



LOCAL HOUSING STRATEGY

Annual Update 2025

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Abbreviations

The list below is a reference to the abbreviations frequently used in this document.

ACHA – Argyll Community Housing Association

CAB - Citizens Advice Bureau

CHAT - Community Housing Assessment Tool

CHR – Common Housing Register (HOMEArgyll waiting list)
EES-ABS - Energy Efficiency Scotland: Area Based Scheme
EESSH – Energy Efficiency Standard for Social Housing
EHN - Empty Homes Network
EPC - Energy Performance Certificate
HCS – Housing Contribution Statement
HES - Home Energy Scotland
HNDA – Housing Need & Demand Assessment
HSCP – Health & Social Care Partnership
H&L – Helensburgh and Lomond
I,J & C – Islay, Jura and Colonsay
LA – Local Authority
LDP2 - Local Development Plan 2
LHLR - Local Housing Land Requirement
LHS – Local Housing Strategy
LHEES – Local Heat and Energy Efficiency Strategy
LIFT – Low-cost Initiative for First Time Buyers
MATHLR - Minimum All-Tenure Housing Land Requirement
NPF4 – National Planning Framework 4
NSSE – New Supply Shared Equity (Affordable housing model/initiative)
NRS – National Records of Scotland
OMSE – Open Market Shared Equity
PADP - Pension Age Disability Payment
PSHG – Private Sector Housing Grant
RSL – Registered Social Landlord (Housing Association)
SHIP – Strategic Housing Investment Plan
WHHA – West Highland Housing Association

1. Introduction

Following publication of the Argyll & Bute Housing Need & Demand Assessment in 2021, the Council's Local Housing Strategy (LHS) was launched in April 2022, covering the planning period 2022/23 to 2026/27.

The LHS sets out a detailed Action Plan, which provides the framework for reporting annual progress on the delivery of our strategic objectives and the LHS Vision.

“Everyone in Argyll & Bute has access to a suitable, high-quality home which is affordable and located within a vibrant, sustainable and connected community”

Outcome 1: Housing Supply and Place-making

Outcome 2: House Condition, Energy Efficiency and Poverty

Outcome 3: Specialist Provision and Independent Living

Outcome 4: Housing Options, Information and Support

The Action Plan at the end of document provides full details of progress around the four LHS Outcomes for 2024/25 against the baseline and previous year's figures.

The LHS Action Plan has been interlinked to the Housing Emergency Action Plan available at Appendix 1. The Housing Emergency Action Plan will be fully integrated into the next Local Housing Strategy in 2027.

2. Reflection of the past year

Over the last year, we have again experienced continual changes to the local and national housing markets, political environment, legislative framework, and our economy that are impacting many of the services, residents, and businesses in Argyll and Bute.

There have been a number of notable housing documents published over the year which affect the delivery of housing and services across the area. Whilst not an exhaustive list, this is some of the key documents which are hyperlinked to access further information.

- [Rural and Islands Action Plan Update](#) – December 2024

This provides details of progress across key themes of, Enabling the delivery of more high-quality affordable homes; Making Best Use of Existing Homes; Supporting Community-Led Development; and Housing and Economy.

- [Children's Rights and Homelessness in Scotland](#) – January 2025

The Improvement Service briefing provides an overview of homelessness in Scotland, examines its impact on children's human rights, and offers guidance on adopting a children's rights-based approach to tackling homelessness.

- [**Housing Insecurity and Hidden Homelessness in Scotland, Research 2025**](#)
This research considers the nature of those experiencing hidden homelessness; investigates people's experiences relating to hidden homelessness; and makes policy recommendations to help improve the understanding of all forms of homelessness including ensuring that homelessness and support services are accessible to all.
- [**Scotlands Population Health Framework 2025-2035**](#)
This document sets out a new framework in creating and maintaining good physical and mental health and wellbeing. It signifies a shift in culture, from treating illness to prevention and a more whole system approach to improving health.
- [**Health & Social Care Service Renewal Framework 2025-2035**](#)
The new framework provides a high-level guide for change, to ensure the sustainability, efficiency, quality, and accessibility of health and social care services in Scotland; and builds on the Operational Improvement Plan and Population Health Framework.
- [**Land Supply for Housing in Rural Scotland**](#), February 2025
This report aims to further develop the report by the Scottish Land Commission (Reid et al, 2020) to help provide a 10-year pipeline of effective land for projects to meet the housing need and demand in rural communities.
- [**Independent Working Group on Antisocial Behaviour: review**](#), 2025
This review, identified several overarching observations and recommendations that provide a foundational perspective on the challenges and opportunities in relation to designing a fair and effective response to antisocial behaviour.
- [**Regional Transformational Opportunities in Highlands and Islands**](#), 2025
This study aims to provide an evidence base of the current activity, strengths, challenges, and opportunities considering the period 2025-2040. The study includes estimated needs for affordable housing to meet workforce requirements.
- [**Housing Investment Taskforce Report**](#), March 2025
The report provides overview on the seven workstreams adopted by the Taskforce.
 - Workstream 1 - Housing Bill – rent control measures
 - Workstream 2 - Housing investment and potential for adopting good practice
 - Workstream 3 - Long lease finance/income strip and other mechanisms to deliver affordable homes
 - Workstream 4 - Affordability and flexibility of finance and borrowing limitations to fund affordable housing
 - Workstream 5 - Home ownership
 - Workstream 6 - Delivery through new partnerships for housing development
 - Workstream 7 - 'Stalled' sites and potential interventions

- [**The Housing \(Scotland\) Bill**](#), March 2024
A significant change in housing law, the Bill introduces changes in relation to housing, and covers protections for tenants, preventing homelessness, rent controls, evictions and other housing matters. The Bill is progressing through various stages before full implementation and there have been a number of consultations relating to the measures contained which have resulted in amendments to original proposals. These include giving powers to request additional information from private sector landlords, and the level of the rent cap of CP1 + 1% up to a maximum of 6% has also been agreed. Progress on the stages, will be closely monitored and highlighted to partners.
- [**Argyll and Bute Council Corporate Improvement Plan 2025-2028**](#), 2025
Housing, Economic Growth, and Population remains a priority for the Council as outlined in the Plan.

3. Housing Emergency

In June 2023, Argyll and Bute Council was the first Local Authority in Scotland to declare a Housing Emergency, due to the significant housing pressures that many of our residents are experiencing. Since then, the Scottish Government, Chartered Institute of Housing, and thirteen Local Authorities have declared a Housing Emergency.

Argyll and Bute Response to Housing Emergency

Our priorities to address the housing emergency have been grouped into four key themes:

1. Enabling the delivery of more market homes in Argyll and Bute
2. Enabling the delivery of more affordable homes in Argyll and Bute
3. Enable the delivery of more homes for Argyll and Bute's workforce
4. Make the best use of existing homes in Argyll and Bute

Council Officers are working on several new work streams to address the housing emergency and liaising closely with partners on the Housing Emergency Action Programme to take forward the delivery of the identified priorities. An overview of action and regular updates on various work streams are published on *Housing Emergency Webpage* which can be accessed here - [Housing emergency | Argyll and Bute Council \(argyll-bute.gov.uk\)](https://www.argyll-bute.gov.uk/housing-emergency)

Depopulation Funding

The Council's successful bid to the Scottish Government Addressing Depopulation Fund has provided the service with additional resource to deliver a number of key outcomes to address the housing emergency. This includes, providing tailored support for private sector landlords in an effort to preserve the sector; assisting local

employees and employers with tailored housing advice to address depopulation; and increasing housing options to meet the varying needs of the population. In addition to the appointment of a Private Sector Housing Officer, a research project is being undertaken which will provide an important insight into the housing emergency in Argyll & Bute, including ways to address the declining population of younger and working age households by investigating workforce housing solutions and mapping housing journeys.

We are working to implement the recommendations for the Council highlighted in the recent report '[The Challenges faced by rural landlords: The case of Argyll and Bute](#)', such as the introduction of a landlord advice hub on the Council website; the provision of regular landlord newsletters and seminars; and a review of enforcement activities. These actions, in addition to the provision of tailored support and ongoing monitoring of relevant data, are hoped to mitigate the depopulation risks posed by the anticipated large-scale reduction of the private sector rental market.

Work is also being undertaken to investigate further housing opportunities such as Mid-Market Rental (MMR) properties and support for those homeowners seeking to transition from existing short-term let properties into longer-term rentals.

Scottish Government – National response to the Housing Emergency

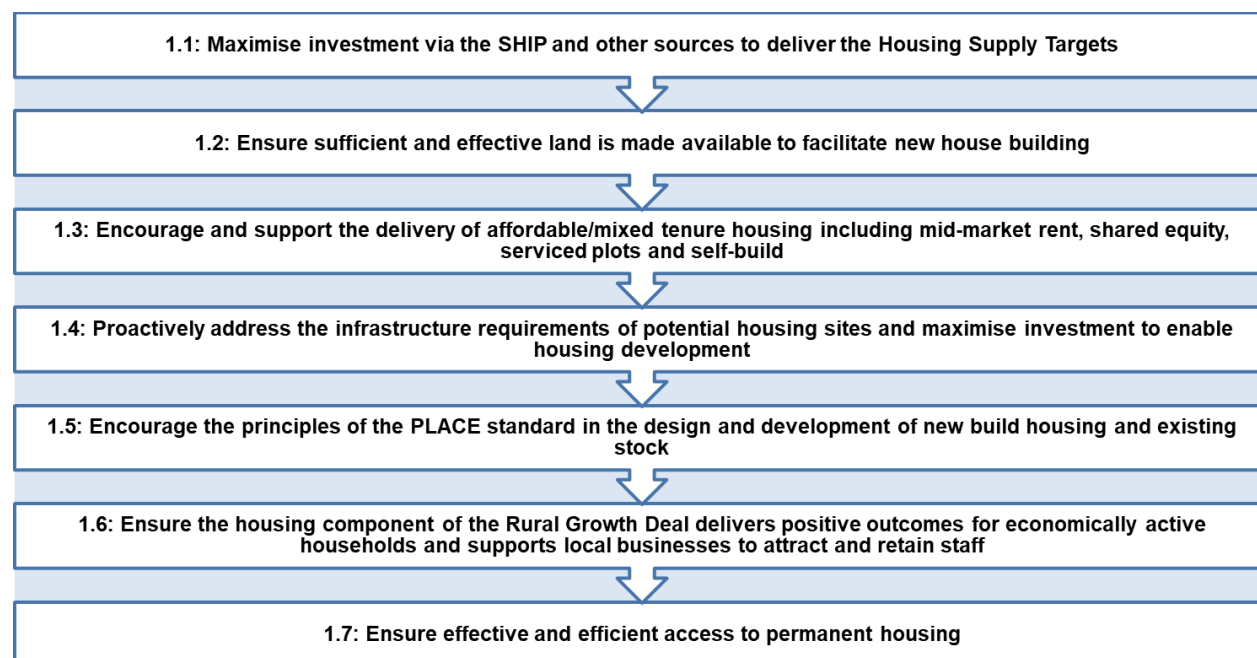
The Scottish Government acknowledged Scotland's Housing Emergency in June 2024. In response, they published a '[National Housing Emergency Action Plan for Scotland](#)'; detailing steps for how the Scottish Government should tackle the emergency.

In April 2024, the Scottish Government established the Housing Investment Taskforce bringing together key interests of investors and investees to identify actions that will unlock both existing and new commitments to investment in housing across all tenures. The remit of the Taskforce is to: build investor confidence and attract further mobile capital investment into housing; unlock existing financial commitments; encourage and promote new delivery partnerships; and identify ways to shift the balance of investment in affordable housing to increase private funding, including from relevant comparator markets and jurisdictions. Further information on the work of Taskforce is available here - [Housing Investment Taskforce - gov.scot](#)

The Scottish Government published '[Planning and the Housing Emergency – Delivery Plan](#)' in November 2024, which sets out how the planning system has a key role in facilitating more homes to address the housing emergency.

4. LHS OUTCOME ONE: HOUSING SUPPLY AND PLACE-MAKING

LHS strategic aim one is: **To facilitate access to sufficient, suitable and affordable housing across all tenures**, and the associated strategic objectives are to:



4.1 LHS OUTCOME ONE: HOUSING SYSTEM CONTEXT

Argyll & Bute Council Tax Register recorded a total of **49,854** dwellings in April 2025, a slight increase on the 2024 total of 49,348. This includes all tenures of housing, which are registered as domestic dwellings.

There are approx. 8,159 HOMEArgyll properties, in addition we have information on Bield, Link, Cairn & Trust social housing stock (793) taking these into account increases estimated total to **8,952** (18%) registered social housing properties across Argyll and Bute.

Around **4,454** (8.9%) of properties are privately rented. The number of private rented properties has *decreased further* from 5,697 in 2023 and 4,531 in 2024. Whilst some landlords may have left the sector, there are various reasons for reduction in numbers including cleansing of data records, removal of properties rented to family; backlog of applications which may include renewals; and changes of tenure. Through the Depopulation Fund, our Private Sector Settlement Officer is working with landlords to try to mitigate further reduction in the private rented sector.

Table 4.0: All properties in Argyll and Bute on Council Tax register as of April 2025

Council Tax records	Bute	Coll & Tiree	Cowal	H&L	I,J&C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
All properties	4312	721	8855	12442	2355	4192	9139	5806	2032	49,854

Second Homes and Empty Homes

Approx. 5,964 nearly **12%** of properties in April 2025, on the Council Tax register could be classed as “ineffective” which means they are not being utilised as someone’s main residence. These comprise of long-term empty properties; empty & exempt* properties; second/holiday homes and job related or purpose-built holiday homes.

Table 4.1: Ineffective Stock in Argyll and Bute as of April 2025

Council Tax – April 2025	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Long-term empty	123	11	169	161	48	110	153	126	42	943
Empty – subject to 200% levy	107	30	233	147	141	126	211	160	107	1,262
2nd/holiday homes	397	185	501	142	262	176	376	385	181	2,605
50% discount	8	2	171	5	0	5	33	17	3	244
Exempt* & Empty	132	26	182	183	34	127	115	80	31	910
Total	767	254	1256	638	485	544	888	768	364	5,964
% of ineffective stock	18%	35%	14%	5%	21%	13%	10%	13%	18%	12%

* Exempt properties i.e. Deceased owner; Living/detained elsewhere; Empty under Statue; Under renovation; Held for demolition etc.

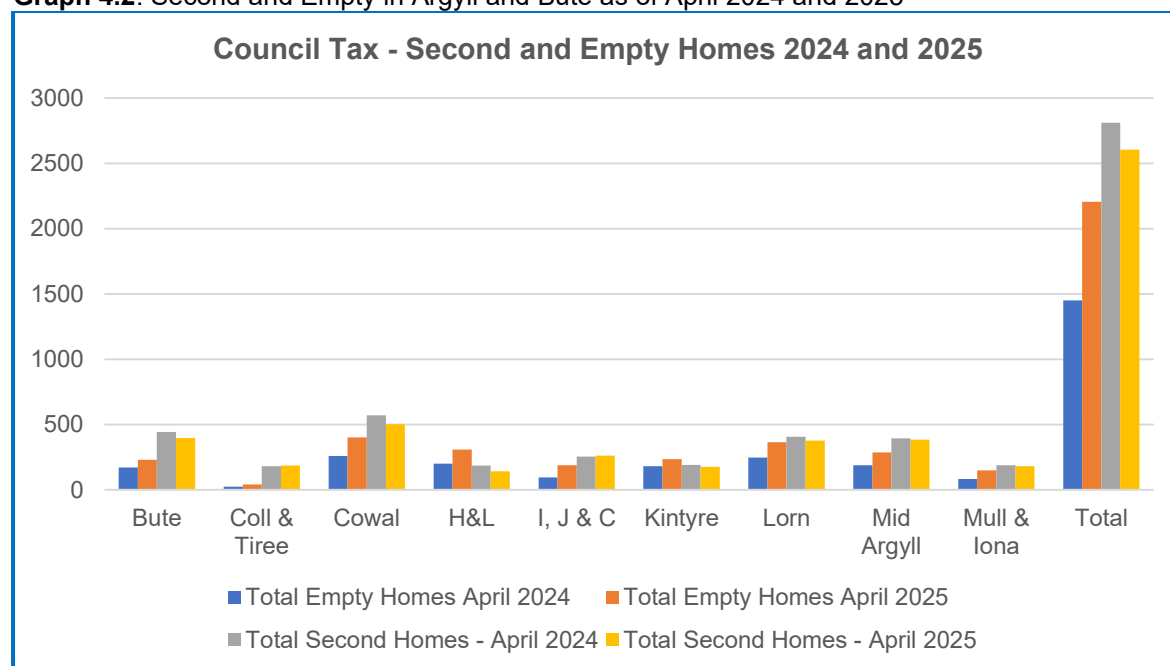
Approx. 5.2% of properties were registered as second homes. The figures fluctuate between Housing Market Areas and are as low as 1.1% in Helensburgh & Lomond but rise to 25.7% in Coll & Tiree. Within some settlement areas this percentage can be a lot higher. Argyll and Bute Council, in line with many other Local Authorities in Scotland, doubled the Council Tax on Second Homes from 1st April 2024. The number of second homes within Argyll and Bute has reduced from 2,811 in April 2024, to 2,605 in April 2025, showing an overall deduction of 7.3%.

There are various reasons properties are registered as empty such as natural changes between selling and moving home, renovation works, change of use of property, and in some instances, owners want to retain ownership and are not pro-actively seeking to bring them back into use. Over the last year we have seen a significant increase in the number of registered empty properties which could be affiliated to some of the reasons outlined above and linked to changes to Council Tax qualifying criteria and on-going review of occupancy status. As of April 2025,

there were approx. 2,205 registered empty homes (excluding those exempt & empty), compared to 1,451 in April 2024, an increase of 52% which is spread across all Housing Market Areas. The changes are being monitored, and our Empty Homes Officer is engaged with a number of owners to assist them with options to bring homes back into use.

The following graph shows the number of registered second and empty homes in April 2024 and 2025.

Graph 4.2: Second and Empty in Argyll and Bute as of April 2024 and 2025



Short Term Lets

There are **1,742** properties registered as self-catering lets (commercial) which are not included in Council Tax Register figures above as these are registered as businesses and subject to Rates.

In addition, as of April 2025, there were **2,949** properties in Argyll and Bute which have **applied** for a short-term let licence. Due to the variation in the ways in which short term let properties can be registered, some of these properties will be accounted for in Council Tax and Self-Catering let figures.

Table 4.3: Self-Catering and Short Term Let Register as of April 2025

Self-Catered Lets & Short Term Lets- April 2025	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Self-Catered Lets	84	66	246	140	167	107	460	201	271	1,742
Short Term Let Licence applications*	139	97	374	307	282	162	817	345	426	2,949

* Information on the different type of licences and the public register is available here [Short term lets licence | Argyll and Bute Council](#)

4.2 LHS OUTCOME ONE: DEMOGRAPHIC CHANGES

As reported by the National Records of Scotland (NRS) [Household and Dwellings in Scotland 2024 report](#), there has been a bigger percentage increase in **households** than in the **population** in each Council area over the last twenty years. For Argyll and Bute for period 2004-2024 there has been a 7.5% increase in households, compared to a 3.43% reduction in our population for period 2003-2023.

Household projections – The National Records Scotland (NRS) estimated that between 2018 and 2028, the number of households in Argyll and Bute was projected to decrease by 2% from 41,630 to 40,803. Whilst a decrease was expected, there was a slight increase from 2018-2022; with only a 0.1% reduction reported between 2022 and 2023. This has subsequently reversed with estimates of 0.5% increase between 2023-2024. During the period 2014 (40,852) to 2024 (42,831) household numbers have increased by 1,979 (4.8%).

Table 4.4: NRS Argyll and Bute Household Estimates 2020 - 2024

AREA	2020	2021	2022	2023	2024	Change 2023/24
Argyll and Bute	41,839	42,384	42,664	42,610	42,831	+0.5%
Scotland	2,507,625	2,528,823	2,549,797	2,535,310	2,552,388	+0.7%

Reference: [NRS Households and Dwellings in Scotland, 2024](#)

Population Estimates - The NRS updated their mid-year population estimates in 2024 to take into account improvements in the figures for international migration.

Table 4.5: NRS Mid-Year Population Estimates Argyll and Bute 2019-2023

Year	Population Estimate – Argyll and Bute	Population Estimate – Scotland
2019	87,360	5,411,200
2020	87,160	5,408,900
2021	87,960	5,412,900
2022	87,930	5,447,000
2023	87,810	5,490,100

Reference: [NRS Population Estimates Time Series Data – January 2025](#)

Migration - NRS Migration Data from mid-2011 to mid-2021 has been revised following 2022 Census and updated long-term international migration data. The variances* from previous reporting in the LHS have been added to Table.

Table 4.6: NRS Migration Estimates

INDICATORS	2019/20*	2020/21 *	2021/22	2022/23
TOTAL IN-MIGRATION	(3,430)	(5,280)	4,220	4,050
	3,550	5,350		
TOTAL OUT-MIGRATION	(3,530)	(4,070)	3,770	3,590
	3,440	4,160		
TOTAL NET MIGRATION	(90)	(1,220)	450	460
	110	1,200		

Source: [NRS Migration Flows](#), March 2025

4.3 LHS OUTCOME ONE: HOUSING DEMAND

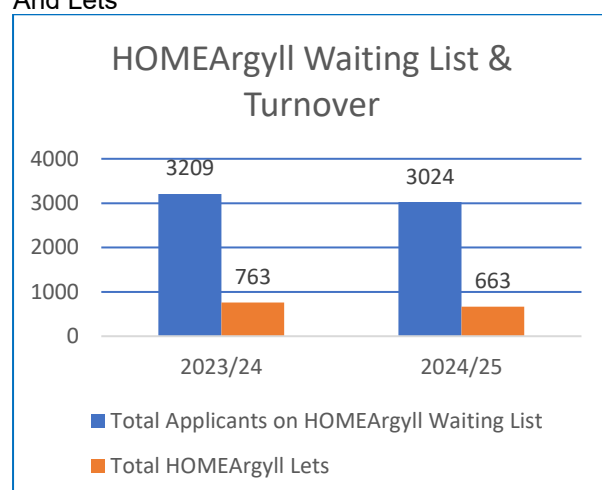
HOMEArgyll Waiting List and Annual Lets

There were 3,024 social housing applications across Argyll & Bute as of April 2025, which is a decrease of 5.8% on the previous year's total of 3,209.

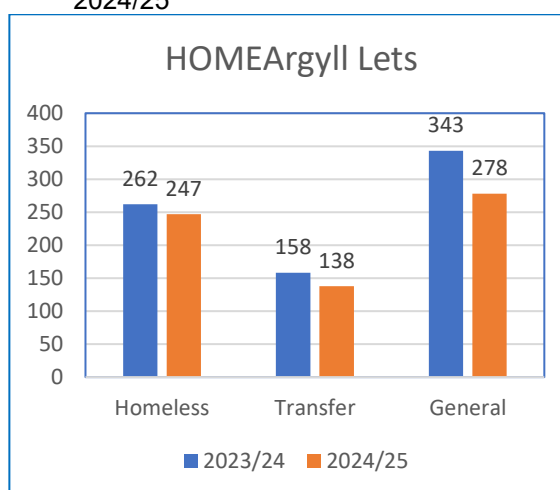
663 households were allocated permanent social rented tenancies via HOMEArgyll (Argyll Community Housing Association, Dunbritton Housing Association, Fyne Homes, and West Highland Housing Association) in 2024/25. This is a decrease of 13.1% on the number of lets in the previous year (763) which is below the annual target of 860 lets.

Of the 663 relets in 2024/25, 37% were allocated through the homeless list, 21% were transfers and 42% were allocated to those on the general list.

Graph 4.7: HOMEArgyll Common Housing Register And Lets



Graph 4.8: HOMEArgyll Lets 2023/24 & 2024/25



Source: HOMEArgyll Waiting List & Annual Lets

Based on the HOMEArgyll waiting list and annual lets, this equates to **5** applicants on the waiting list for each available let.

Mid-Market Rent - 619 households on the HOMEArgyll waiting list have expressed an interest in Mid-Market rental properties.

Shared Equity – The 'New Supply Shared Equity Scheme (NSSE)' aims to help households on low to moderate incomes to buy an affordable new build home. As of April 2025, there were 501 households interested in the NSSE scheme.

Open Market Shared Equity (OMSE) – This scheme helps people to buy a home within a certain price threshold for sale on the open market including the Low-cost Initiative for First Time Buyers (LIFT). 420 households on the social housing register expressed an interest in the LIFT as of April 2025.

4.4 LHS OUTCOME ONE: HOUSING TRANSACTIONS

The *Registers of Scotland Annual Market reporting* was updated in 2024 to use median figures as the main statistical base, instead of average figures reported in previous years. We have subsequently updated our tables to reflect median prices to replace previously reported average house prices.

Property market report 2024-25

As detailed in tables below, in 2024/25, the median sale price in Argyll and Bute has increased by 2.78% compared to 2023/24, although remained below the Scottish average. The volume of sales transactions during 2024/25 in Argyll and Bute increased by 9% on previous year. However, the number of new build sales has reduced significantly from 78 in 2023/24 to only 18 in 2024/25. Argyll and Bute has higher percentage of cash sales 53% compared to the national average of 33%.

Market Affordability - To meet the median house price of £180,000 in 2024/25, at the standard affordable ratio of 3.5 x household income, this would require annual income of approx. £51,428. Based on this only **36%** of local households would be able to afford the median house price in Argyll & Bute (*Income Source: CACI, 2025*).

Table 4.9: Median Residential Property Prices, 2020/21- 2024-25

Median House Prices	2020-21	2021-22	2022-23	2023-24	2024-25	% change - 2023/24 - 2024-25
Argyll & Bute (All Sales)	156,950	160,000	180,000	175,128	180,000	2.78% increase
Scotland (All Sales)	167,000	171,000	185,000	185,000	190,000	2.70% increase

Source: [Register of Scotland](#)

Table 4.10: Sales Activity and Value: All transactions and new build transactions, 2020/21 – 2024/25

Argyll & Bute	2020-21	2021-22	2022-23	2023-24	2024-25
Volume of All Sales	1833	2044	1833	1649	1798
Value of All Sales (nearest £million)	£334m	£397m	£405m	£361m	£389m
Volume of New Build Sales	97	68	86	78	18
Value of New Build Sales	£24m	£17m	£25m	£23m	£5m
Median Price New Build Sales	£242,995	£227,997	£296,286	£338,495	£284,000

Source: [Register of Scotland](#)

Table 4.11: Volume of residential property sales by funding status 2024/25

Volume of residential property sales transactions by funding status	Cash Sale	Sale with Mortgage	Total	Cash Sales as percentage of total
Argyll & Bute	945	853	1,798	53%
Scotland	32,971	67,004	99,975	33%

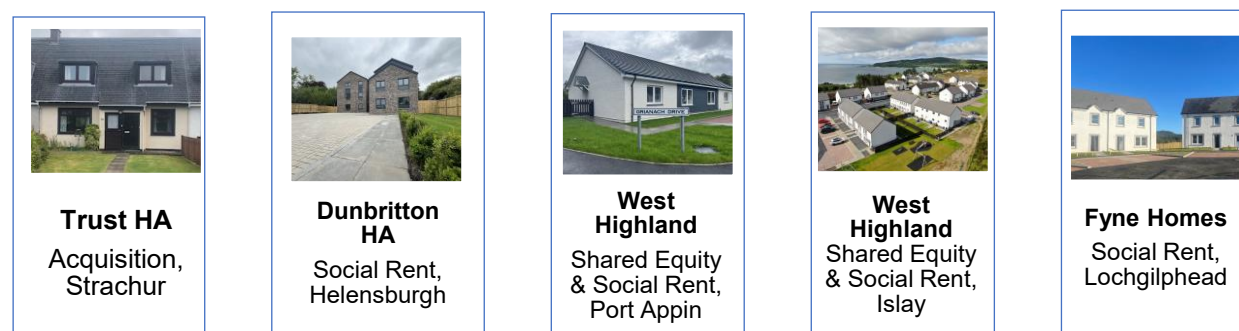
Source: [Register of Scotland](#)

4.5 LHS OUTCOME ONE: AFFORDABLE HOUSING SUPPLY

The Strategic Housing Investment Plan Programme 2023/24

The Strategic Housing Investment Plan (SHIP) sets out the new build affordable housing supply programme for Argyll and Bute. During 2024/25, our Registered Social Landlord (RSL) partners completed **44** new affordable housing units across Argyll and Bute. This included **38** units for social rent and **6** properties for New Supply Shared Equity (NSSE). In addition, Trust and West Highland Housing Association both acquired a property on the open market, whilst following transfer of stock to Fyne Homes they completed the renovation works to eight affordable flats in Rothesay raising the annual completion total to **54**.

Previous SHIP documents had programmed 73 completions for the year 2024/25 so while this number is lower, it can be explained by delays encountered at various stages of the house building process. Some delays in delivery of materials or ferry provision, for example, have necessitated finding alternative solutions which has delayed some developments. However, several live SHIP projects are currently progressing onsite for completion in 2025.



Local Development Plan and Housing Land Supply

Argyll and Bute Council's Local Development Plan 2 (LDP2) was approved in February 2024. Regarding housing, it seeks to help deliver new housing of the right type in the right places to meet the needs and aspirations of the wide variety of households across Argyll and Bute. Part of this involves ensuring there is an adequate supply of land on which new housing can be developed.

Scottish Planning Policy was superseded by National Planning Framework 4 (NPF4) in February 2023. NPF4 requires that Local Development Plans set out a Local Housing Land Requirement (LHLR) which is expected to exceed the 10-year Minimum All-Tenure Housing Land Requirement (MATHLR). The MATHLR for Argyll and Bute as set out within NPF4 is 2,150 units and this has been translated within Local Development Plan 2 (LDP2) into a LHLR of 3,000 homes for a 10-year period commencing from 2020. NPF4 sets out that the Housing Land Audit will monitor the delivery of housing land. Scottish Government Guidance relating to Housing Land Audits was published in January 2025 and will be used to help inform future audits.

Delivery of Housing Land Against MATHLR and LHLR to Date

NPF4 sets out the MATHLR for Argyll and Bute is 2,150 units. The LHLR for the 10 period from 2020 as set out in LDP2 is 3,000 units. The total number of completions between 1/4/2020 and 31/3/2024 is 1129 units.

Taking into account completions since 2020, the total remaining number of units from the MATHLR is 1,021 and from the LHLR is 1,871. The 1,129 completions over the past four years represents 53% of the MATHLR and 38% of the LHLR.

Self-Build Register

The Council launched [self-build register](#) in 2024 which gives households an opportunity to register their interest in self-build. This helps us to understand more about the demand for self-build plots across the area and to explore ways in which it might be possible for those interested to be brought together. As of July 2025, there are four households who have registered their interest.

Community Housing Network

The Community Housing Network (CHN) is a forum where the Council can offer support to community groups with an interest in improving local housing provision, and where the groups can share experiences, advice and resources. Fifteen community groups attend the meetings along with representatives of the Council, the Scottish Government, HIE and a range of other organisations and stakeholders that can offer advice and support.

Two of the community groups are currently bringing modern, high standard new build homes to completion. Colonsay Community Development Company have developed nine units for low-cost ownership, affordable rent and worker housing. The development has included the involvement of MOWI fish farms, who have invested over £1M to secure allocation rights for two of the units as worker housing. While Gigha Heritage Trust have recently completed five homes for affordable rent.

In February 2025, the Council approved a decision to extend the scope of their Strategic Housing Fund to allow support to be given to community groups for early feasibility studies for identified housing projects. This helps communities overcome a common obstacle in housing development by helping with some of the main early costs in deciding whether a project is feasible or not. Five community groups have had feasibility funding approved for projects aiming to deliver a total of 31 houses.

Community Housing Assessment Tool (CHAT)

The Council Housing Service has developed the CHAT process to enable it to support local communities who express a local housing need. Working with community groups, the CHAT allows community groups to assess housing need within small community areas, critically at a geographical level smaller than is currently available through existing datasets. This allows very local levels of housing need to be identified and to then feed into the wider HNDA and SHIP processes. In the last 12 months, Council staff have supported CHAT processes for Dalavich Improvement Group (which led to a community-led housing acquisition) and Arrochar, Tarbet and Ardlui Community Council. Further CHAT's are scheduled for Kilchrenan Heritage Group and Lochgoilhead Community Council.

4.6 LHS OUTCOME ONE: INCREASING SUPPLY VIA OTHER INITIATIVES

The Council continues to explore options to increase the supply of affordable housing.

Rural Growth Deal - £3m Housing Investment

Progress is being made to take forward innovative housing projects via Rural Growth Deal. The Mull project ground works have commenced and will deliver housing for workers, whilst our Islay project will deliver market value housing for sale with title burdens to ensure these remain as principal homes.

Worker Accommodation

The Council are continually exploring opportunities to increase supply of worker accommodation to support businesses and the local economy. Including proposals to expand the HSCP Empty Homes Officer post to cover public and private employers.

Buy Back

The 'buy back' of properties to increase the supply of affordable housing continues to receive regular enquiries from sellers. This is a quick way to increase housing stock and meet local needs when properties are suitable and there is no risk of existing households becoming homeless. In addition, the Council are exploring the possibility of buying properties on the open market for resale with title burdens which require primary occupancy.

Community Housing Network / Projects

Our Community Housing Network continues to progress well and has been highlighted as best practice example. A number of community led projects are progressing. The Council approved feasibility funding support in February 2025 to support delivery of community housing projects.

Off the shelf purchases

Our Registered Social Landlords continually explore the possibility for off the shelf purchase of new build properties from contractors across the area to increase the supply of affordable housing. This is restricted due to the lack of speculative new build, and we are looking at ways to encourage more private developments.

Renovation / conversion of existing buildings

The Council and partners are exploring ways to make best use of existing stock to increase the supply of housing by converting or renovating existing buildings.

4.7 LHS OUTCOME ONE: MAKING BEST USE EXISTING STOCK / EMPTY HOMES

During the financial year 2024/25 the Empty Homes Officer has assisted 40 owners, allowing **42** empty homes to be brought back into use. None of the owners benefited from grant funding. Advice and assistance was the main support provided, with six owners supported to obtain a reduced VAT rate of 5% on eligible renovation works to bring their properties back into use.

Table 4.12 & 4.13: Empty Homes Brought Back into Use by Area and Time Empty

Properties back in use per HMA		Properties back in use per length of time empty	
B & C	11	Less than a year	3
H & L	4	Between 1-2 years	3
OLI	22	Between 2-5 years	20
MAKI	5	Between 5-10 years	5
TOTAL	42	10 years and over	6
		N/K – e.g. new to CT register	5
		TOTAL	42

Health and Social Care Partnership (HSCP) Empty Homes Project

The HSCP Empty Homes project is now in its second year, and since inception, the project has achieved a number of tangible strategic and operational outcomes. The project outcomes support the retention and recruitment of key workforce required to sustain essential services, making the best use of existing stock, and will yield many longer-term outcomes for the area, including:

- Increased partnership working.
- Reducing the number of empty homes/buildings in the area.
- Attracting new households to Argyll and Bute.
- Identifying opportunities, such as buildings suitable for conversion and using evidence bases to gain support from empty building owners.
- Improving the outlook, amenity and potential of our communities by transforming buildings to meet housing needs.
- Sustaining critical health services in areas where the HSCP are struggling to recruit and staff have been unable to secure affordable accommodation.

It also directly supports two of the four key elements of the high-level actions within the Argyll and Bute Council Housing Emergency Action Plan: *‘Enable the delivery of more homes for Argyll and Bute’s Workforce’* and *‘Make the best use of existing homes in Argyll and Bute’*.

Key outputs for the project have included establishing new protocols, networks, identifying local housing needs including type, size and location of accommodation staff require, data sharing agreements for partners, and on-going promotion of the post. There have been many project results to date, a small sample includes:

- The inception of working groups in areas of high demand.
- New discretionary Empty Homes Enabler Grant, which is an incentive to encourage owners, and can be used for associated repair works and other reasonable costs to bring property back into use quickly to support staff.
- Agreement and funding commitments secured for a number of major renovation projects.
- The project has generated significant savings for the HSCP, for example, estimated savings for six-month period of over £28k for securing affordable accommodation for two agency staff previously staying in air b&b; and
- Principally securing a range of accommodation options for over ten employees, from private rentals, social tenancies and repurposing of buildings.



Picture - EHN Innovation Award

The Project has overcome diverse challenges through problem-solving, negotiation, and collaboration. As Scotland's first project of its kind, it earned Argyll and Bute Council the **Innovation Award** at the Empty Homes Network (EHN) national awards in May 2025. Isla Binnie, HSCP Empty Homes Officer has also received multiple commendations, including:

- **Outstanding Contribution** – Shelter Empty Homes Conference
- **Highly Commended Practitioner of the Year** – EHN Conference
- **Highly Commended Rising Star** – EHN Conference

These accolades highlight the project's national impact and its vital role in addressing the housing emergency while supporting essential workers relocating to Argyll and Bute.

Proposals are being developed for the next phase of the project which will be rolled out to include support for public and private employers.

5. LHS OUTCOME TWO: ENERGY EFFICIENCY, CLIMATE CHANGE & POVERTY

The LHS strategic aim two is: **To regenerate communities by improving the quality, condition and energy efficiency of housing and by tackling poverty, including Fuel Poverty and Child Poverty, and ensuring that Housing contributes to addressing the wider Climate Change agenda.** The associated strategic objectives are:-



5.1 LHS OUTCOME TWO: HOUSING SYSTEM - ENERGY EFFICIENCY & FUEL POVERTY INDICATORS

Addressing the impacts of Child and Fuel Poverty are key areas of concern for partners and identified as a priority for the LHS. Improving the quality, condition, and energy efficiency of properties can have positive outcomes for the household in terms of reducing poverty levels; the outlook of homes; energy costs; health and well-being; and contribute to the climate emergency by reducing use of carbon.

Child Poverty in Scotland remains relatively high despite policy interventions such as the Scottish Child Payment. The most recent Scottish Government [Poverty and Income Inequality in Scotland 2021-24](#) statistics estimate that 23% of children in Scotland are in relative poverty. This compares to 20% of working-age adults and 15% of pensioners estimated to be living in relative poverty. The End Child Poverty, [Local Child Poverty Statistics 2025](#) estimates that **21.2%** of children in Argyll and Bute were living in poverty in 2023-24, which is down around 1% from the previous year.

Through initiatives such as, income maximisation services, affordable housing supply and energy efficiency programmes, partners are taking pro-active action to try to reduce levels of poverty across all cohorts.

Fuel Poverty can be driven by many different factors, which can include age and types of buildings; income levels; health conditions; limited choice of fuel types; high cost of heating properties and how energy is used in the home. For households in Argyll and Bute this can include living in rural areas and being off the gas grid - approx. 55% of properties in Argyll and Bute are off gas grid. There is not a single measure that determines the energy efficiency of all dwellings and the level of fuel poverty being experienced by households. [Fuel Poverty Scotland Advisory Panel](#) reported that an estimated 34% of households in Scotland are currently living in fuel poverty and 19.4% of households are living in extreme fuel poverty. Compared to 30% of households in Argyll and Bute who are estimated to be in fuel poverty, with 25% of households estimated to be in extreme fuel poverty (Home Analytics, 2025), which is above the Scottish average. The figures for Argyll and Bute will fluctuate dependent on the locality and could be much higher in rural/remote areas.

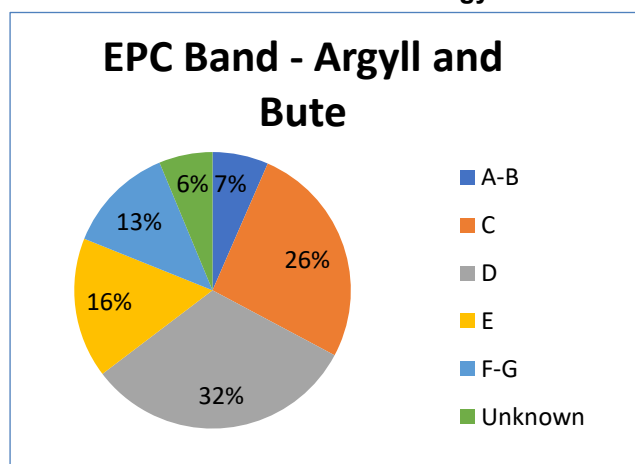
The Scottish Government published a paper in April 2024, '[The cost of remoteness: reflecting higher living costs in remote rural Scotland when measuring fuel poverty](#)' that highlights individuals living in rural and island locations generally face higher living costs than in urban areas, making it more expensive to meet the minimum acceptable living standard. The report sets out the impact of inflation, updated costings, and considers research on remote rural Scotland minimum budgets. It is highlighted that the increased minimum need costs for rural and island areas, should be given consideration when calculating benchmarks for fuel poverty and have produced new minimum budget uplifts from 2022.

Energy Performance Certificate (EPC)

An Energy Performance Certificate (EPC) provides information about how energy efficient a building is, and provides information on measures, which could improve the energy efficiency of the building. EPCs rate buildings on a scale from A to G, with A being the most efficient. The Home Analytics database, that is used to report levels of 'fuel poverty' in Argyll and Bute, is derived from several trusted sources and therefore some of the data is extrapolated to determine overall approximate numbers. EPCs

are the primary data source. As not all residential buildings have an EPC, they have developed a series of models to predict values for properties with missing data. Figures reported are estimated and subject to change. The figures are in line with the data reported by The Scottish Fuel Poverty Advisory Panel.

CHART 5.0 Estimated EPC in Argyll and Bute



Source: Home Analytics 2025

Table 5.1: Argyll and Bute Estimated Fuel Poverty Levels

A&B AVERAGE FUEL POVERTY PROBABILITY LEVELS 2025	<u>Estimated</u> % of Properties
Fuel Poverty = Fuel bill > 10% income after housing costs	30%
Extreme Fuel Poverty = Fuel bill > 20% income after housing costs	25%
Excess cold = Risk property exacerbating health inequalities	9%

Source: Home Analytics 2025

Ofgem review and set a level for how much energy suppliers can charge per unit of energy including the standing charge, on a 3-monthly basis. Their latest reporting ([Changes to energy price cap | Ofgem](#)) indicates that the price for energy for a typical household (using gas, electricity and on a Direct Debit payment plan) will reduce by 7% (£1,720 per year) for the period between July and September 2025. However, it was noted that this is a 10% increase on the price cap set for the same period last year (£1,568 per year). This, therefore, suggests that energy prices remain to be a prominent issue and many households will be under pressure to heat their homes, particularly in winter months.

5.2 LHS OUTCOME TWO: HOUSING SYSTEM - ENERGY EFFICIENCY & FUEL POVERTY

Energy Efficiency Scotland: Area Based Scheme (EES - ABS) 2024/25 (ABS12)

The Energy Efficiency Scotland – Area Based Scheme allows homeowners and private rented tenants and landlords to access non means-tested grant funding to install energy efficiency measures in their property. These reduce energy consumption and in turn energy bills and contributes towards a reduction in harmful carbon emissions.

Argyll and Bute Council was awarded funding of **£2,179,827** for the year which has helped **281** households by installing **342** measures. We have received an award of £2,229,827 for 2025/26 (ABS 13), with the continued aim of offering energy efficiency measures throughout Argyll and Bute with particular emphasis on reducing high levels of fuel poverty associated with island and remote rural areas.

Argyll Community Housing Association (ACHA) 2024/25

During the year 2024/25 Argyll and Bute Council and ACHA have been planning further joint works in mixed tenure blocks throughout Argyll and Bute.

Home Energy Scotland

Home Energy Scotland (HES) ensure that households can access holistic energy efficiency advice, which is critical to address fuel and child poverty, and also to encourage fabric improvements to make homes more energy efficient. Home Energy Scotland are key partners for the Council in delivery of Area Based Scheme, energy efficiency advice, and funding checks for local residents. During 2024/25 they dealt with **1,786** referrals across all schemes and interacted with **2,992** households which is a reduction compared to 3,955 in the same period last year.

ALlenergy

ALlenergy works across Argyll and Bute to promote sustainable energy use and renewable energy generation, to address fuel poverty, and reduce carbon emissions. During 2024-25, a total of 873 households in Argyll and Bute were supported by ALlenergy for Affordable Warmth advice, support and assistance.

“Client gain from crisis funds we have applied to for help with energy bills, energy debt and white goods this financial year is £74,013. This does not include estimated savings from energy saving behaviour, changing to energy efficient appliances, savings made from improved heat loss after insulation and heating upgrades, etc. Estimated total client gain for the year including these is around £436,500 (around £500 per household on average).” ALlenergy reporting 2025.

Local Heat and Energy Efficiency Strategy (LHEES)

The Council adopted the Argyll and Bute Local Heat and Energy Efficiency Strategy (LHEES) and the Delivery Plan in November 2024. The Argyll and Bute LHEES vision is:



“To decrease heat demand by improving the energy efficiency in Argyll and Bute’s homes and buildings, and reduce carbon emissions by transitioning to a decarbonised heat source. We are committed to seizing the community wealth-building opportunities presented by decarbonisation while ensuring a just transition that addresses fuel poverty.”

The strategy has identified eight priorities to realise the vision:

1. Improving grid capacity.
2. Improving skills and the supply chain.
3. Improving knowledge and awareness of decarbonisation pathways.
4. Decarbonising the heat source.
5. Creating energy efficient buildings.
6. Tackling fuel poverty.
7. Facilitating sustainable and energy resilient communities.
8. Ensuring a ‘Just Transition’.

While the Council has embraced a spatial approach for certain aspects of the LHEES methodology, it has not confined itself to exclusively utilising a spatial approach. Utilising a non-spatial approach is necessary because of the sparsely populated nature of the Council area, which results in only a small number of eligible households in certain data zones. By selecting properties and households that share the same characteristics, regardless of their location within the local authority, will enable the Council and its partners to develop more robust implementation programmes and ensure value for money as there will be better economies of scale. Argyll and Bute’s LHEES will focus on domestic properties in off-gas grid areas, which are suitable for either heat pump retrofit or can connect to a heat network or district heating scheme. It will target properties in the private sector, especially those within the Private Rented Sector (PRS), as the Heat and Buildings Bill proposes that these properties will have to meet energy efficiency standards and have a decarbonised heating system by 2028.

The strategy will also focus on owner-occupied homes. The LHEES will prioritise properties with poor energy efficiency, particularly when this contributes to fuel poverty. Notably, this initial LHEES will not address mixed-tenure and mixed-use buildings or buildings in conservation areas. Neither will this iteration of the LHEES focus on older buildings, which have been categorised as unsuitable for heat pumps unless they are in a heat network area.

5.3 LHS OUTCOME TWO: HOUSING SYSTEM CONTEXT – HOUSING IMPROVEMENT

The Council's Housing Improvement Officers work closely with private sector home owners and wider project teams to deliver housing improvement works via Scheme of Assistance. During 2024/25 Officers supported works to **50** properties in **8** tenements across Argyll and Bute contributing **£325k** of Private Sector Housing Grant (PSHG) funding to works.

Table 5.2: PSHG – Housing Repair and Improvement Grants 2021/22 TO 2024/25

Home Repair & Improvement Works Supported via Council					
PRIVATE SECTOR HOUSING GRANT (PSHG)	2020/21	2021/22	2022/23	2023/24	2024/25
Tenements Repaired	7	6	8	8	8
Individual Units Retained	43	19	22	50	34
Feasibility Grants	5	6	3	5	3
Amenity Grants	2	5	6	6	8
PSHG Investment (* excludes funding for private sector adaptations)	£89,515	£48,614	£400,671	£150,128	£325,000

The Housing Service also works closely with colleagues in Economic Development to support the delivery of the Conservation Area Regeneration Schemes (CARS) and Town Heritage Initiative (THI) projects. Funding of over **£700k** has been committed from PSHG for projects in Lochgilphead, Dunoon, Rothesay and Helensburgh.

Table 5.3: PSHG funding for CARS / THI Projects – 2022/23 – 2025/26

PSHG funding for CARS/THI projects			
Project	PSHG Contribution	Tenements	No of Properties
Lochgilphead	£364,134	5	20
Dunoon	£105,000	1	5
Rothesay	£39,784	2	9
Helensburgh	£192,500	9	23
Total committed	£701,418	17	57

5.4 LHS OUTCOME TWO: POVERTY – MAXIMISING INCOME

A&BC Welfare Rights Service

The Welfare Rights Team aims to ensure that the residents of Argyll and Bute are not missing out on their entitlement to both UK and Scottish Government administered benefits and other related help. We provide a free, confidential, and impartial benefits advice, information, and appeal representation service.

Members of Welfare Rights team are funded by MacMillian Cancer Support so they can provide an enhanced Welfare Rights Service for people affected by cancer.

The Welfare Rights Service has a key focus on maximising income and reducing poverty. Support is targeted at some of the most vulnerable in our communities and makes a significant contribution to tackling fuel poverty by maximising household income.

In 2024/25 the service helped the residents of Argyll and Bute to claim **£5.4 million** in additional benefits that may have otherwise remained unclaimed, thus assisting independent living & preventing homelessness. This an increase of around £1 million from 2023/24.

Table 5.4: Welfare Rights Client Gains 2022/23 to 2024/25

Welfare Rights	2022-23	2023-24	2024-25
Cowal & Bute	£651k	£777k	£705k
Helensburgh & Lomond	£1.445m	£1.013m	£1.442m
Kintyre & the Islands	£873k	£1.072m	£1.124m
Lorn and Isles	£522k	£648k	£675k
Mid-Argyll	£833k	£948k	£1.499m
TOTAL (rounded)	£4.3m	£4.5m	£5.4m

This figure is well above the internal annual target of £2.75 million. This figure also contributes to the £10 million income maximisation a key target set out in The Council's Local Housing Strategy for 2022/27. It should be noted this "client gain" is not just a figure. The support provided by Welfare Rights makes a significant impact on individual's lives. For example, it may mean being able to put heating on, keep a car running, replace a broken appliance etc.

In 2024-25, the team assisted with 468 enquiries about Attendance Allowance or Pension Age Disability Payment, which are benefits for those over pension age, who have personal care needs due to illness or disability. This high number of cases reflects the aging population in the area. An award could increase income by £73.90 or £110.40 per week with potential to increase other benefit income whilst promoting independence and wellbeing.

Not all cases have a recorded financial gain, over 314 cases were closed after “general advice provided” and 410 benefit checks were carried out. Many of these client’s will have been signposted to claim benefits themselves. Others may be advised of no benefit entitlement following a benefit check and be referred/signposted to food banks, energy advice/vouchers and other support mechanisms available.

In 2024/2025 the transfer of clients from legacy benefits to Universal Credit and from Personal Independence Payment to Adult Disability Payment continues and has led to increased demand for Welfare Rights assistance. This demand is expected to continue going forward as more clients are transferred over.

Welfare Rights Case study



An elderly couple were referred to Welfare Rights by the Housing Team as they were both having difficulty with personal care. We assisted each of them with applications for Pension Age Disability Payment (PADP). PADP was awarded resulting in awards totalling £181.20 per week plus arrears of £2054.10.

This then entitled them to a double Severe Disability Premium meaning they were able to claim Pension Credit (PC) for the first time. They were awarded PC of £187.47 a week and arrears of £3749.44. The couple are now better off by £368.60; they will also receive full Council Tax Reduction; a free TV license and they will be entitled to the Winter Fuel Payment.

“Through the work of A&BC Welfare Rights Service and Citizens Advice Bureau more than £7.495m of additional benefit income has been secured for households across Argyll and Bute”

Citizens Advice Bureau (CAB)

Over 2024/25 Argyll and Bute CAB supported households to get £2.051m in client financial gain, this was derived from their welfare rights, debt advice and also the collaborative council tax projects they were working on with the Council.

Flexible Food & Fuel Fund

Funded by the Scottish Government, the project enables the Council’s Welfare Benefit team to work with third sector partners including Bute Advice Centre, Allenergy and foodbanks, to support people who are struggling for money to cover food and fuel costs. The Fund provides a one-off cash payment to families on low incomes to help with food and fuel. Claimants are offered a second cash payment if they have engaged with support agencies in financial management. Over 95% of people receiving the first grant payment engage, get the support they need and receive a second payment. With an average financial gain of £1,493 per household.

Scottish Welfare Fund – Community Care and Crisis Grants

The Scottish Welfare Fund is there to provide a safety net to vulnerable people on low incomes through the provision of Community Care and Crisis Grants. These are available for residents of Argyll and Bute on a low income, to help with daily living expenses such as food and bills, fuel or heating costs, emergency travel expenses,

and for anyone fleeing domestic violence or facing exceptional pressures caused by loss of income or employment. During 2024/25 – **748** Crisis grants were awarded with total value of £88,171 and **386** Community Care Grants with total value of £460,964.

Community Care Grants are provided to help a qualifying individual to establish or maintain a settled home. They can also be used to support families facing exceptional pressure. A qualifying individual is someone who, without assistance may be in prison, hospital, a residential care establishment or other institution; or homeless or otherwise living an unsettled life.

Crisis Grants can be awarded in a crisis to meet expenses that have arisen as a result of an emergency or disaster in order to avoid an immediate threat to health or safety of an individual or family.

6. LHS OUTCOME THREE: SPECIALIST PROVISION AND INDEPENDENT LIVING

LHS strategic aim three is: **To enable people to live well, with dignity and independently for as long as possible.** The associated strategic objectives are:



6.1 LHS OUTCOME THREE: SPECIALIST PROVISION & PARTICULAR NEEDS: CONTEXTUAL INDICATORS

In 2024/25 the HOMEArgyll partnership of local housing associations rehoused **65** in specialist accommodation amounting to just under 10% of the total HOMEArgyll lets that year. This is a decrease from the 101 specialist lets in 2023/24.

This included:

- 29 Lets – Amenity Housing
- 31 lets – Sheltered Housing
- 3 Lets – Wheelchair Accessible Housing
- 2 lets – Supported Accommodation

In addition, the national specialist associations operating in Argyll & Bute, such as Link, Cairn, Bield and Trust, accommodated around **58** households and individuals for particular needs.

The demand for specialist provision and accommodation for particular needs is evidenced by households on the HOMEArgyll list who require distinct property types. As of April 2025, around 25%* of those on the list required some form of specialist housing including wheelchair suitable housing; housing with support; amenity/elderly housing; and sheltered housing.

Further analysis of the HOMEArgyll list highlights several key indicators for the requirement of particular housing and support services to meet varying needs.

- 37% state their medical condition is affected by current housing circumstances
- 35% of primary household members declared some form of disability
- 13% require support or assistance living in their home
- 7% have severe health issues
- 6% need to move home to access specialist support services
- 9% of primary applicants are aged 65-74
- 6% primary applicants are aged 75 or over (with 13 applicants aged 90+)

* Applicants can select multiple housing options including General Needs/ Mainstream housing, therefore there may be a small element of double counting across the figures if applicants have selected more than one housing option.

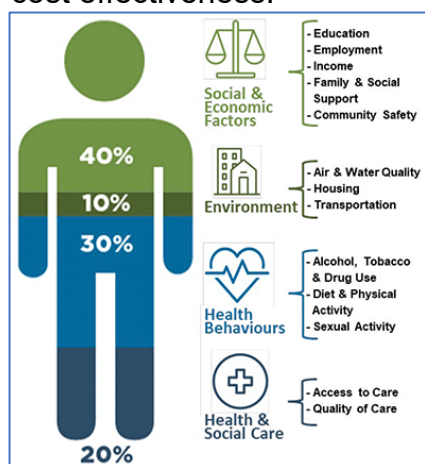
6.2 LHS OUTCOME THREE - HEALTH & SOCIAL CARE

The LHS vision and outcomes support the overarching objectives of both the HSCP Strategic Plan and the Argyll and Bute Outcome Improvement Plan, as well as helping to address the national housing, health and well-being outcomes for Scotland. The housing sector has an important and direct contribution to make to these national health and well-being outcomes as well as the local service priorities identified in the HSCP Strategic Plan.

Partnership working and investment will help to increase the provision of affordable housing and aids and adaptations across all tenures; improve the condition and energy efficiency performance of homes; and deliver support, advice and assistance on a range of housing options, as well as tackling poverty, improving health and well-being, and generating additional income / benefits for vulnerable households.

The HSCP co-produced 2024 Joint Strategic Needs Assessment (JSNA) is aligned to the HNDA for Argyll & Bute and considers the current and future health needs of our population and informs the Housing Contribution Statement. An updated Argyll & Bute [Housing Contribution Statement](#) (HCS) was approved in March 2025, following a comprehensive revision for inclusion in the Health Social Care Partnership's (HSCP) Joint Strategic Plan for 2025/30. The HCS is now a five-year document reflecting the timeframe for Joint Strategic Plan.

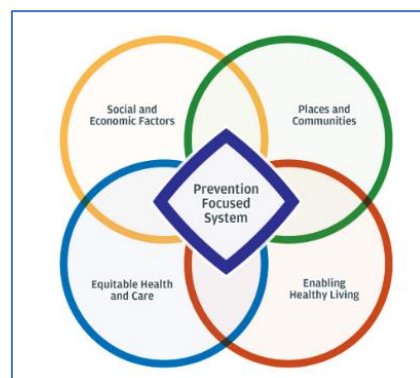
The JSNA and HNDA identified priorities generally remain relevant to those in the last HCS. The ethos and principles of the Housing Sector are clearly aligned with that of the HSCP. With a strong focus on preventative policies; home and person-centered services; a holistic approach to strategic planning; a fundamental commitment to reducing and eradicating inequalities; and pursuing efficiency and cost effectiveness.



The Chief Medical Officer for Scotland 2022/23 report '[Realistic Medicine: Doing the right thing](#)' highlighted that health and social care accounts for only 20% of what determines health. Social and economic factors account for 40%, the environment (including housing) accounts for 10% and health behaviours 30%.

Although the image has been simplified for illustration purposes, the main message is that health and care services alone are not the solution to reducing health inequalities. In essence, everything we do can impact on health inequalities and help to prevent ill health and suitable housing has a key role.

Scotland's Population Health Framework published in 2025 is based on five key interconnected prevention drivers of health and wellbeing - Prevention Focused System; Social and Economic Factors; Places and Communities; Enabling Healthy Living and Equitable Access to Health and Care. The Framework sets out initial actions across these drivers and identifies two initial evidence-based priorities – embedding prevention in our systems and improving healthy weight.



Equipment & Adaptations - Scheme of Assistance

The provision of equipment and adaptations are an essential component of an integrated health & social care service to support individuals to live in their own homes as independently for as long as possible. The type of adaptations that can be undertaken to properties varies from minor to major and can include items such as installation of safety rails; non-slip/tactile surfaces; alterations to doors, electrics, or plumbing; external paths, steps, paving; door access; stair lifts/hoists; and accessible showers/baths. This helps facilitate improved quality of life and can have positive impacts on mental health and well-being, as well as being a cost-effective model of housing intervention.

The Scottish Government published revised guidance for the provision of equipment and adaptations in March 2022. The key principles and aims of the new guidance, which includes, among others: Early intervention with full exploration of rehousing opportunities; Better planning for the delivery of barrier-free housing and an inclusive design / living approach; and Equity in the system, applying a “tenure neutral” approach (as far as practicable).

Our Scheme of Assistance was reviewed during 2023/24 reflecting the new guidance to facilitate improvements for those who require home adaptations to live as independently as possible. The revised [Scheme of Assistance](#) was approved by Council in April 2025.

Private Adaptations

During 2024/25 the Council’s Scheme of Assistance supported **80** private owners to undertake adaptations to their homes with support of **£619k** Private Sector Housing Grant (PSHG). Care & Repair can support private owners with the adaptation process.

RSL Adaptations

Our Registered Social Landlord partners undertook approx. **393** adaptations to **267** of their properties in 2024/25 with around **£437k** of Stage 3 grant funding from Scottish Government to support independent living.

6.3 LHS OUTCOME THREE: GYPSY/TRAVELLERS

Whilst the Council have the strategic obligation to assess the Housing Needs and Demands of Gypsy/Travellers; the two official Gypsy/Traveller sites in Argyll and Bute at Duncholgan, Lochgilphead and Bayview, Ledaig that are owned and managed by ACHA, who are the only Registered Social Landlord in Scotland operating sites.

- Duncholgan – There are 7 pitches on the site. At the end of financial year 2024/25 all 7 pitches were occupied.
- Bayview – There are 4 pitches on the site. At the end of 2024/25 all 4 pitches were occupied.

Gypsy/ Traveller Site Improvement Works

There are significant improvement works required to both sites. ACHA engaged Architects who have worked with the community to develop design proposals for improving the accommodation, facilities, and layouts of both the sites.

Due to changes in Affordable Housing Supply funding, the redevelopment of both sites is included in the Strategic Housing Investment Plan (SHIP) programme for 2026/27. ACHA will continue to engage with the community and keep them updated on the proposals and timescales for the improvement works required.

Gypsy/Traveller Working Group - The Gypsy/Traveller Working Group (GTWG), established in 2022, has continued to bring together key partners to collectively engage with the community and work with them to deliver community priorities and improvements. The core membership includes representation from the key strategic partners involved in delivering accommodation, health, education, advocacy, and community safety, as well as community representation, which is central to the effectiveness of the group.

MECOPP (Minority Ethnic Carers of People Project) - continue to support Gypsy/Traveller community in Argyll and Bute and help facilitate on-going engagement. This dedicated resource has helped to encourage and improve partnership working and participation in the Working Group.

6.4 LHS OUTCOME THREE - EQUALITIES MONITORING

The Housing Service ensure that all households approaching the Council for housing advice are treated fairly, with dignity and respect. We have implemented an enhanced equalities monitoring & evaluation framework for our key functions.

As well as a full Equalities and Socio-Economic Impact Assessment, the Council has carried out impact assessments for the LHS in respect of Human Rights, Children's Rights and Wellbeing, Island and Rural Communities, as well as a Health Impact Assessment. A copy of these is available on the council website: localhousingstrategy@argyll-bute.gov.uk

Our statistics are regularly analysed to identify any emerging trends, where these are identified then service improvements will be brought in to ensure that households are provided with the service that meets their needs and that equalities and human rights legislation requirements are being met.

There will be positive impacts on service users through this additional analysis as it will help Housing Services better understand the needs of households. Equalities data monitoring is reported annually to Housing Management Team, the Strategic Housing Forum partnership, the Scottish Government, and Scottish Housing Regulator.

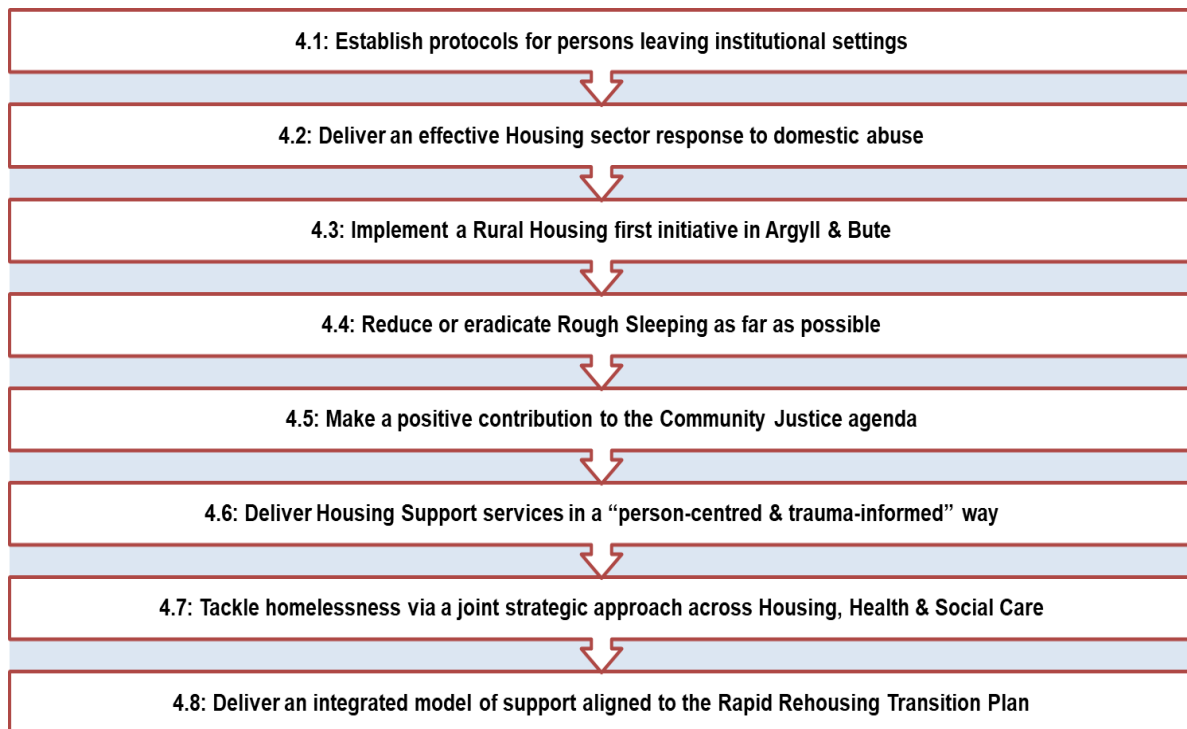
In relation to Homelessness Equalities Monitoring, the Housing Services produce a quarterly report on the following information: -

- The number of males presenting as homeless
- The number of females presenting as homeless
- The number of households with children presenting as homeless
- The ethnic origin of all households presenting as homeless
- The number of households presenting as homeless as a result of domestic abuse

- The number of households who stated that they slept rough the night before making a homeless application
- The number of households who stated that they slept rough within three months of making a homeless application
- All households who identified that they had at least one support need when they made a homeless application

7. LHS OUTCOME FOUR: HOUSING OPTIONS, INFORMATION & SUPPORT

The LHS strategic aim four is: **To provide effective and timeous information, advice and support to help persons in housing need to make informed choices and decisions on the range of Housing Options available.** The associated strategic objectives are to:-



7.1 LHS OUTCOME FOUR: HOMELESSNESS CONTEXT

Many households are threatened with or facing homelessness. [Shelter Scotland](#) estimate that every **16 minutes** a household becomes homeless in Scotland.

The Argyll and Bute Homeless Service staff provide vital support, information and advice to households who have nowhere to live, are worried about losing their home, or need advice on their housing options. Our priority is to try and help people stay in their home, and where this is not practically possible staff will assist households to find alternative accommodation including provision of temporary accommodation when required.

During 2024/25 the Housing Service received **459** homeless applications in Argyll and Bute which is a 7% reduction from 492 applications in the previous financial year. Homelessness can affect everyone and the type of households requiring assistance during 2024/25 varied. Table 7.0 shows breakdown of household types. Presentations from single households account for **60%** of cases and **25%** of homeless presentations last year involved children.

The main reasons for presenting as Homeless in 2024/25 remained consistent with the previous year. 'Non-violent dispute in household/relationship breakdown' (29%) and being 'asked to leave current accommodation' (18%) remain the two most prominent reasons for homelessness in Argyll and Bute. However there has been an increase in households presenting due to 'other actions taken by landlord resulting in termination of the tenancy' (11.6% increase) compared to 2023/24. See Chart 7.3 for further reasons for homelessness in Argyll and Bute.

As of 31st March 2025, there were **123** households in temporary accommodation, including **29** households with children or pregnant women. Of these 123 households – 5 were in B&B accommodation and all 5 households were breaching the Unsuitable Accommodation Order.

The average time for homeless applicants to be rehoused has increased, on average it takes nearly **35 weeks** to be offered permanent accommodation. These statistics highlight the **urgent** need for more affordable housing across the area.

TABLE 7.0: HOMELESS PRESENTATIONS BY HOUSEHOLD TYPE 2020/21 – 2024/25

Homeless Presentations by Household Type	2020/21	2021/22	2022/23	2023/24	2024/25
Single Person	257	253	303	322	275
Single Parent	104	66	98	88	79
Couple	31	37	57	34	25
Couple with Children	16	32	45	35	37
Other	6	1	9	13	43
Other with Children	1	9	0	0	0
All	415	398	512	492	459

CHART 7.1: HOMELESS PRESENTATIONS BY AREA 2023/24 & 2024/25

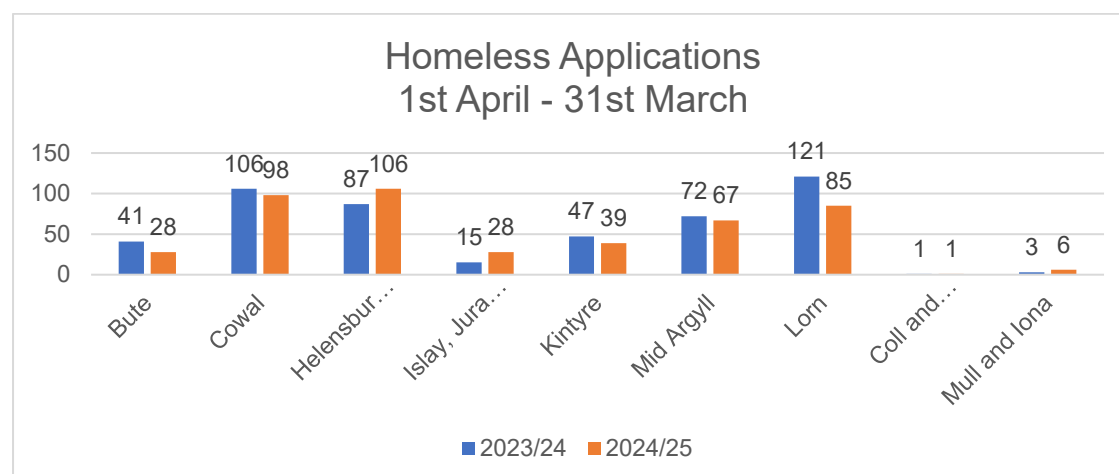


TABLE 7.2: AVERAGE TIME FOR HOMELESS CASES TO BE REHOUSED BY RSL

Homeless Case Durations	2021/22	2022/23	2023/24	2024/25
Average time to discharge duty (weeks)	38	33	31	35

CHART 7.3: REASONS FOR PRESENTING AS HOMELESS 2024/25 & 2023/24

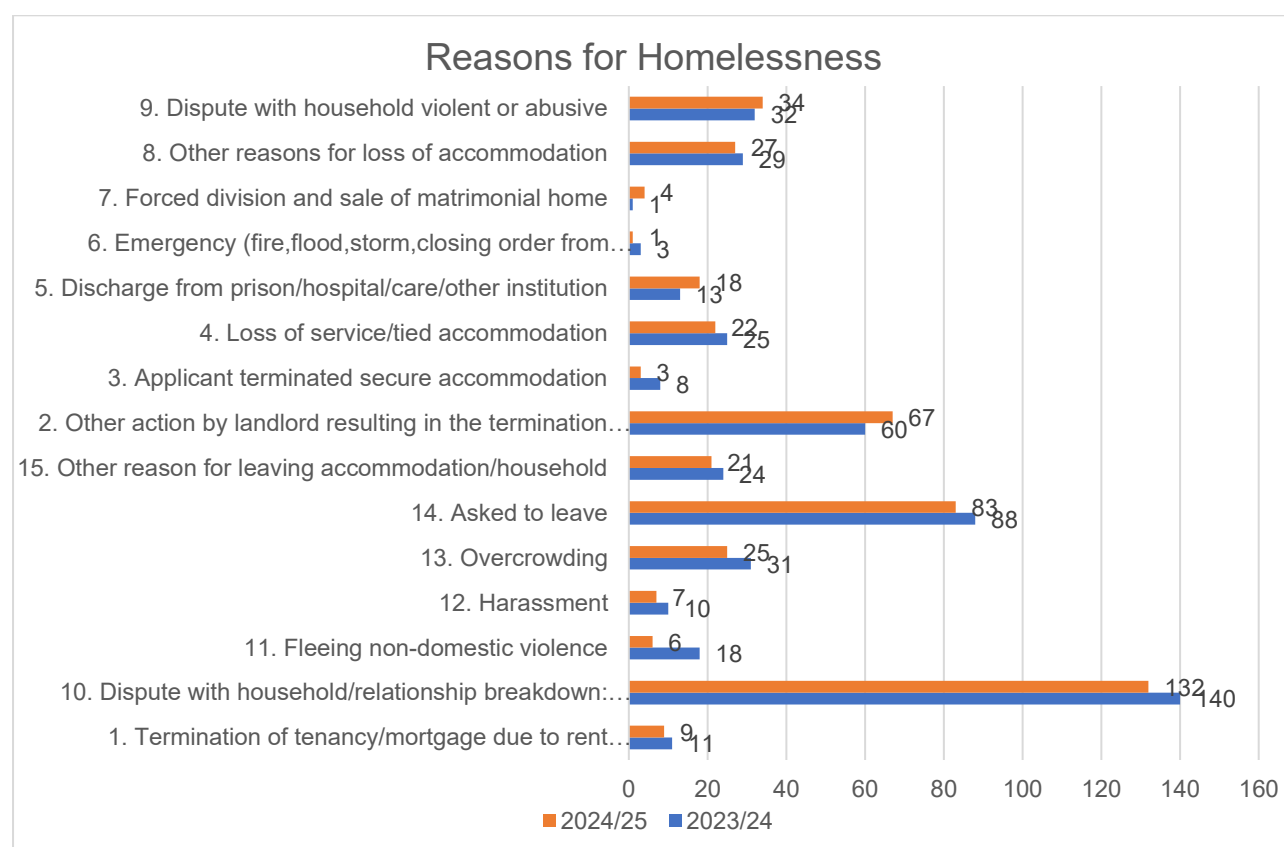


Table 7.4: Number of Homeless Cases waiting for permanent housing as of June 2025

Area	1 bed	2 bed	3 bed	4 bed	5+ bed	Total
Bute	1					1
Coll & Tiree	2					2
Cowal	26	6	4	3		39
H&L	44	16	10	2	1	73
I, J, C	9		1			10
Kintyre	5	1	3			9
Lorn	46	8	2	1		57
Mid Argyll	16	3	3	1	1	24
Mull & Iona	1	1	1			3
Total	150	35	24	7	2	218

7.2 LHS OUTCOME FOUR: HOUSING OPTIONS, INFORMATION & SUPPORT

Homeless Prevention and Advice – Prevent 1

All local authorities have a statutory duty under the Housing (Scotland) Act 2001 to provide advice and assistance on housing options to try and prevent and alleviate homelessness.

The Housing Service had **863** 'Prevention and Advice' cases in 2024/25 which is an 18% decrease from the previous year. The majority were in relation to households seeking advice in respect of 'General Housing Advice (278). Of the 863 cases, only 174 went on to make a homeless application which is the lowest since peak of 409 cases in 2017/18, this highlights the pro-active approach to homeless prevention and the importance of households receiving appropriate advice and assistance at an early stage.

Rapid Rehousing Transition Plan (RRTP) / Housing First

The initial Rapid Rehousing Transition Plan (RRTP) 2019 – 2024 was agreed by the Council in 2018. Funding from the Scottish Government has been allocated on an annual basis. The Council was allocated £100,000 for Rapid Rehousing in the year 2024/25. Funding has since been extended for 2025/26.

There are 6 key work streams within the Rapid Rehousing Transition Plan:

Rent Arrears Prevention Funding – assists households who are at risk of homelessness due to rent arrears. Payments are made direct to the landlord to prevent eviction action. Signposting to appropriate support services and Welfare Rights Team is offered to enable the household to sustain their tenancy. £35,665 has assisted 34 households to remain in their tenancies during the period 01/04/2024 to 31/03/2025.

Mental Health Addictions Practitioner – is engaging with Housing First cases and some of the more complex cases across Argyll and Bute. There have been **35** referrals to the practitioner in 2024-25, and signposting has also been provided for several other individuals/households which is not included in the total.

Decoration Project – many homeless households are on low incomes and often cannot afford to decorate their properties or bring them up to standard. This funding enables individuals to improve their properties in the hope of them taking ownership of the property, viewing it as their home and increasing the likelihood of them sustaining tenancies. £2,549 has been paid during 2024/25.

Housing First – is delivered within the overall RRTP and aims to give the most chaotic and vulnerable homeless households housing. Appropriate support is provided to ensure tenancy sustainment and achieve positive outcomes. Since Housing First commenced, there have been 14 Housing First cases. Four are currently archived with 2 of the tenants still in their tenancies. The other two failed to keep in touch with agencies.

There are currently 10 active Housing First cases. Of these, 7 have live housing association tenancies: 2 in Lorn, 2 in Lomond, 2 in Kintyre and 1 in Mid Argyll. In addition, there are 3 cases in temporary accommodation, 2 cases have been allocated tenancies and are just waiting to move in (1 in Oban and 1 in Dunoon) and the other waiting on an offer of housing in Helensburgh. Out of the 7 live housing association tenancies, 1 tenant is currently in prison.

£1,120 has been paid in 2024/25 to provide white goods and furnishings to Housing First tenants.

Flexible Emergency Fund – provides monies to contracted housing support providers to assist households at the point of crisis. £1,000 has been paid during the period 01/04/2024 to 31/03/2025.

Starter Packs – provides funding to local organisations that supply household starter packs to people presenting as homeless. The packs contain various essential items e.g. bedding, kettles, cutlery, crockery and toiletries. £1,000 has been paid during the period 01/04/2024 to 31/03/2025.

Table 7.5: Rapid Rehousing Transition Plan Spend 2019-2025

Work Streams	Spend	No of Households Assisted
Rent Arrears Prevention	£406,334	330
Mental Health Addictions Practitioner	£114,306	35
Decoration Project	£82,733	113
Housing First	£30,839	14
Flexible Emergency Fund	£23,500	
Starter Packs	£6,000	
Total	£663,712	492

Section 11 Notices

The Homelessness etc (Scotland) Act 2003 places an obligation on social and private landlords, as well as creditors to inform the local authority where they plan to evict a tenant by raising proceedings for possession of the property or serve certain notices relating to the standard security. The key purpose of Section 11 Notice is to give Local Authorities advance notification of households who may be at risk of homelessness so they can engage with the household to try and prevent them from becoming homeless. The number of Section 11 Notices received by Housing Service since 2020/21, has fluctuated and were impacted by the temporary ban on evictions imposed by Scottish Government which ended in March 2023 (*exceptions in place for serious anti-social behaviour and domestic abuse*).

There has been significant increase in number Section 11 Notices being received since 2023/24 which is being monitored, with homeless staff continuing to pro-actively engage with households affected.

Table 7.6: Section 11 Notices Received 2021/22 – 2024/25

Year	Source of Referral			Total
	Private Landlord	RSL	Creditors - including Banks and Building Societies	
2021/22	4	16	26	46
2022/23	4	5	12	21
2023/24	12	87	52	151
2024/25	19	103	88	210

Homelessness Prevention – Housing (Scotland) Bill

The new [Housing \(Scotland\) Bill](#), legislation was published in March 2024 and focuses on several topics that affect homelessness. The Bill includes a new ‘ask and act’ duty for a range of public bodies requiring them to ask about a person's housing situation and take specific actions to reduce the risk of homelessness, this will include health and social care, Police, children’s services, social landlords, and the criminal justice sector. The Bill sets out a framework for the new homelessness prevention duty with further details to be introduced in secondary legislation or regulations/guidance following further consultation and scrutiny by the Scottish Parliament. This is now at Stage 3, MSPs can still propose further amendments (changes) to the Bill. There will then be a debate on whether to pass the Bill, if the Bill is not passed, it ‘falls’ and won’t become law.

The Housing Service works closely with partners and will continue to engage as the new Bill and associated policy develops to ensure that a co-ordinated approach to implementation of duties between partners is achieved.

7.3 LHS OUTCOME FOUR: HOUSING SUPPORT

Tenancy Support

The Council's Housing Service is committed to preventing homelessness and helping people to stay in their own homes.

Housing support helps vulnerable people or those at risk of losing their homes, with support tailored to meet the specific needs of the individual. The Housing 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; and promote independent living.

Due to the high demand for support, the 'Prioritisation of Need Framework' is used to prioritise those who are homeless or threatened with homelessness for support. During 2024/25 there were 266 new referrals received and 221 were onward referrals. The 45 cases who were not referred included cases where the person referred did not wish an onward referral, chose to use drop-in service, were not resident in Argyll & Bute, did not respond to telephone calls/email/letter, due to hours being at capacity and being Priority 4 and/or other support services in place for example Social Work.

At the end of March 2025 there were 196 households in receipt of tenancy support, 42 (21%) households were statutory homeless. There were 214 departures from support during 2024/25 - 151 (70.5%) were planned departures and 63 unplanned departures (29.5%).

Domestic Abuse / Women's Aid

Argyll and Bute Council are one of over 400 Organisations who have signed up to the 'Make a Stand pledge' which was developed by the Chartered Institute of Housing in partnership with Women's Aid and the Domestic Abuse Housing Alliance. The pledge was created to encourage housing organisations to make a commitment to support people experiencing domestic abuse.

The Council's Housing staff work closely with Women's Aid who are the lead organisation in Scotland working towards the prevention of domestic abuse. Women's Aid play a vital role coordinating, influencing and campaigning for effective responses to domestic abuse and supporting those subjected to domestic abuse.

During 2024/25 Women's Aid received 228 referrals for support in Argyll and Bute. This is significant increase as there were only 30 referrals received last year.

8. LOCAL HOUSING STRATEGY PROGRESS 2024/25 & HOUSING EMERGENCY ACTION PLAN

The annual progress in 2024/25 against each of the four outcomes has been collated in Action Plan table below. Reference to the links to Housing Emergency Plan at Appendix 1 has been added to each of the indicators.

LHS OUTCOME ONE – HOUSING SUPPLY AND PLACEMAKING PROGRESS 2024/25

RELEVANT INDICATORS		BASELINE HISTORIC TREND	2024/25	ANNUAL & 5 YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
1.1	Number of new house building completions (all tenure) Links to HE Action 1.1, 1.2, 1.5, 1.6, 2.1, 2.3	2020/21: 228 2021/22: 275 2022/23: 340 2023/24: 144	78	290 per annum (1,450)	New build figures + SHIP affordable housing supply figures
1.2	Number of new private market homes completed Links to HE Actions 1.1; 1.4; 1.6; 1.7	2020/21: 172 2021/22: 156 2022/23: 152 2023/24: 74	34	75 per annum (375)	New build sales figures
1.3	Number of new affordable RSL homes completed. Baseline/ Historic Trend data from Scottish Government Housing Statistics & Planning estimates; “2021/22” figure sourced from Council Planning records & SHIP monitoring data Links to HE Action 2.1, 2.4, 2.6, 2.9	2020/21: 56 2021/22: 119 (146 ABC Housing Stats) 2022/23: 180 2023/24: 70	44	215 per annum (1,075)	63% of previous year figure and is short of the ambitious 215 target. (Council / SHIP figures vary due to differences in reporting systems)
1.4	Total Investment in completed SHIP projects (value of projects completed in year NOT actual spend in that year for ongoing work) *2021/22 - (+c.£24m for Dunbeg units) Links to HE Action 2.4, 2.9	2020/21: £6.767m 2021/22: £4.522m 2022/23: £6.173m 2023/24: £15.122m	£9.831m	Maximise RPA, SHF, & RSL funding above baseline	Nearly £10m to support projects in Islay, Lorn, Helensburgh and Lochgilphead.

1.5	5 year effective housing land supply (unit capacity) / Local Housing Land Requirement (LHLR) Links to HE Action Plan 1.2, 1.5, 1.8, 2.2, 2.4, 2.5, 3.5, 4.9	2021: 2,889 2022: 2,684 2023: 2,591 2024: 3,010	2,892	4372 (10 year target)	LDP2 identifies a LHLR of 3000 units between 2020 and 2030, this number being reduced by an agreed percentage to account for years already elapsed. Thus the figure shown is the remained of the 10 year LHLR, supplemented by approved and expected windfall sites. Additional capacity also available within National Park area of Argyll & Bute.
1.6	Number of alternative/intermediate tenure homes completed via the SHIP (% of total completions) Links to H Action Plan 2.4, 2.8, 2.9, 3.1, 3.3, 3.4	2020/21: 4 (8%) 2021/22: 2 (1%) 2022/23: 24 (13%) 2023/24: 16 (23%)	6 (14%)	(10-15% of total completions)	Target met with 6 New Supply Shared Equity (NSSE).
1.7	Number of households housed through Common Housing Register (CHR) / RSL tenancies created Links to HE Action Plan 2.9, 4.4	2020/21: 631 2021/22: 733 2022/23: 811 (951) 2023/24: 763	663	860 per annum (4,300)	Other RSL Lets would raise total to 738 last year, which is still below target. (Trust-14, Link- 21, Bield 40)
1.8	Nos. of empty homes brought back into use (all cases involving Empty Homes Officer) Links to HE Action Plan 1.6, 2.4, 4.1 4.2, 4.10	2020/21: 29 2021/22: 38 2022/23: 41 2023/24: 31 (+2 HSCP)	42 (7+HSCP)	30 per annum (150)	In addition to the cases where the Empty Homes officer has supported owners to bring properties back into use. The HSCP Empty Homes Project Officer has also brought 7 empty homes into use for workers.

LHS OUTCOME TWO – ENERGY EFFICIENCY, CLIMATE CHANGE AND POVERTY PROGRESS 2024/25

RELEVANT INDICATORS		BASELINE HISTORIC TREND	2024/25	ANNUAL & 5 YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
2.1	Number of properties improved with energy efficiency measures & total grant investment via the Energy Efficiency Scotland: Area Based Scheme (operates on July-June timeframe)	2020/21: 237 & £1.496m 2021/22: 105 & £560,511 2022/23: 288 & £2.312m 2023/24: 361 & £2.492m	281 & £2,179m	280 homes pa (1,400 homes & at least £4.875m)	2023/24 stats updated. 2024/25 - ABS12 ended with a full year spend and 100% customer feedback when surveyed about their experience with ABS. Works to 281 properties with 342 measures installed to value of £2,179,827.
2.2	Nos of households receiving advice & assistance on house condition/ energy improvement and/or home safety works via referrals *Home Energy Scotland (HES) data Links to HE Action 4.6	2020/21: 2,901 2021/22: 2,120 2022/23: 2,554 2023/24: 2,245	1,786	2,000 cases completed pa (10,000 closed by 2027)	HES – 1,786 referrals to range of schemes/partners; 2,992 household interactions; 954 Warmer Homes measures installed. In addition, Allenergy – 873 clients registered in year.
2.3	Annual Household Income Generated by Council's Welfare Rights Service	2020/21: £3.364m 2021/22: £2.736m 2022/23: £4.3m 2023/24: £4.458m	£5.444m	£2.75m (£13.75m)	Effective support services continued to be delivered; resulting in successful generation of income/benefits for vulnerable households, which was 98% more than target of £2.75m. In addition, CAB secured £2.051m for clients. This takes the annual total to over £7.495m.

2.4	Progress on approving & implementing the Scheme of Assistance (SoA), incorporating strategy for homes failing Below Tolerable Standard (BTS) & policy on Compulsory Purchase Orders (CPOs)	Previous SoA approved 2016 Review started	New SoA approved April 2025	SoA to be approved & implemented	New Scheme of Assistance incorporating policy on CPO and BTS approved.
2.5	% of RSL properties achieving Energy Efficiency Standard for Social Housing (EESH1) compliance	2020/21: 88% 2021/22: 87.6% 2022/23: 92.4% 2023/24: 87.8%	93.32%	Compliance by 2032 for EESH2 target.	Average for ACHA, DHA, FH, WHHA, Trust & LINK Group. (no data for Bield, Key, Cairn or Blackwood)
2.6	Nos of private properties improved with PSHG aid, or assistance from ABC Housing Improvement Officers	2020/21: 43 - £89,515 2021/22: 19 - £48,614 2022/23: 22 - £400,671 2023/24: 50 - £150,128	53 grants £325k	(400 properties & grant spend of £2m)	53 repair & improvement grants totalling £325k

LHS OUTCOME THREE: SPECIALIST PROVISION AND INDEPENDENT LIVING PROGRESS 2024/25

RELEVANT INDICATORS		BASELINE HISTORIC TREND	2024/25	ANNUAL & 5 YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
3.1	Housing Contribution Statement (HCS) revised & approved for inclusion in HSCP Strategic Plan; Housing OT post established as permanent and Action Plan reviewed and agreed. Links to HE Action 4.2	2020/21: OT post piloted 2021/22: OT post made permanent 2022/23: Revised HCS 2023/24: OT Post & HCS review	New HCS approved	HCS/OT Action Plan fully delivered by 2027	Housing OT established joint area partnership groups with RSLs; implemented review of waiting lists; improved assessment procedures & data collation/case monitoring; early engagement in new build design and allocations for SHIP projects.
3.2	Number of RSL and Private Homes adapted with grant assistance; and Total grant (all tenures) Links to HE Action 4.6	2020/21: 309 £1.15m 2021/22: 319 £1.146m 2022/23: 305 £925k 2023/24: 302 £1m+	347 £1.06m	c 350 pa (1,750 with £5.5m grant by 2027)	Scottish Government enabled 393 adaptations in 267 RSL properties with £436,790* Stage 3 grant funding. *Excludes funds not yet drawn down. The Council's PSHG supported adaptations to 80 properties with £625k Grant.
3.3	Nos of telecare unit installations & total clients in receipt of Technology Enabled Care (TEC) service at year end.	2021/22: 1,774 installs & 1,994 clients as of March 2022 2022/23: 2,056 clients Installs: n/a	2155 active clients & 841 Installs	By 2027, 4,500 clients to have 5,700 installs; and over 2,000 active clients.	During 2024/25 the TEC team supported 2,155 active clients (2,792 unique clients had telecare service during the year) with installation of 841 installs to assist them to remain safely at home. Previous years install figures may have included removals, fault

		2023/24: 2,074 clients & 2,248 installs			checks, and fitting of additional equipment.
3.4	Nos & % of specialist subsidised new builds completed via SHIP Links to HE Action 4.6	2020/21: 1 2021/22: 22 2022/23: 36 2023/24: 19	12 units 27.3%	5% of SHIP new builds are wheelchair units & 5% are other specialist	27% of annual SHIP total, including 2 wheelchair adapted units (5%) and 10 amenity/older person units (23%).
3.5	Improvements to official Gypsy/Traveller sites & satisfaction levels	2020/21: No survey 2021/22: No survey 2022/23: 75% 2023/24: 43%	No survey	100% satisfaction	ACHA did not undertake satisfaction survey last year. The GTWG continues to engage with partners and community to address current site conditions and to take improvements forward.
3.6	Enhanced Equalities monitoring & evaluation framework established and annual reports produced	2020/21: HNDA published	Data and indicators reviewed	Annual Report for all Housing functions	Range of LHS Impact Assessments published online. Enhanced Equalities homelessness reporting implemented 2022/23.

LHS OUTCOME FOUR: HOUSING OPTIONS, INFORMATION & SUPPORT PROGRESS 2024/25

RELEVANT INDICATORS		BASELINE HISTORIC TREND	2024/25	ANNUAL & 5 YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
4.1	Protocols for persons leaving an institutional setting including hospital discharge, looked-after children, armed forces, prison, or evictions	Looked after Children Protocols in place; Armed	Existing protocols for Looked After Children, Prison	Protocols drafted & consultation carried out by 2023.	Review / work on protocols for hospital discharge

		Services Covenant.	discharge, & Section 11	Protocols agreed & in place by 2024	
4.2	Housing sector enables an effective response to meeting the needs of those experiencing domestic abuse	2020/21: 128 CHR applicants 35 Homeless 2021/22: 100 CHR applicants 25 Homeless 2022/23: 104 CHR 28 Homeless 2023/24: 61 CHR 32 Homeless	57 - CHR 34 -Homeless cases	Homeless & CHR applicants due to Domestic Abuse reduced below baseline.	The number of Common Housing Register (CHR) applicants “being abused by someone in household” has reduced. However, Homeless cases due to domestic abuse have increased on previous year’s figure.
4.3	Rural Housing First Initiative in Argyll and Bute – number of tenancies created	Protocols agreed with RSLs 2021/22 = 1 2022/23 = 6 2023/24 = 7	One	10 tenancies pa (50 by 2027)	The initiative was developed in 2021/22. There was one new Housing First case in 2024/25.
4.4	Rough Sleeping presenting as Homeless (based on HL1 statistics: as reported at Homeless case interviews)	2020/21: 6% slept rough night before & 10% within previous 3 months 2021/22: 4% slept rough night	4% slept rough night before & 3.75% within 3 months	Incidence reduced below baseline/ Scottish Average	Based on information provided by households presenting as homeless, 4% of homeless cases slept rough the night before presenting (18 out of 459); while 31 slept rough within 3 months previously (6.75% of total

		before & 7% within 3 months 2022/23: 5% slept rough night before & 7% within 3 months 2023/24: 7% slept rough night before & 11% within 3 months			cases). This is positive reduction from 2023/24.
4.5	HL1 presentations from Prison securing positive housing outcomes (supporting Community Justice agenda)	2020/21 – 2 of 4 cases (50%) 2021/22 – 12 of 16 cases (81%) 2022/23: 5 of 11 cases (45%) 2023/24: 3 of 5 cases (60%)	4 out 6 (67%)	Levels sustained at or above baseline i.e. >50%	6 cases closed - 1 moved to RSL tenancy, 1 secured private accommodation, and 2 made own arrangements which is above the baseline of 50%
4.6	% of Housing Support services departures (clients leaving support) which are <i>planned</i> departures per annum	2020/21: 70% 2021/22: 76% 2022/23: 65% 2023/24: 78%	70.5%	80%	151 of 214 closed cases were planned departures which is below baseline.
4.7	Nos of households supported via Housing First with support of dedicated Mental Health /Addictions Housing Practitioner.	New Initiative 2021/22- Post established – 25 2022/23: 56 2023/24: 55	35 referrals	50 assessments to be completed	35 referrals, which is below baseline. The practitioner also signposted several other individuals to further advice/support/services, but this is not included in the total.

4.8	Temporary Accommodation provision with protocols to address emergency needs	2021: 108 units 2022: 121 units 2023: 122 units 2024: 123 units	125 units	100% applicants in need receive suitable offer of T.A.	Core provision of 125 units (including serviced accommodation) as of March 2025.
4.9	Level of Homeless presentations and average time to rehouse homeless applicants in an RSL property. Links to HE Action 2.9	2020/21: 416 applicants; 39 weeks 2021/22: 398 applicants; 34 weeks 2022/23: 512 applicants; 33 weeks 2023/24: 492 applicants, 31 weeks	459 applicants 35 weeks	Cases at or below baseline (416). 26 weeks on average to rehouse in RSL sector	Homeless applicants reduced slightly on previous year Average time to rehouse homeless cases was 34.6 weeks, which has, increased and is over 8 weeks longer than target of 26 weeks.
4.10	Develop a Housing Communication Plan and social media strategy	Enhanced Housing Options module established	Complete	Plan to be implemented in 2023	Communication Plan approved April 2024.

Appendix 1 – Housing Emergency Action Plan approved 2024

As detailed in the Housing Emergency Section, in collaboration with strategic partners, a Housing Emergency Action was developed following pre-engagement activities and option appraisal sessions held as part of the Housing Summit. These actions have been interlinked and will be incorporated into the next Local Housing Strategy. Progress on **Year 1 – 2024/25** is reported in following table.

Housing Emergency Priority 1: Enable the Delivery of More Market Homes in Argyll & Bute

ACTION POINT		PROGRESS	PRIORITY YEAR 1-5	LEAD PARTNERS	DELIVERY PARTNERS
1.1	Implement a more flexible approach to infrastructure, roads and design requirements on development sites. Links to LHS outcome 1.1, 1.2, 1.3	New Roads Guideline / Almost complete 2024/25: Complete / will be monitored	Yr 1	A&BC	
1.2	Increase capacity within Council services key to housing development including Planning, Roads and Building Standards. Links to LHS outcome 1.1, 1.5	DM has increased capacity over recent months. New roads staff in place. Building Standards Fees increase over a 3 year period will improve resources. Monitoring performance. Scottish Govt. Resourcing Planning System Review is currently underway. Project officer to support Housing Group & improved internal communications has been agreed and recruited. 2024/25: Complete / Capacity will be monitored	Yr 1 / monitor	A&BC	Scottish Government

1.3	Dramatically increase the number of college places for construction skills development in Argyll & Bute.	Need to establish baseline, existing numbers, evidencing the need, scoping of options/ identification of target or direction. 2024/25: To be taken forward	1-3Yrs	A&BC	UHI / Construction Industry / Developers / Colleges / A&BC Education
1.4	Create an empowered Construction Forum bringing together all planning consultees to speed up decision making. Links to LHS Outcome 1.2	Current communication channels exists between all statutory consultees & Key Agencies involved in the planning process both at Planning application stage, and during LDP production. Increased resources (see 1.2) will assist communication. Monitor improvement and evaluate in year 3. 2024/25: To be taken forward.	Yr 3.	A&BC	
1.5	Develop funding and risk sharing models to enable infrastructure investment in housing sites. Links to LHS Outcome 1.1, 1.5	The Council is working with Scottish Futures Trust (SFT) and HubNorth who are already looking at this issue. 2024/25: Opportunities continue to be explored by The Highlands and Islands Regional Economic Partnership (HI-REP) and Scottish National Investment Bank (SNIB) with SFT involvement. Small scale of opportunities in A&BC limiting factor but continue to engage with progress.	Ongoing	A&BC	Scottish Futures Trust, HubNorth

1.6	<p>Repurpose vacant spaces/derelict buildings to deliver homes for sale or rent (see 4.2)</p> <p>Links to LHS Outcome 1.1, 1.2, 1.8</p>	<p>An additional Empty Homes Officer appointed with HSCP.</p> <p>NDR & Development and Economic Growth Teams developing repurposing with NDR.</p> <p>2024/25: 2 x Empty Homes Officer posts with Housing and Empty Business Property Officer appointed to work with commercial unit owners</p>	Yr1	A&BC	Private landowners
1.7	<p>Use rural housing burdens and <i>RGD</i>/Partnership Support for Regeneration Funding (PSRF) enabling developers to offer principal homes at a fixed price</p> <p>Links to LHS Outcome 1.2</p>	<p>Rural Growth Deal Pilot will explore this delivery model. Outline Business Case already submitted. A&BC acts as developer in the pilot which will then be reviewed. A&BC seek to influence More Homes for review of PSRF</p> <p>2024/25: RGD works progressing</p>	Yr3	ABC	SG / UK Government / SFT
1.8	<p>Create supplementary planning guidance to bring forward sites for speculative building that are not a housing allocation in the current LDP, making it easier for developers to take forward</p> <p>Links to LHS Outcome 1.5</p>	<p>Feb 2024 LDP2 adoption allows consideration of development on a wider geographical area than previously. LDP3 work / OSDF / HSDF will seek to identify new development land.</p> <p>2024/25: On-going</p>	Yr 1 (re LDP2) & Yr3	ABC	

Housing Emergency Priority 2: Enable the Delivery of More Affordable Homes in Argyll & Bute

ACTION POINT		PROGRESS	PRIORITY YEAR 1-5	LEAD PARTNERS	DELIVERY PARTNERS
2.1	<p>Consider the use of standard housing design types to speed up procurement planning approvals and building warrant approvals.</p> <p>Links to LHS Outcome 1.1, 1.2, 1.3</p>	<p>Primary beneficiary RSLs. RSLs should decide if they want it and take the lead with ABC being the supporting partner. Raise at Strategic Housing Forum.</p> <p>2024/25: RSLs procured an architect to undertake the standard suites of 7 house types for modular use, however with the insolvency of Connect Modular earlier in 2025, the procurement was cancelled. Notwithstanding, ABC continue to explore potential for modular / standard house type construction and are in discussion with RSLs and Community Regeneration Funding Team to take this forward.</p>	Yr 2/3	ABC Housing Forum / RSLs	RSLs / A&BC

2.2	<p>Create a ring fenced infrastructure fund for Argyll & Bute similar to the Highland Council model</p> <p>Links to LHS Outcome 1.5</p>	<p>Highland Council model was a loan as part of their Rural Growth Deal.</p> <p>Alternatives: HIF applications scheduled for several projects. Issue of RPA flexibility raised with SG & Housing Minister. / Council funding strategic Masterplanning will facilitate planned future investment in strategic infrastructure. (see 1.5).</p> <p>2024/25: Opportunities continue to be explored including Community Regeneration Partnership (CRP) Fund</p>	Ongoing.	A&BC	Scottish Government
2.3	<p>Improve infrastructure planning across agencies</p> <p>Link to LHS Outcome 1.1</p>	<p>Seek to influence improvements. Liaison activity already happens prior to LDP production and National Infrastructure Plan but doesn't result in appropriate investment. Priority action.</p> <p>2024/25: On going. Engagement with SSEN to explore opportunities in line with their infrastructure upgrades. Development of Oban Strategic Development Framework (OSDF) & Helensburgh Strategic Development Framework (HSDF), preparation of Evidence Reports for LPP3 including all key agency engagement.</p>	Ongoing	COSLA / A&BC	Scottish Government

2.4	<p>Freedom to use Scottish Government housing funding more flexibly and as an allocation with local administrative control</p> <p>Links to LHS Outcome 1.3, 1.4, 1.5, 1.6, 1.8</p>	<p>Raised with More Homes division and Housing Minister. Seek to influence change.</p> <p>2024/25: Housing discussions with More Homes in relation to AHSP funding with flexibility agreed for acquisitions. Discussion with SG Planning and Housing Committee. Published Committee report references this. COSLA Housing Group work schedule in response to Scotland's Housing Challenges/ Opportunities includes addressing this point.</p>	Ongoing	A&BC / CPP	Scottish Government / RSLs / Community Housing Trusts
2.5	<p>Use Rural Housing Body status to enable land assembly, master planning and infrastructure investment</p> <p>Links to LHS Outcome 1.5</p>	<p>The following are proposed as more deliverable actions:</p> <p>A&BC have achieved Rural Housing Body Status, will implement to secure primary occupancy and potentially affordability in a variety of ways, guidance will be developed to support this. Land assembly and Masterplanning will be considered through OSDF / HSDF and LDP3. (see 1.8)</p> <p>See 2.2 & 2.3 for infrastructure investment.</p> <p>2024/25: On going. Housing Delivery Group working on number actions in relation to A&BC owned land and sites.</p>	1/5yrs	ABC	

2.6	<p>Develop planning policies which tackle the housing crisis e.g. exception policies, Affordable Housing Policy contributions, rural burdens</p> <p>Links to LHS Outcome 1.3</p>	<p>Currently reviewing and developing new approaches to planning policy including: primary occupancy restriction, planning control for short term lets, include key worker definition in affordable housing, construction worker housing strategies, seasonal worker accommodation.</p> <p>2024/25: On-going</p>	1-3yrs	A&BC	
2.7	<p>Create funding mechanisms for Community Housing Trusts to finance feasibility studies, professional fees and approval process</p>	<p>Need to explore sustainable model for Community Housing Trusts & clarity of roles.</p> <p>2024/25: February 2025 Council approved Strategic Housing Funding to support Community Development Trusts with feasibility funding.</p>	Ongoing	CPP / Scottish Government	HiREP / HIE / Community Housing Trusts
2.8	<p>Evidence the demand for intermediate housing to enable an RSL development pipeline and deliver more MMR and low-cost homes for sale</p> <p>Links to LHS Outcome 1.6</p>	<p>Have engaged with LAR to explore delivery of mid-market rent. Evidence exists within the HNDA. Will seek to review understanding of that evidence at Housing Forum, with a view to improving dissemination.</p> <p>2024/25: Housing implemented monitoring procedures for mid-market rent demand, RSL engagement with quarterly updates via SHIP Group and delivery cost exercise being undertaken</p>		A&BC / Housing Forum	

2.9	<p>ACHA to develop a minimum of 300 new build homes of mixed tenure and a minimum of 50 buy backs by 2029</p> <p>Links to LHS Outcome 1.3, 1.4, 1.6, 1.7, 2.9</p>	<p>2024/25: Total of 313 homes are programmed by ACHA in the current SHIP. Total of 14 buy backs in 2024/25.</p>	1-5Yrs	ACHA	
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Housing Emergency Priority 3: Enable the Delivery of More Homes for Argyll & Bute's Workforce

ACTION POINT		PROGRESS	PRIORITY YEAR 1-5	LEAD PARTNERS	DELIVERY PARTNERS
3.1	<p>Deliver seasonal and temporary workforce accommodation using short term occupancy agreements</p> <p>Links to LHS Outcome 1.6</p>	<p>Working with MIGHT to deliver worker accommodation on Mull. (HubNorth & SFT involved). HIE have expressed interest in contributing to this work. Temp construction worker accommodation also needs to be tackled. SSEN and Cruachan Conditions Example. SG and HIREP looking at the issue.</p> <p>2024/25: RGD Mull project progressing - site enabling works including servicing and road complete. Progressing detail of building construction and funding. SSEN engagement in relation to workforce housing.</p>	Yr 1 & ongoing.	<p>ABC for Tobermory proposal.</p> <p>CPP re wider issue.</p>	MIGHT / UK Government & Scottish Government through Rural Growth Deal), HiREP / HIE.
3.2	Develop a strategic approach to evidencing the need for	Already a lot of evidence/ HNDA / Consultants Reports / MIGHT survey / CPP survey. HSCP		ABC	Public sector agencies.

	workforce housing in the public sector	<p>Empty Homes officer. CPP may be able to instigate a more formal route for monitoring live demand and consideration to a more collaborative approach such as sharing accommodation.</p> <p>2024/25: HI-REP RTO research published. Depopulation Research to look at working age needs to retain them or attract back to the area</p>		CPP	
3.3	<p>Deliver emergency workforce housing options including the use of modular, temporary and tiny homes</p> <p>Links to LHS Outcome 1.6</p>	<p>Rural Growth Deal worker housing project on Mull. HIREP work on worker housing.</p> <p>Housing Strategy conditions for major projects such as SSEN Sub-stations and Cruachan. Will incorporate in Planning Policy.</p> <p>2024/25: On going</p>	Yr 2-3	<p>ABC</p> <p>CPP</p>	SSEN / HiREP / HIE / DRAX
3.4	<p>Deliver a Mid-Market Rent workforce housing programme</p> <p>Links to LHS Outcome 1.6</p>	<p>LINK 18 units at Dunbeg.</p> <p>LAR exploring opportunities without Govt Finance.</p> <p>2024/25: Evidence of demand being raised with RSLs on quarterly basis</p>		<p>RSLs</p> <p>LAR</p>	

3.5	Identify public sector land and buildings which could provide workforce housing via repurposing and change of use. Links to LHS Outcome 1.5	ABC property is mapped. 2024/25: Housing Delivery Group work stream. / Public Trawl notice opportunities / Empty Homes & Property Officers identifying opportunities		CPP	
3.6	Use the Partnership Support for Regeneration Fund to enable private sector workforce housing models	Initial analysis suggested this would not prove attractive to developers in rural ABC. Will seek to influence SG / More Homes Division to review this Fund (see 1.7) 2024/25: On going	Ongoing .	ABC	
3.7	Assess the potential to reintroduce the Rural Home Ownership Grant model for working households in partnership with Community Housing Trusts	2024/25: Scottish Government funding mechanism.		Community Housing Trusts	

Housing Emergency Priority 4: Make the Best Use of Existing Homes in Argyll & Bute

ACTION POINT		PROGRESS	PRIORITY YEAR 1-5	LEAD PARTNERS	DELIVERY PARTNERS
4.1	<p>Further reform CPO processes to tackle abandoned homes more effectively</p> <p>Links to LHS Outcome 1.8</p>	<p>Empty Homes Officers have delivered empty property back in to use via CPO before, currently exploring on one property to see if interest from developer / purchaser. Not clear what reforms are needed if any. Input to SG consultation.</p> <p>2024/25: Housing continue to explore options for CPO and advertised for back-to-back partner.</p>	Low	ABC	Scottish Government
4.2	<p>Create a multi-agency team enabling mixed tenure refurbishment and regeneration projects (see 1.6)</p> <p>Links to LHS Outcome 3.1</p>	<p>Council NDR Team developing NDR relief scheme for empty property back in to use.</p> <p>Council 'Conservation Area Regeneration Schemes (CARS)' schemes. Private Sector Housing Grant funding to support this.</p> <p>Council APAG group for dangerous property.</p> <p>Work in Helensburgh Clyde Street with ACHA.</p> <p>2024/25: On going</p>	Ongoing	ABC	
4.3	<p>Develop a housing model that offers apprenticeships with</p>	<p>Home Argyll can discuss if they would want to implement a local lettings policy connected to apprenticeship.</p>	Yr2	HOME Argyll	Construction Industry

	tenancies to keep young people in Argyll & Bute	2024/25: Depopulation Research outcomes may support change to allocation policy			
4.4	Create more choice and flexibility within the Home Argyll policy to address identified housing pressures Links to LHS Outcome 1.7	Home Argyll partners amended lettings policy to allow prioritization of identified pressures. 2024/25: HOMEArgyll Allocations Policy reviewed 2024/25	Yr1	HOME Argyll Partnership	
4.5	Increase the number of Empty Homes Officers with more flexibility to assemble funding Links to LHS Outcome 1.8	New Empty Homes officer employed in partnership with HSCP. 2024/25: Council has approved funding to support continuation of second Empty Homes Officer with remit of worker accommodation. Waiting on the outcome of SG/Shelter funding.	Yr1	ABC/ HSCP	
4.6	Develop a better range of housing options for older people to encourage movement in existing housing stock Links to LHS Outcomes 2.2, 3.2, 3.4	Incorporate into the LHS Action Programme and develop from there. 2024/25: On-going. HNDA 2026 will help inform local needs for ageing population.	Yr 2-3	ABC CPP	
4.7	Introduce STL control areas in pressured housing market areas	Now short term let license applications have been received. We can explore process of consulting on and establishing planning control areas.	Yrs1-2	ABC	

		2024/25: Monitoring on-going to identify key pressure areas.			
4.8	Double the Council Tax on Second Homes	<p>This was implemented on the 1st of April 2024. Have bid for additional officer resource to help support transition from second homes to long term rental.</p> <p>2024/25: Council Tax change implemented. Private Sector Resettlement Officer post to support owners transition to long term rental.</p>		ABC	
4.9	<p>Map public sector land and buildings which could provide affordable housing via repurposing and change of use</p> <p>Links to LHS outcome 1.5</p>	<p>Duplicates 3.5</p> <p>2024/25: Housing Delivery Group work stream. / Public Trawl notice opportunities / Empty Homes & Property Officers identifying opportunities</p>		CPP	
4.10	<p>Extend the use of rural housing burdens across Housing Market Areas to maintain primary occupancy and/or affordability</p> <p>Links to LHS Outcome 1.8</p>	<p>Rural Housing Authority Status Achieved. Models to utilize this being developed.</p> <p>2024/25: On going</p>	Yrs 1-2	ABC	