



ARGYLL & BUTE COUNCIL

Housing Need & Demand Assessment 2026

Technical Supporting Paper 02

**Core Output 4: Housing Stock Profile, Pressures
and Management Issues**

June 2025

Produced by:

HNDA Working Group
Argyll & Bute Council
Housing Services

kelly.ferns@argyll-bute.gov.uk

Tel: 01369 70 8672

Contents

Section	Page
List of Abbreviations	3
1. Introduction	4
2. Stock Estimates, Tenure and Recent Trends	4
3. Social rented stock – detailed profile	14
4. Dwelling Characteristics	24
5. Stock Condition, Fuel Poverty and Energy Efficiency	26
6. Annual New Supply	31
7. Homelessness	34
8. Overcrowding and concealed households	36
9. In-situ / Management Solutions	37
10. Key Issues for the Local Housing Strategy	39

Abbreviations

This is list of frequently used abbreviations within the document.

ACHA	- Argyll Community Housing Association
ARC	- Annual Return on the Charter
BTS	- Below Tolerable Standard
CHR	- Common Housing Register
CTR	- Council Tax Register
DHA	- Dunbritton Housing Association
EESH	- Energy Efficiency Standard for Social Housing
EPC	- Energy Performance Certificate
EES:ABS	- Energy Efficiency Scotland: Area Based Scheme
H&L	- Helensburgh & Lomond
HMA	- Housing Market Area
HMO	- House in Multiple Occupancy
HNDA	- Housing Need and Demand Assessment
I,J&C	- Islay, Jura & Colonsay
LDP	- Local Development Plan
LHS	- Local Housing Strategy
NRS	- National Records of Scotland
PRS	- Private Rented Sector
PSHG	- Private Sector Housing Grant
RSL	- Registered Social Landlord
RTB	- Right to Buy
SHCS	- Scottish House Condition Survey
SHIP	- Strategic Housing Investment Plan
SHQS	- Scottish Housing Quality Standard
SST	- Scottish Secure Tenancy
WHHA	- West Highland Housing Association

1.0 Introduction

- 1.1 This paper provides a detailed profile of the general dwelling stock in Argyll and Bute, across all tenures, and highlights the main pressures particularly within the social rented sector; including mismatches of supply and demand, levels of ineffective stock, and stock condition.
- 1.2 The paper has a focus on issues that can be addressed in situ and by managing existing stock, for example through transfers, improving house conditions, or stock restructuring. Adaptations are considered separately in relation to HNDA Core Output 3, and any issues which would require an additional new build house are dealt with in the existing need section of Core Output 2 using the Centre for Housing Management Assessment's HNDA Tool.
- 1.3 The specific requirements of the HNDA 2019 guidance for 'Core Output 4 - Housing stock profile, Pressures and Management issues' are-
 - Consider what existing stock is available to meet local housing needs and identify any under-supply or surplus of housing types;
 - Show where existing housing stock is pressured and could be managed differently to meet the housing needs;
 - Describe the types and number of in-situ solutions used;
 - Stock should be considered by: size, type, condition, occupancy (overcrowding and under-occupancy), concealed households and turnover (re-lets and voids), tenure and location.
- 1.4 As well as identifying priorities for future stock management, this paper will help to inform policy decisions and potential actions for the Local Housing Strategy (LHS) and Local Development Plans (LDP) for Argyll and Bute.

2.0 Stock Estimates, Tenure and Recent Trends

- 2.1 The total number of dwellings in Argyll and Bute in 2022 was estimated at 48,599 in the Scottish Government housing statistics (May 2025), an increase of over 5% compared to the 2011 Census (46,062).
- 2.2 Current housing stock estimates, derived from the local authority Council Tax register in April 2025, estimated Argyll and Bute has **49,854** registered dwellings. Over the last four years, since April 2021, the Council Tax figures indicate an increase of just over 3% in total number of dwellings. The changes in total dwellings has varied across the nine Housing Market Areas (HMAs) within the authority area. These range from the highest increases in Island

HMA's of Coll & Tiree (6%); Islay, Jura & Colonsay (8%); and Mull & Iona (8.6%) compared to smaller increases in Kintyre (0.6%), Bute (1%) and Cowal (1.4%) as the following tables illustrate. The changes in dwelling numbers does not necessarily mean there has been new supply, and could be a result of stock rationalisation, procedural changes in data recording or cleansing.

Tables 2.1 & 2.2: Total Stock in Argyll & Bute, changes 2021-25

HMA	Total Dwellings as at 1st April each year				
	2021	2022	2023	2024	2025
Bute	4,262	4,289	4,285	4,288	4,312
Coll & Tiree	680	687	702	703	721
Cowal	8,727	8,692	8,732	8,786	8,855
Helensburgh & Lomond	12,148	12,194	12,305	12,385	12,442
Islay, Jura & Colonsay	2,178	2,191	2,219	2,245	2,355
Kintyre	4,167	4,169	4,175	4,177	4,192
Lorn	8,654	8,751	8,899	9,053	9,139
Mid Argyll	5,676	5,690	5,714	5,740	5,806
Mull & Iona	1,871	1,907	1,940	1,971	2,032
Argyll & Bute	48,363	48,570	48,971	49,348	49,854

HMA	% change 2021-22	% change 2022-23	% change 2023-24	% change 2024-25	% change 2021 to 2025
Bute	0.63%	-0.09%	0.07%	0.56%	1.17%
Coll & Tiree	1.03%	2.18%	0.14%	2.56%	6.03%
Cowal	-0.40%	0.46%	0.62%	0.79%	1.47%
Helensburgh & Lomond	0.38%	0.91%	0.65%	0.46%	2.42%
Islay, Jura & Colonsay	0.60%	1.28%	1.17%	4.90%	8.13%
Kintyre	0.05%	0.14%	0.05%	0.36%	0.60%
Lorn	1.12%	1.69%	1.73%	0.95%	5.60%
Mid Argyll	0.25%	0.42%	0.46%	1.15%	2.29%
Mull & Iona	1.92%	1.73%	1.60%	3.09%	8.61%
Argyll & Bute	0.43%	0.83%	0.77%	1.03%	3.08%

Source: Argyll & Bute Council Tax Register, April - Annual Reports

- 2.3 Table 2.3 below suggests that the general trends in dwelling stock reflect local demographic trends, indicating a slight increase in both occupied dwellings and households between 2019-2023. According to Council Tax records, total dwellings increased over this period only by 0.13% while the population increased by 0.52%. The total number of households was estimated to increase by 1.97% and occupied dwellings by 1.88%, this would indicate that

there appears to be a surplus of housing relative to actual households. However, this is a crude estimate and does not account for the fact that a significant proportion of the stock is either unavailable for permanent occupation or is unsuitable to meet need and demand because it is of poor condition, of the wrong type or size of property, or in the wrong location.

Table 2.3: Argyll & Bute, Dwellings, Population & Household/ changes (%), 2019-2023

ARGYLL & BUTE	Total dwellings	Occupied Dwellings	Mid-Year Population Estimates	Household Estimates
2019	48,906	42,937	87,360	41,788
2023	48,971	43,746	87,810	42,610
2019-2023 % Change	0.13%	1.88%	0.52%	1.97%

Source: Council Tax Register April 2019 & 2023 & NRS Population/Household Projections 2019 & 2023

2.4 Ineffective stock

With around 11.5% of the total housing stock on Council Tax records defined as empty and second or holiday homes, Argyll & Bute has more than double the proportion of “ineffective” stock (i.e. properties unavailable to meet local housing need – excluding tied homes) than Scotland as a whole (approximately 4%). Table 5 below, shows that according to the 2025 Council Tax Register that proportionately the highest concentration by far is on Coll & Tiree where 35% of properties are deemed to be ineffective. The other island HMAs also exhibit significant proportions of ineffective stock, as do many mainland HMAs. Helensburgh and Lomond has the lowest proportion of ineffective stock at 5.1%, which is more in line with the national average.

Table 2.4: Total Dwelling Stock - Effective & Ineffective, April 2025 (number)

Council Tax Register Property Status (Nos)	Bute	Coll & Tiree	Cowal	H&L	Islay, Jura & Colonsay	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Occupied	3,545	467	7,599	11,804	1,870	3,648	8,251	5,038	1,668	43,890
Empty (including levy)	230	41	402	308	189	236	364	286	149	2,205
Empty & Exempt	132	26	182	183	34	127	115	80	31	910
Second/Holiday Home	397	185	501	142	262	176	376	385	181	2,605
Other - Job Related or Purpose Build Holiday Home	8	2	171	5	0	5	33	17	3	244
Total Dwelling Stock	4,312	721	8,855	12,442	2,355	4,192	9,139	5,806	2,032	49,854

Source: Argyll & Bute Council Tax Register, April 2025

Table 2.5: Total Dwelling Stock - Effective & Ineffective, April 2025 (percentage)

Council Tax Register Property Status %	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	A&B Total
Occupied	82.2%	64.8%	85.8%	94.9%	79.4%	87.0%	90.3%	86.8%	82.1%	88.0%
Empty (including levy)	5.3%	5.7%	4.5%	2.5%	8.0%	5.6%	4.0%	4.9%	7.3%	4.4%
Empty & Exempt	3.1%	3.6%	2.1%	1.5%	1.4%	3.0%	1.3%	1.4%	1.5%	1.8%
Second/Holiday Home	9.2%	25.7%	5.7%	1.1%	11.1%	4.2%	4.1%	6.6%	8.9%	5.2%
Other - Job Related or Purpose Build Holiday Home	0.2%	0.3%	1.9%	0.0%	0.0%	0.1%	0.4%	0.3%	0.1%	0.5%
Total Dwelling Stock	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Argyll & Bute Council Tax Register, April 2025

2.5 Tenure changes

According to the Census results, between 2011 and 2022, the owner occupied and social rented sector in Argyll and Bute had increased slightly while the private rented sector (PRS) has reduced, as Table 2.6 illustrates.

Table 2.6: 2011 Census and 2022 Census Household Tenure figures

Census 2011 & 2022 – Argyll and Bute Household Tenure					
Census Year	All occupied households	Owned: Total	Social Rented	Private Rented	Lives Rent Free
2011	40,125	26,678	7,586	5,028	833
2022	41,894	28,198	7,976	4,863	857
% difference 2011 - 2022	4.4%	5.7%	5.1%	3.3%	2.9%

Reference: 2011 Census Table QS405SC & 2022 Census Table UV404

In the 2022 Census, owner occupation remained the predominant tenure within Argyll & Bute, at 67% of all households, which was above the national average of 63%. The Private Rented Sector is below the national average (11.6% compared to 12.9%), and the Registered Social Landlord (RSL) sector is significantly lower (19% compared to 22.5%).

Table 2.7: 2022 Census Household Tenure Argyll and Bute & Scotland

Census 2022	All occupied households	Owned: Total	Social Rented	Private rented	Lives Rent Free
Argyll and Bute	41,894	28,198	7,976	4,863	857
%		67.3%	19.0%	11.6%	2.0%
Scotland	2,509,269	1,585,758	564,527	323,043	35,941
%		63.2%	22.5%	12.9%	1.4%

Reference: 2022 Census Table UV404

Whilst the Census reports on tenures occupied by households, the percentages change when taking into account the number of second/holiday homes and vacant properties. As a result, the owner occupied sector rises to 73% of all dwellings in Argyll & Bute.

Tenure varies significantly across the local HMAs, as illustrated in the following table, which derives from in-house analysis of the Council Tax register, annual RSL stock returns, and the Private Landlord Register for 2025; and assumes that all residual effective stock sits within the owner occupied sector.

Table 2.8: Estimated Housing Tenure as a percentage of all occupied stock April 2025

Tenure Estimated Nos & %	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Total CTR Stock	4,312	721	8,855	12,442	2,355	4,192	9,139	5,806	2,032	49,854
RSL Sector number	1,040	60	1,434	1,557	539	1,051	1,939	1,089	243	8,952
RSL Sector (%)	24.12 %	8.32 %	16.19 %	12.51 %	22.89 %	25.07 %	21.22 %	18.76 %	11.96 %	17.96 %
Private Rented Properties number	453	33	793	983	213	362	947	458	212	4,454
Private Rented Properties (%)	10.51 %	4.58 %	8.96 %	7.90 %	9.04 %	8.64 %	10.36 %	7.89 %	10.43 %	8.93%
Owner Occupied - estimated number	2,052	374	5,372	9,264	1,118	2,235	5,365	3,491	1,213	30,484
Owner Occupied (%)	47.59 %	51.87 %	60.67 %	74.46 %	47.47 %	53.32 %	58.70 %	60.13 %	59.69 %	61.15 %
Ineffective number	767	254	1,256	638	485	544	888	768	364	5,964
Ineffective (%)	17.79 %	35.23 %	14.18 %	5.13 %	20.59 %	12.98 %	9.72 %	13.23 %	17.91 %	11.96 %

Source: Council Tax Register (CTR) / Annual Registered Social Landlord (RSL) returns included: ACHA, Bield, Cairn, DHA, FH, LINK Group, Trust & WHHA / Private Landlord Register, 2025

The table above illustrates that both Bute and Kintyre have an RSL sector that is proportionately higher than the Scottish average which was 23% including LA & RSL stock in 2023. While the Islay, Jura & Colonsay HMA is in line with the Scottish average. The lowest reliance on social rent is within Coll & Tiree and Mull & Iona, with 8.3% and 11.9% respectively, which could be considered insufficient to provide a balanced housing system.

The private rented sector provides an important option within Argyll & Bute but remains proportionately lower than the 2023 national average (13.2%) across all local HMAs, ranging from 4.5% on Coll & Tiree to 10.5% in Bute.

2.6 Private Rented Sector (PRS)

The PRS is a diverse sector with a broad customer base, reflecting its role in meeting a wide range of housing need and demand across Argyll and Bute. It can provide a good housing option for those requiring flexibility in terms of housing, for example due to employment and for those setting up home for the first time. Additionally, in recent years the sector has also become a housing option for those seeking longer-term accommodation.

There are over **4,454** properties available for private rental within Argyll and Bute as of April 2025, according to the Private Landlord Register, as detailed in the following table. The largest number of PRS units are in Cowal, Helensburgh & Lomond, and Lorn. However, as a proportion of the total stock within each HMA, the highest level of provision is on Bute, Islay Jura & Colonsay, Lorn and Mull & Iona, whilst Coll & Tiree and Helensburgh & Lomond has the lowest proportionate PRS sector.

Table 2.9: Private Rented Sector Stock by HMA, 2025

HMA	Private Rented Units	Total Number of Households/ Occupied Dwellings	Private Rented Units as % of All (occupied) Dwellings
Bute	453	3,545	13%
Coll & Tiree	33	467	7%
Cowal	793	7,599	10%
Helensburgh & Lomond	983	11,804	8%
Islay Jura Colonsay	213	1,870	11%
Kintyre	362	3,648	10%
Lorn	947	8,251	11%
Mid Argyll	458	5,038	9%
Mull & Iona	212	1,668	13%
Argyll & Bute	4,454	43,890	10%

Source: Landlord Registration and Council Tax, April 2025

Between 2011 and 2022, according to the Census the PRS expanded nationally by 1% whilst locally it reduced by approx. 1%.

However, based on the most recent Landlord Registration figures the sector in Argyll and Bute has reduced substantially by 23.5% between 2020 and 2025. With the highest reduction at HMA level in Coll & Tiree (-34%) and Mid-Argyll (-33.6%), with the lowest in Islay, Jura & Colonsay (-12.3%).

Table 2.10: Private Rented Sector Stock by HMA, 2020 & 2025

HMA	2020	2025	Change	% Change
Bute	549	453	-96	-17.5%
Coll & Tiree	50	33	-17	-34.0%
Cowal	1,046	793	-253	-24.2%
Helensburgh & Lomond	1,227	983	-244	-19.9%
Islay, Jura & Colonsay	243	213	-30	-12.3%
Kintyre	476	362	-114	-23.9%
Lorn & Inner Isles	1,280	947	-333	-26.0%
Mid Argyll	690	458	-232	-33.6%
Mull & Iona	261	212	-49	-18.8%
Argyll & Bute Total	5,822	4,454	-1368	-23.50%

Source: Landlord Registration 2020 & 2025

Whilst there has been a number of landlords leaving the sector during this period, there are likely to be various reasons for the reduction in numbers, including cleansing of data records, removal of properties rented to family, a backlog of applications which may include renewals, and changes of tenure, which will account for some of the reduction.

2.7 Private Sector Landlord Research

Argyll and Bute Council in conjunction with Citizens Advice Bureau commissioned research by Dr Andrew Watson, UK Collaborative Centre for Housing Evidence, to explore [‘The challenges faced by Rural Landlords’](#), which concluded in 2024.

The research outcomes quantify the shrinking PRS in Argyll and Bute, with a number of landlords indicating that they intended to leave the sector. One third of landlords (33%) planned to sell some or all of their properties, 62% intended to retain their properties, and only 5% intended to buy more properties.

Whilst the reasons for those intending to sell their PRS properties are multifaceted, those that feature heavily as either primary factors or tipping points in the divestment decision-making process included:

- lack of tradespeople;
- the legislative burden;
- difficulties in obtaining vacant possession;
- inflationary challenges, interest rates, and the removal of mortgage interest rate relief and other tax changes;
- the availability of alternatives with better risk/return profiles;
- an ageing landlord cohort.

The research alludes that the strength of feeling among landlords is a credible threat and given the current precarious financial environment, it is not clear that new entrants will be sufficient to balance any resultant shortfall in supply. The evidence based research recommendations highlight the need for urgent intervention to encourage the retention of existing landlords to secure existing tenancies, and make the sector more attractive for investors within Argyll and Bute.

To help address the reducing PRS, the Council secured funding from the Scottish Government Addressing Depopulation Fund that has enabled recruitment of a temporary ‘Private Sector Resettlement Officer’ to take forward the research recommendations with a focus on supporting landlords to encourage them to remain within the sector.

Despite the proactive approach to addressing the recommendations within the report, the reducing PRS supply is of concern and likely to have an impact with additional pressure on the demand for more affordable housing across the area.

2.8 Houses in Multiple Occupation (HMOs)

Houses in Multiple Occupation are not a significant feature of the Argyll and Bute housing system, with currently only **29** licensed properties. Over the last few years, the number of HMO licences has reduced with a noticeable reduction between 2023 and 2025. However, the numbers are likely to increase due to pending license renewals. The following tables summarises the breakdown by type of property and by size/number of occupants.

Table 2.11: HMOs by Property Type, 2021-2025

Type of HMO	Licenses in Force (as of March)				
	2021	2022	2023	2024	2025
Landlord with lodgers	0	0	1	1	0
Bed-sits	0	0	0	0	0
Flats or houses let as a whole	10	8	8	4	4
Nurses homes	0	0	1	0	0
Student halls of residence	1	1	1	1	0
B&Bs, Hotels & guesthouses	4	4	3	1	0
Hostels	1	1	1	1	0
Sheltered Accommodation	13	13	11	9	5
NHS Hospitals – employees resident	0	1	1	1	0
Other employee residences	19	24	25	24	20
All types of HMO (totals)	48	52	52	42	29

Source: Annual Council Returns to Scottish Government, Analytical Services

TABLE 2.12: HMOs by Number of Occupants, 2025

Number of Occupants	3	4	5	6-10	11-20	21-100
Nos of Properties	4	6	6	9	2	2

Source: Annual Council Returns to Scottish Government, Analytical Services

2.9 Impact of Short Term Lets (STL)

In recent years the impact of the short-term letting market and the use of online platforms such as Airbnb have presented significant challenges for the overall capacity of local housing systems to deliver long term housing solutions to address local need and demand.

The law around short-term lets (STL) changed on 1st October 2022, with the introduction of requirement to obtain a licence to operate short-term let accommodation, with all existing hosts being required to apply by October 2023 in order to continue operating, ensuring consistent safety and quality standards to protect guests, hosts, and communities. There are different types of STL licences, which include:

- **Home letting** - means using all or part of your own home for short-term lets whilst you are absent.

- **Home sharing** - means using all or part of your own home for short-term lets whilst you are there.
- **Secondary letting** - means a short-term let involving the letting of property where you do not normally live, for example a second home.

The changes in legislation mean that while we now have official statistics on the number and characteristics of short term let licensing applications, it is important to note this is still a provisional and partial dataset, which will be refined over time through legislative requirements and local data collection.

The following table provides a breakdown of the number of STL applications received and shows that during 2024 and 2025 the numbers have remained relatively comparable with **3,052** applications as at March 2025.

Table 2.13: Short Term Let (STL) Licence - Application numbers

STL Licence Applications	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
March 2024	145	106	380	314	339	152	803	349	443	3,031
% of total	4.80 %	3.50 %	12.50 %	10.40 %	11.2 0%	5.00 %	26.50%	11.50 %	14.6 0%	
March 2025	216	104	318	315	307	164	832	359	437	3,052
% of total	7.08 %	3.41 %	10.42 %	10.32 %	10.0 6%	5.37 %	27.26%	11.76 %	14.3 2%	

Source: Argyll and Bute Council STL Monitoring Reports

The majority of STL licences in Argyll and Bute relate to secondary letting **2,674**, which is nearly 88% of all applications. When considering the impact on the availability of housing to meet local needs, further scrutiny of the secondary letting figures, taking into account the property types and removing unconventional dwellings, identifies that **2,404** of these are property types could potentially be utilised as permanent accommodation. Tables 2.14-2.16 show the breakdown of the different application types, premises types and the secondary letting (with unconventional dwellings removed) as at March 2025.

Table 2.14: STL Application Types - March 2025

Application Type - March 2025	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Home Letting	16	5	16	16	7	12	23	10	11	116
Home Sharing	9	2	11	32	24	13	84	27	36	238
Home Letting and Sharing	4	1	4	2	3	0	7	2	1	24
Secondary Letting	187	96	287	265	273	139	718	320	389	2,674
Total	216	104	318	315	307	164	832	359	437	3,052

Table 2.15: STL Application Premises Types – March 2025

STL Application Premises Type - March 2025	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Detached House	91	78	180	136	150	81	335	195	274	1,520
Self-contained flat	88	1	47	82	36	51	219	53	49	626
Semi-detached house	26	16	39	45	61	21	119	47	59	433
Terraced house	4	6	19	15	41	4	46	44	22	201
Unconventional dwelling	7	3	33	37	19	7	113	20	33	272
Total	216	104	318	315	307	164	832	359	437	3,052

Table 2.16: STL Secondary Letting with unconventional dwellings removed - March 2025

STL Applications for Secondary Letting (with unconventional dwellings removed) - March 2025	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Detached House	77	72	159	99	124	64	268	168	238	1,269
Self-contained flat	81	1	44	77	35	49	207	49	47	590
Semi-detached house	19	14	35	38	58	15	96	42	53	370
Terraced house	3	6	17	14	37	4	35	41	18	175
Total	180	93	255	228	254	132	606	300	356	2,404

Source: Argyll and Bute Council STL Monitoring Reports

Whilst the tourism sector is an important economic function of Argyll and Bute, the number of STL licences highlight the impact that short-term lets are having on housing supply across the area.

2.10 Household Profile by Age

The profile of households in Argyll and Bute by tenure and age of household reference person (individual person within a household who acts as a reference point for producing further derived statistics) as per the 2022 Census data collection is summarised in following table.

In Argyll and Bute, nearly 38% of household reference persons are aged 65 and over, 32.5% are aged 50-64, 19% are aged 35-49, and just over 10% are aged 16-34.

Those aged 50 or over are more likely to live in owner-occupied homes 75%; compared to those 49 and under which reduces to 50%. In the social rented sector those aged 50 or over account for 60% households with 40% aged 49 or under. The private rented sector has higher cohort aged 49 or under at nearly 56%, with 44% aged 50 or over.

Table 2.17: Census 2022 - Household tenure by age of Household Reference Person

Argyll and Bute - Age of Household Reference Person Census 2022	All Person s aged 16 and over	%	Owned number	%	Social Rented number	%	Private rented number	%	Living Rent free number	%
All Persons aged 16 and over	41,894		28,198		7,976		4,863		857	
Person ages 16 to 34	4,449	10.62 %	1,730	6.14%	1,284	16.10 %	1,308	26.90 %	131	15.29 %
Person is aged 35 to 49	7,957	18.99 %	4,453	15.79 %	1,910	23.95 %	1,410	28.99 %	186	21.70 %
Person is aged 50 to 64	13,625	32.52 %	9,716	34.46 %	2,454	30.77 %	1,247	25.64 %	212	24.74 %
Person is aged 65 and over	15,863	37.86 %	12,302	43.63 %	2,334	29.26 %	898	18.47 %	329	38.39 %

Source: 2022 Census

3.0 Social rented stock – detailed profile

3.1 Registered Social Landlord (RSL) Stock Breakdown

The RSL sector remains the main route of meeting affordable housing need in Argyll and Bute and this is the sector for which the most accurate and up to date information is available.

The social rented sector within Argyll & Bute is mainly provided by the HOME Argyll partnership, which consists of Argyll Community Housing Association(ACHA); Dunbritton Housing Association (DHA) primarily operating in the Helensburgh & Lomond area; Fyne Homes (FH) and West Highland Housing Association (WHHA) who in 2014 became a partner within the national Link Group. Other RSLs have some properties in Argyll and Bute, including Bield, Blackwood, Blue Triangle, Cairn, Key Housing, Link Group, Loretto, and Trust. The following tables provide a detailed breakdown of the social rented stock by HMA, and by size, as of 2025 where information is available.

There are an estimated **8,952** RSL properties in Argyll and Bute housing around 20% of all occupied households in Argyll & Bute. This covers the main HOMEArgyll social landlords plus the provision by other national RSLs. In line with the general distribution of the population, most of the RSL stock is in Lorn (21.6%); Helensburgh & Lomond (17.3%); and Cowal (16%).

The breakdown of specialist stock is outlined under Core Output 3 of the HNDA.

Stock size is critical in the context of an increasing proportion of single person and smaller households and an ageing population. Preferred practice by developers is to build two-bedroom units for single persons, rather than one-

beds, particularly for those with specialist care needs – to allow flexibility over time; carers to stay in situ; and/or space for particular needs equipment.

The following tables indicates that the most prevalent size of RSL homes is two-bedroom units, over 42% of total stock, with larger homes of four bedrooms of more making up less than 5% of stock. The stock profile varies across the nine HMAs. Cowal for instance has the lowest proportion of two bedrooms 36% and Bute has the highest proportion of one-bedroom units almost 43%.

Table 3.1: HOMEArgyll RSL Stock by Size & HMA , March 2025

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds	Total	% of A&B Total
Bute	424	392	129	27	1	973	11.93%
Coll & Tiree	12	23	19			54	0.66%
Cowal	494	485	300	49	2	1,330	16.30%
H&L	304	539	463	165	21	1,492	18.29%
I,J & C	97	247	140	12	2	498	6.10%
Kintyre	261	478	253	26		1,018	12.48%
Lorn	416	659	378	35	4	1,492	18.29%
Mid Argyll	218	541	304	25	1	1089	13.35%
Mull & Iona	61	93	58	1		213	2.61%
A&B Totals	2,287	3,457	2,044	340	31	8,159	100.00%

*Blank cells are due to no stock

Source: Annual RSL Returns, 2025

Table 3.2: Other RSL Stock by Size & HMA , March 2025

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds	Total	% of A&B Total
Bute	63	2	2	0	0	67	8.45%
Coll & Tiree	4	2	0	0	0	6	0.76%
Cowal	95	3	6	0	0	104	13.11%
H&L	45	14	6	0	0	65	8.20%
I,J & C	39	1	1	0	0	41	5.17%
Kintyre	33	0	0	0	0	33	4.16%
Lorn	150	197	82	18	0	447	56.37%
Mid Argyll	0	0	0	0	0	0	0.00%
Mull & Iona	26	3	1	0	0	30	3.78%
A&B Totals	455	222	98	18	0	793	100.00%

Source: Annual RSL Returns, 2025 RSLs included: Link Group, Trust, Bield and Cairn

Table 3.3: Combined RSL Stock, March 2025

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds	Total	% of A&B Total
Bute	487	394	131	27	1	1,040	11.62%
Coll & Tiree	16	25	19	0	0	60	0.67%
Cowal	589	488	306	49	2	1,434	16.02%
H&L	349	553	469	165	21	1,557	17.39%
I,J & C	136	248	141	12	2	539	6.02%
Kintyre	294	478	253	26	0	1,051	11.74%
Lorn	566	856	460	53	4	1,939	21.66%
Mid Argyll	218	541	304	25	1	1,089	12.16%
Mull & Iona	87	96	59	1	0	243	2.71%
A&B Totals	2,742	3,679	2,142	358	31	8,952	100.00%

Source: Annual RSL Returns Combined 2025

Table 3.4: Combined RSL Stock by Size & HMA % , March 2025

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds
Bute	46.8%	37.9%	12.6%	2.6%	0.1%
Coll & Tiree	26.7%	41.7%	31.7%	0.0%	0.0%
Cowal	41.1%	34.0%	21.3%	3.4%	0.1%
H&L	22.4%	35.5%	30.1%	10.6%	1.3%
I,J & C	25.2%	46.0%	26.2%	2.2%	0.4%
Kintyre	28.0%	45.5%	24.1%	2.5%	0.0%
Lorn	29.2%	44.1%	23.7%	2.7%	0.2%
Mid Argyll	20.0%	49.7%	27.9%	2.3%	0.1%
Mull & Iona	35.8%	39.5%	24.3%	0.4%	0.0%
A&B Totals	30.6%	41.1%	23.9%	4.0%	0.3%

Source: Annual RSL Returns Combined, 2025

3.2 Registered Social Landlord (RSL) Turnover Rates

On average, there have been **860** RSL lets per annum within the RSL stock in last five years including all HOMEArgyll partners and national associations such as Bield, Link Group and Trust. The following tables summarises turnover in 2024/25 by HMA.

Based on HOMEArgyll lets in 2024/25 (**798**), Bute had the majority of available lets (21%), while Cowal had over 17% and Helensburgh & Lomond had over 14%. In terms of size, two bedroom properties accounted for 43% of the total lets, while one bedroom units (including bedsits/studios) accounted for 40%, with three beds nearly 15% and only 1.6% were for four bedroom properties.

Table 3.5: HOMEArgyll LETS, 2024-2025, BY SIZE & HMA (all types & tenures)

HMA	0/1 bed	2 beds	3 beds	4 beds	Total	% of A&B Total
Bute	97	56	13	0	166	20.80%
Coll & Tiree	3	4	2	0	9	1.13%
Cowal	70	49	13	7	139	17.42%
Helensburgh & Lomond	45	51	16	2	114	14.29%
Islay Jura & Colonsay	8	30	11	1	50	6.27%
Kintyre	33	51	13	1	98	12.28%
Lorn	27	48	31	1	107	13.41%
Mid Argyll	26	54	19	1	100	12.53%
Mull & Iona	12	2	1	0	15	1.88%
A&B Totals	321	345	119	13	798	100.00%

Source: Annual RSL Returns, 2025

Table 3.6: HOMEArgyll LETS, 2024-2025, BY SIZE & HMA % (all types & tenures)

HMA	0/1 bed	2 beds	3 beds	4 beds
Bute	58%	34%	8%	0%
Coll & Tiree	33%	44%	22%	0%
Cowal	50%	35%	9%	5%
Helensburgh & Lomond	39%	45%	14%	2%
Islay Jura & Colonsay	16%	60%	22%	2%
Kintyre	34%	52%	13%	1%
Lorn	25%	45%	29%	1%
Mid Argyll	26%	54%	19%	1%
Mull & Iona	80%	13%	7%	0%
A&B Totals	40%	43%	15%	2%

Source: Annual RSL Returns, 2025

In addition to HOMEArgyll, Trust, Bield and LINK Group Housing Associations have provided details on relets during 2024/25, as detailed in the following table.

Table 3.7: Other RSL LETS, 2024-2025, BY SIZE & HMA (all types & tenures)

HMA	0/1 bed	2 beds	3 beds	4 beds	Total	% of A&B Total
Bute	12	0	0	0	12	15.79%
Coll & Tiree	0	0	0	0	0	0.00%
Cowal	7	0	0	0	7	9.21%
Helensburgh & Lomond	3	0	0	0	3	3.95%
Islay Jura & Colonsay	12	0	1	0	13	17.11%
Kintyre	0	0	0	0	0	0.00%
Lorn	22	15	0	2	39	51.32%
Mid Argyll	0	0	0	0	0	0.00%
Mull & Iona	2	0	0	0	2	2.63%
A&B Totals	58	15	1	2	76	100.00%

Source: Annual RSL Returns, 2025 - RSLs included: Trust, Bield & LINK Group

3.3 Stock Pressures in the social rented sector

This section summarises stock pressures in relation to the social rented sector, based on analysis of the HOMEArgyll Common Housing Register (CHR) and annual turnover (lets) in the existing stock.

In April 2025, there were 3,024 active applicants on the CHR that had Argyll and Bute area as their first preference of choice, of which 2,083 have been assessed to be in housing need (had points according to the allocation policy). There were 2,131 (70.65%) were on the general list; 229 (7.6%) on the homeless list; and 664 (22%) on the transfer list.

In total, **315** applicants (10.4%) received the maximum 200 points and be deemed to be in urgent housing need.

Table 3.8: HOMEArgyll CHR Applicants by HMA, List and Points April 2025

CHR List	Bute	Coll & Tiree	Cowal	H&L	I J C	Kintyre	Lorn	Mid Argyll	Mull & Iona	A&B Totals
General Waiting List	129	28	366	499	161	85	580	168	115	2,131
Homeless List	<5	<5	44	71	10	14	58	25	<5	229
Transfer List	67	<5	98	140	35	63	165	82	10	664
Applicants with 0 Points (no need)	64	12	153	206	71	52	246	88	49	941
Applicants in Need (less than 200 points)	129	19	295	403	121	92	480	156	73	1,768
Applicants with 200 (maximum) Points	6	<5	60	101	14	18	77	31	6	315
Total Applicants	199	33	508	710	206	162	803	275	128	3,024

Source: CHR Report (Abritas), April 2025

The table above shows that Lorn (26.55%), Helensburgh & Lomond (23.5%), and Cowal (16.8%) have the majority of demand for housing from applicants.

In terms of property sizes required, the following table summarises demand by minimum number of bedrooms required and HMA. Overwhelmingly, need is greatest for one bedroom homes (60%), followed by two bedroom properties (22%). However, there is also requirement for three bedrooms (12%), and four or more bedroom properties (5.2%).

Table 3.9: HOMEArgyll CHR Applicants by HMA & Size (Number), 2025

HMA	0/1 bed	2beds	3beds	4beds	5+ beds	Total Applicants	% of All Applicants
Bute	124	36	25	12	2	199	6.58%
Coll & Tiree	22	7	2	1	1	33	1.09%
Cowal	320	100	57	25	6	508	16.80%
H&L	356	187	119	38	10	710	23.48%
I J C	143	39	20	4	0	206	6.81%
Kintyre	99	39	15	6	3	162	5.36%
Lorn	498	172	98	31	4	803	26.55%
Mid Argyll	168	73	24	8	2	275	9.09%
Mull & Iona	89	25	10	3	1	128	4.23%
A&B Totals	1,819	678	370	128	29	3,024	100.00%

Source: CHR Report (Abritas) All active A&B applicants - April 2025

3.4 CHR Applicant Circumstances

Table 3.10 summarises the current circumstances or tenure of CHR applicants. 38% rent from an RSL or Council; 21% are currently located in the private rented sector; and 5.8% currently own a property. 10% of applicants live in the parental home and a further 7% live with friends or relatives.

The majority of these applicants would not be deemed to require a new build solution in the terms of the CHMA guidance or the “robust and credible” HNDA framework. As rehousing would free up their existing home and would not generate a net requirement for additional units within the current system; and their need would therefore have to be addressed via management responses and/or in situ or from existing stock.

The current HNDA process would suggest that only around 14% of the CHR applicants would directly generate a need for a new build home. The Council and RSL partners would argue strongly that many of the applicants residing with parents, family or friends should have the option to live independently and form a new household and could therefore generate a direct or indirect need for additional housing in the area.

It is acknowledged that while the CHR is a primary source of robust evidence regarding the extent and nature of housing need in an area, there are limits to the comprehensiveness of the data, particularly in an authority such as Argyll and Bute where many residents may choose not to register their need for various reasons. Conversely, the official CHR statistics do tend to include applicants who may have no actual need, or may not even intend to accept an offer if made, or who are future-proofing against possible need arising at some unforeseen time yet to come and which may never materialise. The Council seeks to address these data issues by undertaking extensive primary research into housing need and demand, as well as triangulating research across different datasets and information sources. Nevertheless, the CHR remains a crucial and key source of evidence for the HNDA.

Table 3.10: HOMEArgyll CHR by Current Circumstance/Tenure, 2025

Current Circumstances - (Tenure/Type of accommodation)	Argyll & Bute Total	
	Nos	%
I am a lodger / sub tenant	70	2.31%
I am in HM Forces	14	0.46%
I am in prison	3	0.10%
I have no fixed address	215	7.11%
I live in a caravan / mobile home / boat	59	1.95%
I live in a hospital / residential care	19	0.63%
I live in a hostel, B&B or refuge	62	2.05%
I live with friends or relatives	216	7.14%
I live with my parents	306	10.12%
I own my own home	178	5.89%
I own my own home via a Shared Ownership or Homestake scheme	6	0.20%
I rent from a Housing Association	935	30.92%
I rent from a Local Authority	214	7.08%
I rent from a Private Landlord	642	21.23%
I rent from my employer	85	2.81%
TOTAL	3,024	100.00%

Source: HOMEArgyll CHR April 2025

Breaking the waiting list down by age of primary applicant (designated head of household), gives a better idea of the demand from different age groups, and the following graph summarises the data in the accompanying table below. The majority of applicants are aged 25 to 44 (nearly 45%), particularly in Lorn and Helensburgh & Lomond.

Table 3.11: HOMEArgyll CHR by Age and HMA, 2025 (number)

Primary Applicant Age Break Down	Bute	Coll & Tiree	Cowal	H & L	I, J & C	Kintyre	Lorn	Mid-Argyll	Mull & Iona	A&B TOTAL
16 - 18 years	4	1	8	6	0	1	13	3	0	36
19 - 24 years	10	5	30	52	29	16	72	21	10	245
25 - 44 years	56	10	241	352	81	64	363	134	54	1,355
45 - 64 years	72	12	149	204	68	44	257	74	37	917
65 - 74 years	37	3	45	60	17	22	56	25	13	278
75 + years	20	2	35	36	11	15	42	18	14	193
Total	199	33	508	710	206	162	803	275	128	3,024

Source: HOMEArgyll CHR April 2025

3.5 Pressure Ratios

Comparing waiting list demand with available lets (pressure ratios) provides a provisional indication of potential imbalances in supply and demand and can highlight areas of housing pressure.

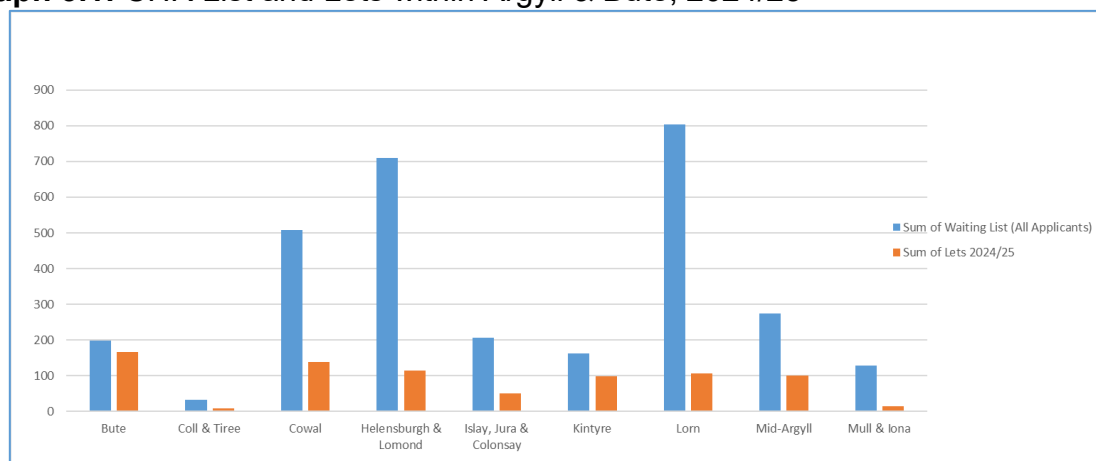
Overall, there are around four applicants per available let in Argyll and Bute, i.e. a pressure ratio of **4:1** based on all active applicants. The pressure ratios are lower (**2:1**) if only those applicants with points and excluding transfer applicants are considered. However, this varies considerably by HMA as the following table illustrates. Based on these figures, the most pressurised areas appear to be Mull & Iona (5:1); Lorn (4:1) and Helensburgh & Lomond (3:1).

Table 3.12: HOMEArgyll Pressure Ratios by HMA, 2025

HOUSING MARKET AREA	Waiting List (All Applicants)	Waiting List (Excludes nil points & transfers)	HOMEArgyll Lets 2024/25	Pressure Ratio (All applicants : LETS)	Pressure Ratio (Excludes nil points & transfers : LETS)
Bute	199	83	166	2:1	1:1
Coll & Tiree	33	18	9	4:1	2:1
Cowal	508	275	139	4:1	2:1
Helensburgh & Lomond	710	397	114	6:1	3:1
Islay, Jura & Colonsay	206	106	50	4:1	2:1
Kintyre	162	63	98	2:1	1:1
Lorn	803	425	107	7:1	4:1
Mid-Argyll	275	128	100	3:1	1:1
Mull & Iona	128	73	15	9:1	5:1
Total for A&B	3,024	1,618	798	4:1	2:1

Source: Annual RSL Returns 2024/25 & HOMEArgyll Waiting list 2025

The following chart (also derived from the table above) gives a graphic indication that in terms of numerical supply and demand, Lorn, Helensburgh & Lomond and Cowal exhibit the most significant imbalances within Argyll & Bute. However, there appears to be at least some degree of unmet need throughout the authority area.

Graph 3.1: CHR List and Lets within Argyll & Bute, 2024/25

While this is an important indication of relative geographic pressures within the existing stock, it can mask particular “hotspots” at the very localised level and further detailed analysis helps to identify individual community needs in the more rural and island areas. This is considered via the SHIP process, and lies outwith the initial focus of the HNDA. It should also be noted that this primary analysis by definition considers lettings localities where RSL stock already exists. The Council and RSL partners have attempted to address this by allowing applicants to register interest in locations with no available stock at present; as well as undertaking Community Housing Need Assessments where there is an interest from communities to look at local housing pressures.

Analysing the pressure ratios by property size provides more detailed evidence of mismatches in supply and demand by HMA. With little turnover in one bedroom properties, Lorn and Islay, Jura & Colonsay exhibit very high pressure. Mull & Iona has highest demand for two bedroom with 10 applicants for every one relet, with pressures for three bed being highest in Mull & Iona and Helensburgh & Lomond. Lorn and Helensburgh & Lomond appears to have an excessive degree of pressure for four bedrooms and due to no turnover, there is pressure on larger, five+ bedroom properties which is dispersed across the authority area.

Table 3.13: HOMEArgyll Pressure Ratios by HMA and Property Size, 2024/25

HMA	0/1 bed	2beds	3beds	4beds	5+ beds	Totals
Bute	1:1	1:1	1:1	11:0	2:0	1:1
Coll & Tiree	4:1	1:1	2:1	1:0	1:0	2:1
Cowal	3:1	2:1	4:1	3:1	6:0	3:1
Helensburgh & Lomond	5:1	3:1	6:1	17:1	7:0	4:1
Islay Jura & Colonsay	11:1	1:1	1:1	3:1	0:0	3:1
Kintyre	2:1	1:1	1:1	5:1	3:0	1:1
Lorn	12:1	3:1	3:1	26:1	4:0	5:1
Mid Argyll	4:1	1:1	1:1	7:1	2:0	2:1
Mull & Iona	4:1	10:1	7:1	2:0	1:0	5:1
A&B Totals	7:1	7:1	11:1	12:1	26:0	3:1

Source: Annual RSL Returns 2024/25 & HOMEArgyll Waiting list 2025

NOTE: Pressure ratios should be treated with some caution, particularly where numerical values (actual cases) are low, and cannot be used in isolation of other evidence and analysis. A change of only one or two lets (up or down) over the course of a year could have a significant statistical impact on the ratios, therefore analysis should be considered over a period of years and in general is used as purely indicative of possible trends/relative pressures

3.6 Potential Demand for Alternative Tenures

The HOMEArgyll common housing register allows applicants to note potential interest in other forms of affordable housing which RSLs may also deliver. These include models of New Supply Shared Equity, Open Market Shared Equity, Low Cost Home Ownership, and Mid Market Rent (MMR). Applicants can select more than one option and this is purely a subjective expression of interest; it does not indicate the actual level of eligibility or financial viability for these intermediate housing models. Nonetheless it does provide an initial estimate of potential demand.

Table 3.14: RSL Applicants Interested in Alternative Tenures by HMA, 2025

*Applicants Expressing Interest in:-	Bute	Coll & Tiree	Cowal	H&L	I J C	Kintyre	Lorn	Mid Argyll	Mull & Iona	A&B Total
Mid-Market Rent	33	10	81	144	56	18	183	54	40	619
Shared Ownership	24	7	55	105	62	16	154	41	37	501
Shared Equity/LIFT	28	2	66	100	31	17	119	27	30	420

(*N.B. Applicants can select multiple options)

Source: HOMEArgyll CHR, April 2025

The table above suggests that there would be a level of valid demand for alternative affordable tenures across all HMAs, in particular Lorn, Helensburgh & Lomond and Cowal but small scale provision could also be viable and meet a specific need across the other HMAs.

3.7 Mid-Market Rent

A significant portion (59%) of those who are interested in MMR currently rent from a Private Landlord, RSL or Local Authority. While the CHR does not contain information about applicant's income level, 63% of interested applicants noted they were in full-time or part-time employment and 89% of applicants were aged between 17-64.

Single-person households made up the highest proportion (44%) of those interested, with two-person households accounting for an additional 25% of demand. In line with this, the majority of demand for mid-market rental properties is for one or two bedroom properties.

It is notable that there is likely to be additional demand for MMR from those who have not registered their need for housing via the Common Housing Register, due to the differences in eligibility between social rented housing and MMR.

4.0 Dwelling Characteristics

- 4.1 Due to changes in the reporting of Scottish House Condition Survey (SHCS), data at Local Authority level from this source is only currently available for 2017-2019.

The estimated age of the local housing stock over this period is summarised in the following table. This indicates that in general Argyll and Bute now has a comparatively similar stock profile to Scotland as a whole, with 31% of local properties (all tenures) being built pre-1945, compared to 30% nationally. Conversely, the percentage of the remaining stock built post-1945 is marginally lower in Argyll & Bute at 69% than the Scotland average, of 70%. Argyll and Bute has a higher proportion of houses but a lower proportion of one or two bedroom properties.

Table 4.1: Summary Dwelling Characteristics – age, type & size (%)

	Age of Dwelling		House or Flat		No of Bedrooms	
	Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Argyll and Bute	31%	69%	69%	31%	43%	57%
Scotland	30%	70%	64%	36%	50%	50%

Source: SHCS 2017-19 – Stock Profile LA Tables (2021)

- 4.2 The following table based on the 2022 Census, record the majority of households in Argyll and Bute occupied properties with two or three rooms while just over 12% occupy one-room properties and over 20% occupy properties with four or more rooms. Overall, this compares similarly to the national dwelling profile, with slight variations to the dwelling size profiles.

Table 4.2: Argyll and Bute & Scotland Dwelling Size – Numbers and %

2022 Census	All households	One room	Two rooms	Three rooms	Four rooms	Five or more rooms
Argyll & Bute	41,894	5,102	13,047	15,097	6,297	2,353
Scotland	2,509,269	324,901	884,993	867,237	336,033	96,106
A&B Percentage	100.00%	12.18%	31.14%	36.04%	15.03%	5.62%
Scotland Percentage	100.00%	12.95%	35.27%	34.56%	13.39%	3.83%

Source: 2022 Census

- 4.3 The 2022 Census records that the majority of households comprise of one (39%) and two (36%) person households, which compared to the dwelling

size indicates a potential undersupply of smaller properties that would meet the needs of the majority of households.

Table 4.3: Argyll and Bute & Scotland Household Size – Numbers and %

	All households	One Person	Two People	Three People	Four people	Five People	Six People	Seven People	Eight or More People
Argyll & Bute	41,894	16,443	15,277	4,885	3,749	1,134	309	73	27
%		39.25%	36.47%	11.66%	8.95%	2.71%	0.74%	0.17%	0.06%
Scotland	2,509,269	929,974	855,995	348,664	268,174	79,517	19,350	5,156	2,443
%		37.06%	34.11%	13.90%	10.69%	3.17%	0.77%	0.21%	0.10%

Source: 2022 Census

- 4.4 In terms of accommodation type, over a third of households in Argyll and Bute (37%) occupy detached houses which is significantly higher than the Scottish figure of 24%. Argyll and Bute has proportionately less flatted or tenement properties than Scotland as a whole, 23% compared to 32%. The following table summarises the stock by accommodation type as of the 2022 Census.

Table 4.4: Accommodation type (%) Argyll & Bute & Scotland, 2022

	Detached house	Semi-detached house	Terraced (including end-terraced) house	Purpose-built block of flats or tenement	Other
Argyll & Bute	36.89%	21.84%	12.44%	23.30%	5.54%
Scotland	23.94%	23.30%	18.23%	32.42%	2.11%

Source: 2022 Census

The full breakdown of accommodation types across Argyll and Bute, in 2022 is detailed in the following table.

Table 4.5: Accommodation Type (number) Argyll & Bute, 2022

	All households	Detached	Semi-detached	Terraced (including end-terrace)	Purpose-built block of flats or tenement	Part of a converted or shared house (including bed-sits)	Flat, maisonette or apartment: In a commercial building	Caravan or other mobile or temporary structure
Argyll & Bute	41,894	15,453	9,148	5,211	9,762	1,883	259	177
Scotland	2,509,269	600,690	584,773	457,322	813,502	39,262	9,635	4,092

Source: 2022 Census

NOTE: the latest national datasets on dwelling types and household sizes (including the Scottish Household Surveys and Scottish House Condition Surveys) are of limited value when disaggregated to the level of Argyll & Bute, given the small sample sizes for this authority.

5.0 Stock Condition, Fuel Poverty and Energy Efficiency

5.1 Stock Condition

Information on the condition of the dwelling stock is available at local authority and national level from the Scottish House Condition Survey (SHCS). Whilst this provides a useful indicative baseline, due to changes in reporting as highlighted in section 4.1, data at Local Authority level from this source is only currently available for 2017-2019. Another constraint that needs to be considered is that the sample of properties surveyed for Argyll and Bute is statistically low (around 300 properties over a three-year rolling period) and therefore figures should be treated with some caution. For these reasons, the Council has included qualitative questions in the local HNDA Household Survey. When collated and combined, these sources will help to enhance the quality and accuracy of available data. This information is not required for the purposes of the HNDA, but is an important component of the overall evidence base and analysis, which informs the LHS and housing policy in general.

Drawing on the local authority analysis from the 2017-19 SHCS published in 2021; in relation to housing in Argyll and Bute, the following key points are noted:

- 9% of Argyll & Bute stock has a low energy efficiency rating of F or G compared to 3% nationally. It is estimated that 12% of owner occupied properties fall within this category and 16% of older households.
- 52% of local stock fails the overall Scottish Housing Quality Standard, which is higher than the national average of 41%.
- Only 1% of Argyll & Bute stock is Below the Tolerable Standard (BTS) compared to 2% nationally. (based on 2016-2018 SHCS data)
- 27% of Argyll & Bute stock is in urgent disrepair compared to 28% nationally. The SHCS suggests that 30% Social Housing is in urgent disrepair, compared to 29% nationally. However, more recent estimates provided by RSLs themselves would challenge the accuracy of this figure – see below.

This is a key broad indicator of the state of repair across tenure, and highlights disrepair, which, if not rectified, would cause the fabric of the building to deteriorate and/or place the health and safety of the occupant at risk. As might be expected, older properties pre-1945 (36%) exhibit higher incidence of disrepair than newer properties post-1945 (23%); and there are variations across accommodation types.

- Dampness occurs in only 2% of properties which is slightly lower than the national figure of 3%, and condensation occurs in 4% of properties compared to 8% nationally. Condensation occurs more in the Social

Rented Sector with 6% compared to only 4% in Owner Occupied properties

5.2 Scottish Housing Quality Standard (SHQS)

The latest SHCS Local Authority reports published in 2021 and covering the period 2017-2019 provide estimates for compliance with the Scottish Housing Quality Standard. Overall, 52% of the dwelling stock in Argyll & Bute fails the SHQS, compared to 41% in Scotland as a whole.

TABLE 5.1: SHQS Non-compliance by Tenure & Household Type

SHQS	% of LA	Tenure			Household Type		
		Owner-occupied	Social Housing	Private Rented	Families	Older	Other
Argyll and Bute	52%	54%	46%	*	56%	44%	50%
Scotland	41%	41%	38%	52%	42%	37%	43%

*Sample size too small for accurate statistical validity Source: SHCS, LA Report, 2017-19

In terms of specific SHQS criteria, 41% of properties in Argyll & Bute were NOT energy efficient; 14% were NOT healthy, safe and secure; and 5% lacked modern facilities/ services. Therefore, energy efficiency remains the critical factor in the local stock condition, and generally, Argyll & Bute's stock is in poorer condition than the rest of Scotland.

TABLE 5.2: SHQS Non-compliance by Criterion

SHQS Non-compliance by Criterion	Healthy, Safe & Secure	Lacking modern facilities/ services	Not Energy Efficient
A&B	12%	4%	43%
Scotland	12%	7%	30%

Source: SHCS, LA Report, 2017-19

The findings of the SHCS 2017-19 report that 46% social housing fails to meet SHQS. There are updated figures based on statutory return data to the Scottish Housing Regulator of the main HOMEArgyll associations in Argyll and Bute (disaggregated data for other RSLs is not available for Argyll & Bute). This suggests that non-compliance has been reduced significantly to average of just over 9%, albeit this excludes a proportion of exemptions and abeyances which cannot be brought up to the standard for various technical/cost reasons relating to specific properties or types.

TABLE 5.3: SHQS Compliance in RSL Sector (HOMEArgyll only) 2023/24

ARC: Indicator 6 - Self-contained units meeting SHQS Argyll & Bute*			
HOMEArgyll Registered Social Landlords ONLY	Total Units within scope of SHQS at year end	Total Units Meeting SHQS at year end	% of eligible stock meeting SHQS at year end
ACHA	5,180	4,104	79.23%
Dunbritton*	969	917	94.63%
Fyne Homes	1,580	1,490	94.30%
West Highland H.A.	819	782	95.48%
A&B Total	8,548	7,293	90.91%

(*Dunbritton data includes West Dunbartonshire stock)

Source: Scottish Housing Regulator, ARC data, 2024

5.3 Fuel Poverty

Fuel Poverty remains a very significant issue in Argyll & Bute, with the SHCS 2017-2019 data reporting that 32% of households are in fuel poverty, which is above the national average of 24%. Extreme fuel poverty is also higher in this authority area than in Scotland as a whole.

TABLE 5.4: Fuel Poverty by Dwelling Characteristics

		Age of Dwelling		House or Flat		Number of Bedrooms	
Fuel Poverty	% of LA	Pre-1945	Post 1945	House	Flat	2 or fewer	3+
<i>A&B</i>	32%	33%	32%	29%	40%	42%	25%
Scotland	24%	26%	24%	21%	30%	29%	20%
Extreme Fuel Poverty							
<i>A&B</i>	19%	22%	18%	20%	17%	21%	18%
Scotland	12%	16%	10%	11%	13%	13%	11%

Source: SHCS- LA Analysis, 2017-19

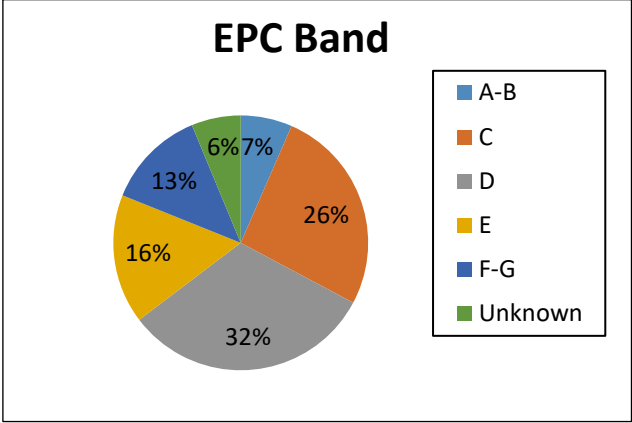
The SHCS also suggests that 25% of households in the owner occupied sector and 54% in the social rented sector are in fuel poverty, while 17% of owner-occupiers and 26% of social tenants are in extreme fuel poverty. The SHCS sample is too small to allow for robust analysis of the Private Rented Sector.

More recent data provided to local authorities via Home Analytics in April 2025, indicates that the number of households in fuel poverty has reduced to 30% which is lower than SHCS estimates, however those in extreme fuel poverty is estimated to be higher at 25%. There are significant variations across housing market areas, with much higher levels of fuel poverty being reported on the islands for instance.

5.4 Energy Efficiency

The energy efficiency of properties is currently measured through EPCs. Based on 2025 Home Analytics data 33% of properties in Argyll and Bute have an EPC rating between A-C, 32% are band D and 29% between E-G, with 6% of properties having unknown EPC rating.

Graph 5.5: Estimated EPC Rating of properties in Argyll and Bute, 2025



Source: Home Analytics, 2025

Based on the Home Analytics data source, the average annual fuel bill for households in Argyll and Bute is £1,440 which is 39% higher than the national average of £1,039.

According to the 2022 Census, just over 6% of occupied households in Argyll and Bute had a renewable heating source.

Table 5.6: Central Heating Type of Occupied Households

All occupied households	41,894	%
No central heating	1,755	4.19%
Gas central heating: Total	18,641	44.50%
Electric (including storage heaters) central heating	7,984	19.06%
Oil central heating	5,326	12.71%
Solid Fuel (excluding wood)	930	2.22%
Wood or Biomass (including logs, pellets, chippings) central heating	718	1.71%
Other renewable energy source (including electric and air heat pump systems)	2,572	6.14%
District or communal heat system	98	0.23%
Other central heating	195	0.47%
Two or more types of central heating	3,671	8.76%

Source: 2022 Census

To enable a better understanding of the energy efficiency of dwellings across all sectors in the area, additional questions have been included in the HNDA household survey. The results combined with other data sources, will give us a better understanding of the efficiency and condition of housing stock.

5.5 Energy Efficiency Standard for Social Housing (EESH)

Following on from the SHQS, and as a key measure within the Scottish Government's Sustainable Housing Strategy, the RSL sector is required to address the Energy Efficiency Standard for Social Housing (EESH). Originally introduced in 2014 with a target of 2020 for all eligible RSL properties to be fully compliant in support of the Scottish Government's vision of warm, high quality, affordable, low carbon homes and a housing sector that helps to establish a successful low carbon economy across Scotland.

A second milestone target EESH2 was introduced in June 2019, for social housing to meet, or can be treated as meeting, Energy Performance Certificate (EPC) Band B or is as energy efficient as practically possible, by the end of December 2032. However, the EESH2 milestones are now temporary on hold, pending the review of EESH2 with interim guidance issued to Registered Social Landlords until a new standard is established. The Scottish Government have consulted on proposals for a new Social Housing Net Zero Standard (SHNZS) to replace EESH2.

The original EESH standard was based on the minimum EPC rating Band C or D depending on property and fuel type. As of 2024, the main RSLs in Argyll and Bute recorded their EESH-compliant status as follows:-

Table 5.7: Argyll and Bute RSL EESH Compliance as at 2024

RSL	% stock meeting EESH
ACHA	79.23 %
Dunbritton	91%
Fyne Homes	99.5%
West Highland	96.33%
Link Group	97.76 %
Trust	63%
AVERAGE	87.8%

Source: RSL Returns 2024

5.6 Energy Efficiency Standard for Owner Occupied and Private Rented

To support the Scottish Government's work on eradicating fuel poverty, and to help reduce greenhouse gas emissions, they are introducing minimum energy efficiency standards for private homes in Scotland. Whilst this will have a positive impact on the occupiers, this could lead to unintended consequences and additional pressures on the housing system, particularly in instances where owners are unable to meet the standards when trying to let or sell their properties. Under the Scottish Government [Heat in Buildings Bill](#) :

- all homes will have to move to a clean heating system by the end of 2045;
- people buying new homes and buildings before 2045 would be asked to move to a clean heating system within a set period after the sale;
- minimum energy efficiency standards for all homes by the end of 2033, to make them warmer and less expensive to heat - private landlords would need to do this by the end of 2028.

6.0 Annual New Supply

6.1 Overall new supply

The Scottish Government records statistics on annual New Housing Supply (including RSL and Private new builds, refurbishments, and conversions) by local authority area. The following table provides a breakdown of new housing supply by tenure and activity over the last decade. According to these figures, there were **2,264** new homes delivered in Argyll and Bute over the period 2013/14 to 2022/23, of which 56% were in the private sector and 37% were in the RSL sector. An additional 1% were refurbishments while 6% were conversions.

Table 6.1: Argyll and Bute Total New Supply 2013/14 to 2022/23

Argyll and Bute TOTAL new supply	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	Total
RSL New Build	153	97	48	141	90	91	60	77	16	68	841
Private New Build	206	120	55	128	60	99	210	131	116	137	1,262
Refurbishment	2	0	0	0	2	0	1	1	4	7	17
Conversions	9	5	6	18	14	25	31	7	29	0	144
TOTAL	370	222	109	287	166	215	302	216	165	212	2,264

Source: Scottish Government, Supply of New Housing February 2024

**RSL New Builds as recorded by Scottish Government do not tally exactly with Council's internal SHIP records for completions due to variances in recording date of completion/phased units across years.

6.2 The Strategic Housing Investment Plan (SHIP) / Registered Social Landlord programme

The social rented sector within Argyll & Bute is mainly provided by the HOME Argyll partnership, other RSLs have some properties in Argyll and Bute, including Bield, Blackwood, Blue Triangle, Cairn, Key Housing, Link Group, Loretto, and Trust. As at 31st March 2025, there were an estimated 8,925 properties in the social rented sector within Argyll & Bute.

The legislative changes to end the Right to Buy (RTB) in 2016 have resulted in previous losses to the RSL stock being offset by the programme of new build affordable housing that the RSLs, in conjunction with the Council and the Scottish Government, have been able to deliver.

The subsidised affordable housing new build programme is delivered via the Council's Strategic Housing Investment Plan (SHIP). While historically this has focused on RSL developments, there are a number of community-led projects beginning to emerge across Argyll and Bute, supported by Scottish

Government resources such as the Rural & Island Housing Funds, as well as the Council's Strategic Housing Fund.

As detailed in the following figure and tables, the number of completions via SHIP has fluctuated in recent years. Due to the impact of the pandemic and a number of constraints, we have not met the 215 per annum target set out in the Local Housing Strategy (LHS) 2021.

Please note Council records may vary from Scottish Government statistics on new build housing, due to different methodology for defining point of completion, particularly with phased developments.

Table 6.2, shows the annual number of SHIP completions in Argyll and Bute over the last ten years, which peaked in 2022/23 with 180 units, compared to just 54 units in 2024/25. During this period, the number of completions also fluctuated with eight on Bute, and only two on Coll & Tiree and Kintyre, with the vast majority of completions in Lorn (580).

Table 6.2: Argyll and Bute SHIP Completions 2014/15 to 2024/25

SHIP	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid-Argyll	Mull & Iona	Argyll & Bute
2014/15				51			98	14		163
2015/16			8	12	20		8	2		50
2016/17			30	24	10		64	21	5	154
2017/18		2		5	18		32	18		75
2018/19			16	42	20		9	20		107
2019/20				16	8	1	36		14	75
2020/21			21				22	5		48
2021/22			6	10	8		119			143
2022/23				36	10	1	119	14		180
2023/24			4				66			70
2024/25	8		1	12	20		7	6		54
Total	8	2	86	208	114	2	580	100	19	1,119

*Blank cells are due to no completions

Source: Argyll and Bute SHIP Monitoring Returns

Since the last HNDA in 2021, over the period 2020/21 to 2024/25 there have been **495** SHIP completions across six of the nine HMAs. The tenures varied and included 89.5% social rented properties, 9.5% New Supply Shared Equity (NSSE) and 1% of Mid-Market Rental (MMR). The vast majority 82.8% were to meet general needs, with 6.7% amenity units, and 10.6% wheelchair/ specialist adapted units to meet wider varying needs.

Table 6.3: Argyll and Bute SHIP Completions 2020/21 to 2024/25 –Tenure/Type

SHIP Tenure 2020-24	Social Rent	NSSE	MMR	TOTAL	General Needs	Amenity	Wheelchair	Other Specialist / Adapted	TOTAL
2020/21	44	4	0	48	45	0	2	1	48
2021/22	141	2	0	143	126	0	10	7	143
2022/23	156	24	0	180	146	16	13	5	180
2023/24	54	11	5	70	51	7	0	12	70
2024/25	48	6	0	54	42	10	2	0	54
Total	443	47	5	495	410	33	27	25	495

Source: Argyll and Bute SHIP Monitoring Returns

In relation to size, two bed units made up 48% of completed units, 27% were three beds, 20% one bed and 5% were four bed units.

Most of these 76.4% have been in rural areas, 9.7% in urban areas, 9.3% on Islands and 4.6% in small towns.

Table 6.4: Argyll and Bute SHIP Completions 2020/21 to 2024/25 – Size/Area Classification

SHIP size of Units 2020-24	1 bed	2 bed	3 bed	4 bed	TOTAL	Urban	Small town	Rural	Island	TOTAL
2020/21	16	16	13	3	48	0	13	35	0	48
2021/22	11	85	38	9	143	0	0	135	8	143
2022/23	33	85	55	7	180	36	0	134	10	180
2023/24	19	35	11	5	70	0	4	66	0	70
2024/25	21	17	15	1	54	12	6	8	28	54
Total	100	238	132	25	495	48	23	378	46	495

Source: Argyll and Bute SHIP Monitoring Returns

Looking forward, the latest SHIP approved in November 2024 set out an ambitious programme for over **1,170** new homes across Argyll & Bute by 2030. If this is achieved, it will go a significant way to address unmet need in the area.

6.3 Off shelf/Acquisitions

In addition to the SHIP programme, the Council are working with RSL partners to increase affordable housing supply via buyback and off the shelf acquisitions. Funding will be prioritised for properties which meet identified housing pressures such as four-bedroom houses due to lack of existing stock.

6.4 Community Owned Housing

There has been an increase in community owned housing development programmes in Argyll and Bute over recent years, through Rural and Islands Housing Fund and Scottish Land Fund and supported by the Council. Due to increased community led housing activity, a Community Housing Network chaired by Council, was established in 2021 to support communities and share good practice.

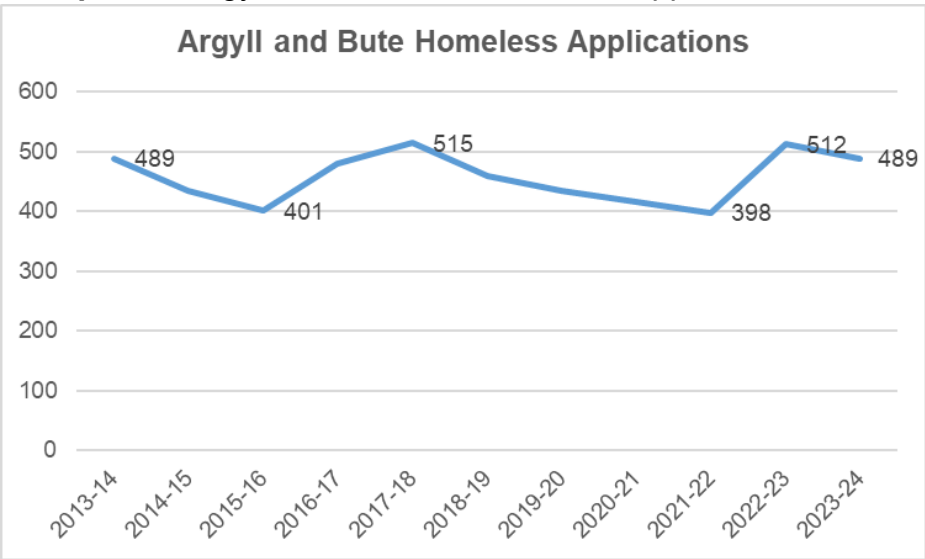
The 2024 SHIP outlined proposals for **72** potential community owned affordable housing units out with the core SHIP programme. These projects are at various stages, with some at feasibility stage with others more advanced and completed or nearing completion. While small in scale these community-based projects deliver substantial impacts at the local level, and help to ensure the viability and sustainability of fragile communities.

To gain a better understanding of community needs and to capture wider demand, the Council have introduced monitoring framework from April 2025 for communities to record details of stock held, turnover, and waiting list data for community owned housing.

7.0 Homelessness

- 7.1 As an instance of extreme housing need, homelessness is a key indicator of potential pressures within the housing system. In line with HNDA guidance, homelessness would be one category of need that may require additional new build solutions. Although this does not necessarily need to be provided as a bespoke option for individual homeless households due to new build units generating movement within the local housing system freeing up consequential lets. As such this would be dealt with under Core Output 2 ‘existing need’, however there are also potential in situ solutions that may be relevant in addressing this issue, and a clear understanding of the nature, causes and profile of homelessness will help to identify possible alternative strategic interventions.
- 7.2 The number of homeless applications in Argyll and Bute has fluctuated over the past ten years. Whilst there have been years where applications have reduced, the level of applications in 2023/24 (489) is comparable to those in 2013/24 (489) which highlights the continued housing pressures being experienced by households in securing permanent accommodation.

Graph 7.1: Argyll and Bute Homelessness applications: 2013/14 to 2023/24



Source: Scottish Government Homelessness Annual Report 2024

Whilst the number of applications during 2013/14 and 2023/24 are comparable, the number of people in households affected by homelessness has increased as shown in table below.

Table 7.2: Number of people associated with applications assessed as homeless or threatened with homelessness: 2013/14 to 2023/24

Local Authority	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Argyll & Bute	593	595	564	659	781	583	553	587	583	727	677

Source: Scottish Government Homelessness Annual Report 2024

Table 7.3: Homelessness assessment decisions, Argyll and Bute 2023-24

Local Authority	Homeless - Unintentional	Homeless - Intentional	Threatened with homelessness - Unintentional	Neither homeless nor threatened with homelessness	Applicant resolved homelessness prior to assessment decision	Lost contact before assessment decision	Withdrew application before assessment decision	Total decisions
Argyll & Bute	350	10	55	20	25	5	15	485
% of total	72.16%	2.06%	11.34%	4.12%	5.15%	1.03%	3.09%	

Source: Scottish Government Homelessness Annual Report 2024

During 2023/24, 92% (370) of homeless households who had cases closed secured settled accommodation.

Table 7.4: Outcomes for households assessed as unintentionally homeless or threatened with homelessness where contact was maintained, Argyll and Bute: 2023-24

LA tenancy	RSL (Housing Association)	Private rented tenancy	Returned to previous/ present accommodation	Moved-in with friends/ relatives	Other (known)	Not Known (Contact maintained)	All outcomes
5	275	25	30	10	20	5	370

Source: Scottish Government Homelessness Annual Report 2024

The number of days to close a homeless application from assessment has decreased in recent years and is below the national average.

Table 7.5: Average time (days) from assessment to closure for applications assessed as homeless or threatened with homelessness, 2002-03 to 2023-24

Area	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Argyll & Bute	301	307	217	209	154	210	209	252	217	202	202
Scotland	202	202	212	222	221	228	226	257	261	267	278

Source: Scottish Government Homelessness Annual Report 2024

8.0 Overcrowding and concealed households

- 8.1 Around 655 (21.5%) of CHR applicants in April 2025 are overcrowded, as determined by the common allocation policy based on household size, ages and relationships, and number of bedrooms in a property.
- 8.2 A household of unrelated adults sharing a kitchen, bathroom or WC with another household but not sharing meals is considered to be a “concealed household”, and analysis of the HOMEArgyll register indicates around 296 (9.7%) applicants are sharing amenities such as individual bedrooms, living room, kitchen, bathroom or inside toilet with non-members of their household.
- 8.3 More generally, across the population of Argyll and Bute, the 2022 Census recorded around 542 households (1.3%) living in overcrowded conditions in Argyll and Bute; while conversely 31,864 (76%) were under-occupying.

The 2011 Census estimated around 282 concealed households (1.1% of the total households) at that time, whilst the 2022 data has not yet been released this figure is similar to the CHR concealed estimate of 296 households.

- 8.4 Households identified as both overcrowded and concealed are considered likely to generate a need for an additional home, as they are unlikely to be counted within household projections and they will not release a property for another household’s use when they move on. These are accounted for under HNDA Core Output 2 (existing need). However, the majority of households that are *either* overcrowded, *or* concealed households (as opposed to those who are *both*) will require some other solution.

Table 8.1: Overcrowded & Concealed households with Points based on 1st choice HMA, April 2025

	Bute	Coll & Tiree	Cowal	H&L	IJ&C	Kintyre	Lorn	Mid Argyll	Mull & Iona	A&B Total
Overcrowded	34	3	115	182	35	27	194	43	22	655
Concealed	4	0	33	83	25	5	102	26	18	296
Both overcrowded & concealed	2	0	9	27	11	3	47	8	7	114

Source: HOMEArgyll CHR report, April 2025

The combined figures exclude applicants who have received homeless points in order to remove double counting with those households who are captured under the category of “Homeless households and those in temporary accommodation” in the HNDA Tool calculations for estimating new build requirements. Further details of this calculation and the inputs approved for running the CHMA’s HNDA Tool will be set out in a separate Technical Supporting Paper.

Alternative estimates for these categories of need will be analysed from the 2025 HNDA Household Surveys, using relevant proxy figures. These will be

detailed in the separate Technical Supporting Paper on determining existing need and inputs for running the HNDA Tool.

9.0 In-situ / Management Solutions

9.1 To best meet the need and demand for housing in Argyll and Bute, there are a number of management solutions, which will help to maximise the use of existing stock.

- The HOMEArgyll common allocations policy, which was reviewed in 2024/25, is designed to make best use of existing stock by awarding points to applicants who are overcrowded, under-occupying, or sharing facilities with another household; as well as those with a range of other defined needs. There has been agreed flexibility on allocating two bedrooms to people only entitled to one bedroom if any HOMEArgyll partner identifies a particular pressure in the housing market, the policy will address this by creating flexibility in the allocations process to assist to alleviate the identified pressure – this will only apply if the identified pressure in the housing market affects households with the maximum 200 point award under the policy.
- Improving and increasing access to the private sector, in terms of affordable home ownership options and private rented tenancies, remains an important solution that will meet the needs of many households and help to make effective use of existing stock across the local housing system. Schemes such as Low-cost Initiative for First Time Buyers (LIFT) and the Rent Deposit Guarantee Scheme are examples of the solutions to maximise private sector housing.
- Increasing the supply of affordable housing via Buy-back Scheme or Open Market acquisitions can be a cost effective approach to meet local housing needs and ensures stock is protected as permanent homes.
- On-going stock maintenance, repairs, and improvement across all tenures are critical measures for maximising the effectiveness of existing homes and ensuring long-term sustainability of local communities. The Council's Scheme of Assistance revised in 2025 will have a central role to play in this activity.
- Improving the condition and reconfiguring existing stock can also have an impact on the healthy balance and functioning of the local housing system. Demolition / restructuring of existing RSL stock has been implemented in recent years and should continue to be considered in tandem with future development programmes as well as regeneration schemes. This would help to ensure that new builds do not have an adverse or unforeseen effect, for example, in creating market over-supplies in certain communities, or displacement and destabilisation in local systems. Other forms of reconfiguration or remodelling, such as extensions and

conversions, where appropriate, can also have a positive impact to address particular housing needs.

- Energy efficiency options to improve stock condition and tackle child and fuel poverty, along with other mechanisms in support of property maintenance and improvement, can have a major role in maximising the effectiveness of existing stock and helping to alleviate housing need. Due to age of stock and building fabric, there are a proportion of hard-to-treat or unsuitable properties across the area; these can be challenging and costly to improve and may be more suitable for restructuring or in extreme cases demolition.
- The Council's successful approach to bringing long-term empty homes back into use, has consistently delivered positive outcomes and exceeded baseline targets. In the majority of cases, this is achieved with minimal or no financial assistance from the Council.
- The Rapid Rehousing Transition Plan and an effective Housing First model delivers significant positive outcomes for homeless households and some of the most vulnerable individuals in extreme housing need.
- The provision of aids and adaptations and models of Technology Enabled Care in the home, make a major contribution towards addressing particular needs within the housing system and supporting independent living.
- A Tenants Incentive Scheme was previously piloted to encourage and support tenants wishing to downsize within the social sector. While the impact of this measure is likely to be modest, it is hoped that the initiative can be reinstated in the future, which could free up larger properties for families in need.
- Critically, the provision of timeous information and advice, and the delivery of a comprehensive Housing Options service, is invaluable in preventing and reducing homelessness and addressing wider housing need in the area.

Quantifying the potential impact of in situ/ management solutions and alternative interventions can be difficult. The following table is purely indicative, based on trends and outputs over recent years and are conservative assumptions on the availability of future resources. These do not constitute actual or recommended targets for the LHS at this stage.

Table 9.1: Estimated Impact of Alternative Strategic Interventions

Alternative Intervention (i.e. other than new build solutions)	Potential Impact		
	Annual	5 Years	10 Years
RSL Turnover - average annual relets	860	4,300	8,600
RSL Buyback / Off shelf acquisitions	20	100	200
PRS tenancies - average annual lets to homeless	20	100	200
Empty Homes - average private sector only cases	30	150	300
BTS/PRS/Tenement/Mixed Tenure Improvements (est. average annual units supported via PSHG)	34	170	340
Housing Options / Homeless Prevention – Information and Advice cases	800	4,000	8,000
Aids & Adaptations installed – RSL and private sector	300	1,500	3,000
Assistive Technology Enable Care installations	1,100	5,500	11,000
Energy Efficiency – number properties improved via the Energy Efficiency Scotland: Area Based Scheme	220	1,100	2,200
TOTAL	3,384	16,920	33,840

- 9.2 On this basis, it is estimated that over 3,300 persons or households could have their housing need addressed within the existing housing system through a range of services and strategic interventions, which do not require a new build solution. Over the five-year planning period for the next LHS, this would amount to over 16,900 households in total.
- 9.3 In addition, a number of local residents and in-coming households meet their housing needs independently through private market purchases. Between 2020 and 2024 there were approx. 10,205 house sales in Argyll and Bute, averaging 2,041 per annum based on cleansed Registers of Scotland data. This includes new build and second-hand sales and equates to approx. 4% of stock per annum, which is comparable to national sales of just under 4% stock. While a proportion of transactions result in second/holiday homes, open market sales do remain an important factor in addressing demand within the local housing system.

10.0 Key Issues for the Local Housing Strategy

- 10.1 The following table highlights the key issues identified for the Local Housing Strategy and Local Development Plan in Argyll and Bute.

LHS & Local Development Plan	Key Issues Identified in the HNDA
Housing (condition) quality	1. There has been significant investment in improvements to the RSL stock condition and discounting exemptions and abeyances, most have effectively met SHQS and EESSH targets for the majority of their eligible properties. The introduction of the EESSH helped to stimulate further improvements in this area, although approximately 12% of the RSL properties in Argyll & Bute fail to comply with the EESSH standard. This is primarily due to hard-to-treat properties and challenges in engaging with private owners in mixed tenure schemes. 2. Whilst raw data is limited, in recent years stock condition in the PRS has seen some improvements, despite the age profile of the sector. As might be expected, older properties pre-1945 (36%) exhibit higher incidence of disrepair than newer properties post-1945 (23%) with variations across accommodation types. The level of properties that are Below Tolerable Standard (BTS) seems to have improved, with estimates suggesting only 1% of dwellings in this authority are BTS, compared to 2% in Scotland. A proportion of poor stock condition persists in the private sector, and, given the constraints on Private Sector Housing Grant assistance available, this may continue to present a challenge for the future. 3. Fuel Poverty levels remain high at 30% for the area, with 25% households in extreme fuel poverty compared to national average of 12%. It is estimated that 9% of Argyll & Bute stock has a low energy efficiency rating of F or G compared to 3% nationally. A significant proportion of the dwelling stock is off the gas grid and/or comprises hard-to-treat construction types. A targeted strategy is necessary to address these issues and to maximise impact of schemes such as EES: ABS which have delivered substantial levels of investment into effective energy efficiency measures. The provision of welfare rights advice and other measures to tackle fuel poverty and support income maximisation and financial inclusion will also be critical, given the significant levels of fuel and extreme poverty in the area.
Housing stock pressures	1. Despite the projected declining population, there has been a slight increase in household numbers. With the majority (75%) of households comprising of one and two persons, which compared to the dwelling size indicates a potential undersupply of smaller properties. Mismatches in housing supply and demand remain evident across much of the authority area. 2. Areas of low demand previously giving concern to some RSLs have been pro-actively addressed via management strategies, including stock rationalisation, fabric and amenity improvement, void policies, local lettings initiatives, and in tandem with regeneration schemes. These areas will be monitored to identify any further concerns.

	3. Argyll and Bute has one of the highest levels of ineffective stock in Scotland, and the incidence of second/holiday homes is a particular feature of the local housing system. While various pros and cons are acknowledged, this does mean that a significant proportion of existing stock is unavailable to meet local needs or to attract new households to settle in the area. The Council has introduced measures such as utilising Council Tax powers to influence this situation, and it will be closely monitored moving forward. 4. A particular evolving issue has been identified in relation to short-term let (STL) provision, which can cause destabilisation in localised housing markets and further constrain effective stock available to address permanent housing need and demand. On-going monitoring on the numbers and areas of registered STLs is being undertaken which will inform any future planning control measures being applied. 5. Despite the increase in RSL stock in recent years, this sector remains below the national level in some HMAs and this is likely to lead to further imbalances/pressures as evidenced through CHR demand. 6. The PRS in Argyll and Bute has always made an important contribution towards meeting local need, and the latest data from the Council's Private Landlord Register indicates significant reduction (23.55%) in this tenure over last five years. The focus in the immediate future will be to promote the benefits of PRS, encourage landlords to remain in the sector through engagement and advice, improving and maintaining quality management, and conditions.
Size, type, tenure and location of future social housing supply	1. Housing pressure is evident in most HMAs, with particular pressures in Mull & Iona, Lorn, and Helensburgh & Lomond; there is also pressure within localised sub-areas and settlements across Argyll & Bute. The main mismatch in supply and demand is in smaller properties, particularly one and two bedroom units; however, there is also a persistent, unmet need for larger, family size properties in some areas due to low stock numbers and lack of turnover. 2. Previously reported imbalances with low demand and potential over supply in Bute and Kintyre HMAs is reducing and we are seeing increased demand for affordable housing in these areas. Careful monitoring on an annual basis is required to identify any imbalances and ensure these are managed appropriately. 3. The number of homeless applications has fluctuated over recent years with the number of people affected increasing. Whilst time

	taken to rehouse households slightly decreased, this is still a key concern due to the impact on households in urgent housing need. Many instances of homeless are prevented due to positive housing option interventions and sustainable outcomes being achieved; despite these interventions, homelessness remains a key issue for the area and increased allocations would be one measure that could help reduce the impact on households. 4. Housing Options, and the delivery of personalised information and advice, has a proven and significant impact preventing homelessness before it reaches crisis point. This should remain a primary focus of the future LHS and of service providers.
Sustaining communities e.g. using tenure diversification/regeneration	1. Traditionally, there has been a perception that the demand for affordable, intermediate tenures and the viability of their development may be limited in certain localities within Argyll and Bute, particularly in rural areas. However, there is increasing interest for alternative affordable housing tenures such as mid-market rent and low cost home ownership and the Council believes these alternative options do have a role to play in a flexible and well-functioning housing system. Localised community housing need assessments, combined with a range of consultations and engagement with employers and representative organisations, all indicate significant demand for more housing options to suit households who may be excluded from standard HNDA practices. The structure of funding, the local economy and the operation of local housing markets may preclude the viability of alternative tenures in some situations. This will be addressed via the SHIP and developments considered at localised level. 2. Housing can make an important contribution to community sustainability. In addition to stock improvements and increased supply supporting regeneration, consideration should be given to the need for stock restructuring, demolitions, and reconfiguration particularly in town centres in tandem with new build programmes. 3. Community sustainability requires positive and effective estate management policies; with housing services and schemes which promote community health and safety; and tackle anti-social behaviour.