’s largest town centres) and provide a useful evidence base on the physical fabric and condition of these homes; identifying strengths and weaknesses of Argyll and Bute’s town centre housing stock, and potential areas requiring regeneration.

6.9.3 Overall, the majority of existing town centre housing in Oban and Helensburgh appears to be of good quality with a higher percentage of homes identified as having modern, physical features such as double glazing. Nevertheless, the survey did also highlight common exterior defects with some of the town centre housing stock which was prone to damp facades, growth on roofs, rotten window frames, boarded up windows, rusty drain pipes and generally ‘tired’ appearance which can contribute towards a negative image of the town.

6.9.4 Further monitoring of town centre housing stock is required over the period of the LHS to provide evidence of the demand for housing within town centres; the views and aspirations of residents living there as well as landlords and other key commercial stakeholders; types of land use within the identifiable boundary; and market values. The remaining town centres (following the
definitions outlined in LDPs and planning guidance) will be subject to surveys in the early years of this LHS and the surveys will be updated thereafter to evidence progress.

6.9.5 While there is a national focus on improving Town Centres, primarily via the Scottish Government’s Town Centre Action Plan and associated funding initiatives, Argyll & Bute Council recognises the continued need to support smaller, rural villages and settlements as well; and consequently the LHS will strive to ensure that housing condition and related services have a positive impact on the sustainability and well-being of these communities too.

6.11 Key Issues, Actions and Targets

In summary, the key issues underpinning LHS Outcome Four are:

- The RSL sector has made significant improvements in stock condition over the last five years, and, discounting exemptions and abeyances, landlords have effectively achieved the SHQS target for the majority of their eligible properties. However, energy efficiency remains a critical issue in this authority and is the criterion against which most fails are recorded. The introduction of the EESSH should help to stimulate further improvements in this area.

- A concentration of poor stock condition has been identified in the private sector, particularly among private rented properties, and, given the constraints / removal of subsidised grant aid; this will present a significant challenge for the future. A historic issue in the Argyll and Bute context has been BTS failures due to the prevalence of private water supplies particularly in rural stock, however, options for addressing this may be limited. The condition of tenement properties is also a concern, particularly though not exclusively in towns exhibiting low demand.

- A significant proportion of the dwelling stock is off the gas grid and/or comprises hard-to-treat construction types. A targeted strategy is necessary to address these issues and the impact of schemes such as HEEPSABS must be promoted and effectively maximised as one key solution.

- Argyll and Bute Council will continue to monitor levels of fuel poverty; and strive to address this as far as possible in line with the Scottish Governments’ revised targets. The provision of welfare rights advice and other measures to tackle fuel poverty and support income maximisation will also be critical.

- Housing can make an important contribution to community sustainability, and in addition to stock improvements and increased supply supporting regeneration, consideration should be given to the need for stock restructuring, demolitions, and reconfiguration particularly in town centres in tandem with new build programmes.
In addition, community sustainability requires positive and effective estate management policies; with housing services and schemes which promote community health and safety; and which tackle anti-social behaviour. The council will aim to support landlords and partners to achieve this.

6.11 LHS Outcome Four: Key Actions

The requirement for improvements in stock condition will be met by:

- **Improving energy efficiency across both public and private sectors by utilising national funding programmes.** (HEEPS: ABS will be the main programme which assists in combatting climate change through the installation of energy efficiency measures which affect the thermal performance of housing. The focus will be on areas which have not been previously targeted for any insulation scheme. Given the high levels of fuel poverty in Argyll and Bute; coupled with the number of island areas which have still to be targeted, many of the areas covered will be predominantly off the gas grid, where those who are in fuel poverty will benefit from the scheme. The majority of the housing stock in Argyll and Bute consists of solid wall construction, emphasising the need to promote relevant measures through the HEEPS: ABS. The preference would be for internal wall insulation to be a key focus of the scheme, given the cost benefits and the lack of weather dependency which internal wall insulation presents);

- **Working with partners and stakeholders to develop housing projects that help regenerate communities, including town centres and rural settlements.** (In addition to new build schemes and empty homes initiatives, a range of actions to improve, repair and maintain existing stock will also be critical, including: joint working with the multi-agency APAGs so that a planned approach to activating enforcement powers is achieved; delivery of the council’s Scheme of Assistance; and achieving synergies with wider regeneration initiatives such as THI and CARS. Other potential opportunities presented by, for example, the Community Empowerment Act will also be explored.);

- **Encouraging access to affordable energy to address fuel poverty by exploring emerging and innovative options, e.g. community fuel groups.** (The Council will continue to support low carbon, off gas grid alternative energy resources which provide a sustainable way of living, such as “Our Power”; promotion of renewable energy as a source of cheap electricity; and affordable warmth advice and support to assist with tariff changes, resulting in cheaper rates of fuel for the household).

- **Working with partners to support fuel poor households.** (The Council will continue to: prioritise Welfare Rights services to maximise
income generation for the most vulnerable households; support the ABAN referral system and joint working across ABAN partners; and will also support Climate Challenge Funded projects and other local initiatives which assist in combatting climate change through the Energy Efficiency Forum).

<table>
<thead>
<tr>
<th>Key Targets</th>
</tr>
</thead>
<tbody>
<tr>
<td>HEEPS: ABS programme covers all 9 HMAs by 2020 and 1,500 private sector properties/households have received practical assistance</td>
</tr>
<tr>
<td>100% of eligible RSL stock is EESSH compliant by 2020</td>
</tr>
<tr>
<td>Energy Efficiency ratings for A&amp;B dwelling stock improved by 2021</td>
</tr>
<tr>
<td>Fuel poverty is maintained at or below baseline levels</td>
</tr>
<tr>
<td>The 2020 targets for Greenhouse Gas emissions (-42%) have been achieved</td>
</tr>
<tr>
<td>Initiatives such as “Our Power” have been evaluated and benefits assessed in the rural context of Argyll &amp; Bute</td>
</tr>
<tr>
<td>Satisfaction among PRS tenants remains at or above baseline level</td>
</tr>
<tr>
<td>All the main town centres have been subject to Local House Condition Surveys (in-house or commissioned depending on available resources)</td>
</tr>
<tr>
<td>Income maximization – £10m generated by Welfare Rights activity by 2020</td>
</tr>
<tr>
<td>APAG joint working results in building improvements in designated areas</td>
</tr>
<tr>
<td>EEF increased membership and convened at least 3 meetings per annum</td>
</tr>
<tr>
<td>Number of private/RSL properties with factoring arrangements in place has increased by 2021</td>
</tr>
</tbody>
</table>

The detailed Action Plan for Outcome Four is set out in the annex to this strategy.

Before and after photos of external and internal wall insulation being installed to a private property.
LHS ACTION PLAN 2016/17 – 2020/21

OUTCOME TEMPLATES
### ANNEX: OUTCOME ACTION PLAN TEMPLATES

#### Outcome 1: People can access sufficient, suitable and affordable housing across all tenures

<table>
<thead>
<tr>
<th>Action</th>
<th>Indicator/Measure</th>
<th>Baseline</th>
<th>Target/ Milestone</th>
<th>Timescale</th>
<th>Responsible person</th>
<th>Progress Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage delivery of the SHIP and SLPA to increase the supply of affordable housing</td>
<td>Affordable new builds</td>
<td>54 – 2015/16 (554-2011/16)</td>
<td>550</td>
<td>2020/21</td>
<td>ABC Housing RSLs SG</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Empty homes brought back into use with ABC support</td>
<td>71 – 2015/16</td>
<td>125</td>
<td>2020/21</td>
<td>ABC Housing Owners</td>
<td></td>
</tr>
<tr>
<td>Provide an appropriate range of affordable tenure types (subject to local market conditions &amp; viability)</td>
<td>SHIP Completions by tenure (nos &amp; %)</td>
<td>2011/16 - 72 units for MMR/NSSE/RHOG etc i.e. 13% of total.</td>
<td>At least 80% of SHIP total to be social rent</td>
<td>2020/21</td>
<td>ABC Housing RSLs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>HOMEArgyll applicants rehoused in RSL sector</td>
<td>2015/16 = 804</td>
<td>4,000</td>
<td>2020/21</td>
<td>RSLs</td>
<td></td>
</tr>
<tr>
<td>Maximise investment via the SHIP &amp; other sources (Rural Housing Fund; Infrastructure Fund; alternative models etc) where feasible</td>
<td>Total investment: AHSP; SHF; RSL contribution; other</td>
<td>2011/16: £42m-AHSP £11.7m-SHF</td>
<td>Increased actual spend</td>
<td>2020/21</td>
<td>ABC Housing RSLs SG</td>
<td></td>
</tr>
<tr>
<td>Action</td>
<td>Indicator/Measure</td>
<td>Baseline</td>
<td>Target/Milestone</td>
<td>Timescale</td>
<td>Responsible person</td>
<td>Progress Update</td>
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<tr>
<td>Maintain an effective landbank of sites to facilitate development</td>
<td>Review of effective LDP allocations; SLP projects (potential outwith core programme)</td>
<td>LDP = 4,077 +133 (NPA)  SLP 2016 =50 sites</td>
<td>20% above HNDA baseline; new LDP land audit completed</td>
<td>2020/21</td>
<td>ABC Housing ABC Planners LLTNP RSLs</td>
<td></td>
</tr>
<tr>
<td>Promote partnership activities to address infrastructure constraints where these are proving major obstacles to development</td>
<td>Partner involvement &amp; contributions to SHIP projects</td>
<td>SHF met quarterly; Scottish Water contribution 2011/16</td>
<td>Positive progress with problematic SHIP projects</td>
<td>Annual</td>
<td>Strategic Housing Forum</td>
<td></td>
</tr>
<tr>
<td>Sustain a sufficient supply of private rented homes in areas of need</td>
<td>PRS Landlord Registration</td>
<td>2016 PLR = 4,716 landlords &amp; 5,891 properties</td>
<td>5,900 or more properties &amp; &gt;4,720 landlords</td>
<td>2020/21</td>
<td>ABC PRS</td>
<td></td>
</tr>
<tr>
<td>Support local communities to carry out robust &amp; credible housing surveys within the overarching HNDA framework</td>
<td>Local HNDA Toolkit available. Surveys/reports completed</td>
<td>4 surveys 2011/16</td>
<td>Toolkit available – at least two new rural surveys completed</td>
<td>2019</td>
<td>ABC Housing</td>
<td></td>
</tr>
<tr>
<td>Monitor &amp; review potential impact of future development of MOD base</td>
<td>Strategic Work Group outputs. Work group established 2016</td>
<td>Data reviewed; need assessed; work plan agreed</td>
<td>2019</td>
<td>MOD ABC</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Outcome 2: People can access an effective, personalised Housing Options service to meet their housing need

<table>
<thead>
<tr>
<th>Action</th>
<th>Indicator/ Measure</th>
<th>Baseline</th>
<th>Target/ Milestone</th>
<th>Timescale</th>
<th>Responsible person</th>
<th>Progress Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continue to develop and promote information &amp; advice on sustainable housing solutions, including welfare rights and energy efficiency</td>
<td>% of homeless households securing positive outcome*</td>
<td>2015/16 = 78% of closed cases</td>
<td>&gt;80%</td>
<td>Annual</td>
<td>ABC Housing Services</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Average time to allocate RSL tenancy for Homeless Applicants</td>
<td>2015/16 = 34 weeks</td>
<td>50% in 26 weeks or less</td>
<td>Annual</td>
<td>RSLs</td>
<td></td>
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<tr>
<td></td>
<td>% of positive Prevent1 Outcomes**</td>
<td>2014/16 = 62%</td>
<td>&gt;70%</td>
<td>2021</td>
<td>ABC Housing Services</td>
<td></td>
</tr>
<tr>
<td>Put protocols in place to ensure looked after children &amp; Care Leavers have adequate access to housing</td>
<td>Formal Protocols</td>
<td>n/a</td>
<td>Protocols implemented</td>
<td>2021</td>
<td>ABC H&amp;SCP</td>
<td></td>
</tr>
<tr>
<td>Ensure adequate provision of good quality temporary accommodation</td>
<td>Average stay in TA (ARC Ind 25)</td>
<td>2015/16 = 164 days</td>
<td>160 days or less</td>
<td>Annual</td>
<td>ABC Housing Services</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Customers satisfied with accommodation (ARC Ind 28)</td>
<td>2015/16 = 89%</td>
<td>&gt;90%</td>
<td>Annual</td>
<td>ABC Housing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Breaches of Unsuitable Accommodation Order (HL2)</td>
<td>2015/16=0</td>
<td>0</td>
<td>Annual</td>
<td>ABC Housing Services</td>
<td></td>
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<tr>
<td>Action</td>
<td>Indicator/ Measure</td>
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<tr>
<td>Ensure partners support MAPPA to promote community safety</td>
<td>ERAs completed by housing. % of persons leaving custody supported to secure suitable accommodation</td>
<td>6 weeks</td>
<td>Annual ERAs completed within 6 week of initiation. Tbc 2017</td>
<td>Annual</td>
<td>ABC Housing Social Work Police Criminal Justice</td>
<td></td>
</tr>
<tr>
<td>Monitor and address Rough Sleeping</td>
<td>Proportion of HL1 cases where the applicant indicated they slept rough in the three months preceding the application.</td>
<td>2015/16 = 11%</td>
<td>&lt;11%.</td>
<td>2021</td>
<td>ABC Housing</td>
<td></td>
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<tr>
<td>Deliver person-centred approach to housing support assessments of statutory homeless</td>
<td>Homeless households assessed for support ***</td>
<td>2015/16 = 100%</td>
<td>100%</td>
<td>Annual</td>
<td>ABC Housing Services</td>
<td></td>
</tr>
<tr>
<td></td>
<td>% of planned departures from Housing Support Services</td>
<td>2015/16 = 71.9%</td>
<td>80% or more</td>
<td>Annual</td>
<td>ABC Housing Services/ Support Providers</td>
<td></td>
</tr>
</tbody>
</table>

*Positive HL outcomes = SST, PR tenancy, returned to previous accomm – exclude friends/family or vol.org (use all outcomes to calculate %)
** Positive P1 outcomes = RSL Tenancy, PR Tenancy and Remained in Current Accommodation
*** Based on closed HL1 cases within year.
<table>
<thead>
<tr>
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<th>Progress Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promote a housing strategy that prioritises housing and support activity for those with an assessed need for specialist provision</td>
<td>% of SHIP completions for specialist provision</td>
<td>2011/16 = 17% (94 units)</td>
<td>10% or more of actual new builds (&gt;55 units)</td>
<td>2021</td>
<td>ABC RSLs H&amp;SCP</td>
<td></td>
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<tr>
<td></td>
<td>% of SHIP completions meeting Varying Needs Standard</td>
<td>2015/16 = 100% est.</td>
<td>100%</td>
<td>2021</td>
<td>ABC RSLs</td>
<td></td>
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<tr>
<td></td>
<td>All applicants rehoused in specialist homes</td>
<td>2015/16 – 165</td>
<td>800 rehoused</td>
<td>2021</td>
<td>RSLs ABC</td>
<td></td>
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<tr>
<td></td>
<td>RSL adaptations (Stage 3s - SG);</td>
<td>2015/16 = 201 adapted homes &amp; SG investment of £693,993.</td>
<td>1,000 completed</td>
<td>2021</td>
<td>RSLs OTs</td>
<td></td>
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<tr>
<td></td>
<td>% of OT assessments fulfilled</td>
<td></td>
<td>Tbc 2016/17</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Private Sector adaptations (PSHG)</td>
<td>2015/16 = 166 homes &amp; PSHG investment of £725,362 (2011/16 average of 150 p.a.)</td>
<td>750 grants completed</td>
<td>2021</td>
<td>ABC H&amp;SCP C&amp;R</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Telecare units installed/ total clients</td>
<td>2015/16 = 533 installations &amp; 1,185 clients</td>
<td>Sustained or increased</td>
<td>annual</td>
<td>H&amp;SCP ABC</td>
<td></td>
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<tr>
<td>Action</td>
<td>Indicator/ Measure</td>
<td>Baseline</td>
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</tbody>
</table>
| Improve awareness of, & enable access to, housing options services for people with particular needs | P1 cases  
  - elderly (60+)  
  - disability (all) | 2015/16 = 201 (11%)  
  484 (25%) | Baseline increased | 2021 | ABC Housing |                 |
|                                                                 | % of PREVENT1 actions with positive outcome  
  - elderly (60+)  
  - disability | 2015/16 = 100% of elderly = positive (10% of all outcomes)  
  100% disabled = positive (28% of all outcomes) | Baseline sustained | 2021 | ABC Housing |                 |
| Continue to deliver an effective C&R service                          | Housing Support Officer jobs                                                      | 2015/16 = 5,348                | 25,000                           | 2021      | AB C&R            |                 |
|                                                                 | Care & Repair Officer jobs closed                                                 | 2015/16 = 209                  | 1,000                            | 2021      | AB C&R ABC        |                 |
| Work together to consider alternative uses of existing stock to suit different client groups | RSL units available or reconfigured for particular needs  
  Total Specialist Stock 2016 = 1,319 (16% of total) | Increased (>1,370) |                  | 2021 | RSLs H&SCP ABC |                 |
| Monitor & encourage regular engagement with equalities groups, including Gypsy/Travellers (G/Ts), to inform service improvement | G/T Satisfaction survey                                                      | 2015/16 = 84%                  | 85% or higher                   | 2021      | ACHA              |                 |
|                                                                 | Official G/T site standards                                                       | 2016 - 3 sites to be improved  | Sites meet minimum standard     | 2020      | ACHA              |                 |
| Research on specified equalities clients (e.g. disabled children; wheelchair users; or other) | 2011/16 = Older Persons; Gypsy/Travellers; Learning Disabled research. | Research completed; needs assessed & updated. |                    | 2020      | ABC |                 |
### Outcome 4: Communities are regenerated by improving housing quality, condition and energy efficiency

<table>
<thead>
<tr>
<th>Action</th>
<th>Indicator/ Measure</th>
<th>Baseline</th>
<th>Target/ Milestone</th>
<th>Timescale</th>
<th>Responsible person</th>
</tr>
</thead>
</table>
| Improve energy efficiency across both public and private sectors by utilising national funding programmes | **HEEPABS-**  
- HMAs covered by scheme  
- Number of private domestic energy efficiency improvements  
- Total investment | 2015/16 Atlantic Islands  
319 homes (private+ ACHA)  
£1.490m | All 9 HMAs have been covered  
1,500 properties  
£5m | 2021 | ABC EEF agencies |
| % RSL stock EESSH compliant | 2016 - 79% | 100% (excluding exemptions) | 2020 | RSLs |
| Average energy efficiency rating | SHCS: 2012/14  
10% rated F or G; Mean SAP rating 57.0 | <10% rated F or G  
Mean SAP >57.0 | 2021 | ABC EEF |
| Greenhouse Gas emissions | 2014 Annual Report – A&B= 217.7 KTCO2 Domestic (32% of total) | -42% reduction in domestic emissions (126 KTCO2) | 2020 | EEF ABC |
## Local Housing Strategy 2016-2021

<table>
<thead>
<tr>
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<th>Target/ Milestone</th>
<th>Timescale</th>
<th>Responsible person</th>
<th>Progress Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work with partners and stakeholders to develop housing projects that help regenerate communities, including town centres and rural settlements</td>
<td>Number of homes factored by RSLs</td>
<td>2016 – 1,042</td>
<td>Number increased 59% of factored owners satisfied with service. ARC</td>
<td>2021</td>
<td>RSLs Owners</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tenement Improvement programme</td>
<td>n/a</td>
<td>Strategic approach agreed &amp; owners engaged</td>
<td>2018</td>
<td>ABC</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Town Centre Dwellings Surveys (in-house)</td>
<td>Oban &amp; H&amp;L completed</td>
<td>All towns / key settlements completed – evidence base collated</td>
<td>2018</td>
<td>ABC</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PRS tenant satisfaction (in-house survey)</td>
<td>75% very or fairly satisfied with home</td>
<td>&gt;75%</td>
<td>2021</td>
<td>ABC PR Landlords</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Private properties improved with assistance; total investment (PSHG)</td>
<td>2015/16= 14 buildings (48 units) £270k PSHG</td>
<td>70 buildings (200 units)</td>
<td>2021</td>
<td>ABC Owners</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Level of disrepair in the private sector (PRS &amp; O/O)</td>
<td>11% of stock in serious disrepair SHCS 2012-14</td>
<td>&lt;11%</td>
<td>2021</td>
<td>ABC Owners</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Buildings improved via APAG action /support</td>
<td>Baseline to be set in 2016/17</td>
<td>Target to be set in 2017</td>
<td>Annual</td>
<td>ABC</td>
<td></td>
</tr>
</tbody>
</table>
### Local Housing Strategy 2016-2021

<table>
<thead>
<tr>
<th>Action</th>
<th>Indicator / Measure</th>
<th>Baseline</th>
<th>Target / Milestone</th>
<th>Timescale</th>
<th>Responsible Person</th>
<th>Progress Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>Encourage access to affordable energy to address fuel poverty by exploring emerging and innovative options e.g. community fuel groups</td>
<td>% Households in fuel poverty</td>
<td>40% (2015)</td>
<td>&lt;40%</td>
<td>2021</td>
<td>ABC EEF members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Impact of Our Power initiative</td>
<td>Pilot established</td>
<td>Pilot assessed</td>
<td>2021</td>
<td>ABC EEF/RSLs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number of Energy Efficiency Forum sessions/ members</td>
<td>4 EEF meetings per annum 8 core members in 2016</td>
<td>At least quarterly meetings &amp; Membership increased</td>
<td>2021</td>
<td>ABC EEF</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number of households assisted by energy efficiency partners</td>
<td>Baseline to be quantified in 2016/17</td>
<td>Increased households (target to be set in 2017)</td>
<td>2021</td>
<td>ABC RSLs EEF agencies</td>
<td></td>
</tr>
<tr>
<td>Work with partners to support fuel poor households</td>
<td>ABAN referrals to energy efficiency/ fuel poverty related organisations</td>
<td>2015/16 80 referrals</td>
<td>Referrals increased annually</td>
<td>Annual</td>
<td>ABC RSLs ABAN EEF</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Income generated by Welfare Rights Services</td>
<td>2015/16 - £2.5m</td>
<td>£10m</td>
<td>2021</td>
<td>ABC</td>
<td></td>
</tr>
</tbody>
</table>
Local Housing Strategy 2016-2021

THIS DOCUMENT AND SUPPORTING MATERIALS ARE AVAILABLE ON THE COUNCIL WEBSITE AT:

http://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0

This document can also be made available in other formats and languages on request, and a summary version is also available.

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